

# 2020 Summary of Benefits

Hometown America, LLC

Recruiting



**HOMETOWN AMERICA**  
C O M M U N I T I E S.



## Preferred Provider Organization (PPO)

A PPO plan offers the freedom to receive care from any doctor, specialist, or hospital without a referral. However, out-of-pocket costs are significantly less if an in-network provider is used. There is a great deal of flexibility and choice with a PPO, allowing you to manage your out-of-pocket costs by remaining in network.

## High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account used with the HDHP allowing you to set aside money on a tax-free basis to pay out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. Hometown America will contribute to your HSA on a semi-annual, pro-rated basis. However, you may also choose to contribute to your account. The money in your HSA is yours to keep—even if changing plans or retiring. The funds roll over from year to year.

## 2020 HSA Contributions

	Employee Only		Family	
Company Contribution	\$1,120		\$2,240	
Maximum IRS Annual HSA Contribution	\$3,550		\$7,100	
Catch-Up Contribution (Age 55 and older)	\$1,000			
Choice of plan options:	Tiered Consumer PPO		HDHP with HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Network	PPO		PPO	
Deductible				
Individual	\$500	\$1,000	\$2,800	\$5,400
Family	\$1,000	\$2,000	\$5,600	\$10,800
Coinsurance	10% or 30%	50%	0%	20%
Out-of-Pocket Max				
Individual	\$2,500	\$6,000	\$2,800	\$10,800
Family	\$5,000	\$12,000	\$5,600	\$21,600
Physician Services				
Preventive Care	\$0 Copay	50% After Deductible	\$0 Copay	20% After Deductible
Telemedicine	\$0 Copay	N/A	\$0 Copay	N/A
Physician Office	\$25 Copay	50% After Deductible	0% After Deductible	20% After Deductible
Specialist Visit	\$35 Copay	50% After Deductible	0% After Deductible	20% After Deductible
X-Rays / Lab Diagnostics	30% After Deductible	50% After Deductible	0% After Deductible	20% After Deductible
Inpatient Hospital	10% After Deductible	\$500 + 50% After Deductible	0% After Deductible	\$300 + 20% After Deductible
Emergency Room	20% After Deductible		0% After Deductible	
Urgent Care	\$35 Copay	50% After Deductible	0% After Deductible	20% After Deductible
Prescription Drugs				
Generic / Formulary / Non-Formulary	<b>Copays:</b> \$10 / 20 / 40	Copay + 25%	0% After Deductible	0% After Deductible + 25%
Mail-Order Prescription Drugs				
Generic / Formulary / Non-Formulary	<b>Copays:</b> \$20 / 40 / 80	N/A	0% After Deductible	N/A
Prescription Out-of-Pocket Max			Included in Medical Out-of-Pocket	
Individual	\$1,000	N/A		
Family	\$2,000	N/A		



# Telemedicine | Teladoc

Teladoc connects you to a Board Certified doctor by phone or online video chat. Teladoc is available 24 hours a day, 7 days a week, 365 days a year, to conveniently help you find treatment for minor, non-emergency conditions. A Teladoc doctor can give you a diagnosis and can even prescribe medications if needed. Use Teladoc to talk about:

- Bladder infection
- Bronchitis
- Cold/flu
- Diarrhea
- Fever
- Migraine/headaches
- Sinus issues/infections
- Pink eye
- Rash
- Sore throat
- Stomach ache

To start taking advantage of this benefit, visit [www.teladoc.com](http://www.teladoc.com) or call **800-Teladoc (835-2362)** and follow these quick steps:

## Step 1.

### Medical History



Member is required to complete their medical history online, by phone, or by faxing a paper form prior to requesting a consultation.

## Step 2.

### Request Consult



They simply log on to their account or call Teladoc, 24/7/365, to request either a telephone or video consultation.

## Step 3.

### Talk with a physician



A board-certified physician licensed in their state reviews their medical history and provides a consultation over the phone or through video, just like an in-person visit.

## Step 4.

### Resolve the issue



The physician recommends the right treatment for their medical issue. If a prescription is necessary, it is electronically sent to the member's pharmacy of choice.

## Step 5.

### Continuity of care



The physician documents the results of the consultation in the member's medical history. Consultation information can be sent to the member's primary care physician.



# BlueCross BlueShield Value Added Benefits

## BlueAccess for Members: [www.bcbsil.com](http://www.bcbsil.com)

A secure member website that gives you immediate access to health care benefit information. Here you can check claim status, find in-network providers, use the hospital comparison tool, and much more.

## BlueAccess Mobile™

Access your BlueAccess for Members account from a mobile device. Opt in to receive texts for Rx refill reminders, diet and fitness tips, claim updates and more. Download the app for immediate access.

## Blue365 Discounts

Access to additional special program discounts. Details can be accessed by logging into Blue Access for Members via [www.bcbsil.com](http://www.bcbsil.com). Once logged in, go to the *My Coverage* tab and click on *Discounts* found under *Member Advantages*.

## 24/7 Nurseline: 800.299.0274 (PPO Members Only)

General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

## Maternity Care Program: 888.421.7781

Personalized support provided by Obstetrical nurses.

## Mail Order Prescriptions: 888.211.9028

Through BCBS and PrimeMail® by Walgreens, mail order prescriptions may save time and money.

## Well onTarget Member Wellness Program

Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.



# BlueCross BlueShield Benefits Value Advisor

## What can a Benefit Value Advisor (BVA) do?\*

Get the most from your benefits. A Benefit Value Advisor is like a tour guide, helping to point you in the right direction. BVA can help you save money on health procedures and test, and also

- Simplify complex benefit options, making them easier to understand
- Help you use your benefits more wisely and get better value

You'll get guidance for benefits such as medical, dental, pharmacy and other available coverage so you only need one call to get support. BVA's can also help you:

- Maximize your benefits
- Get cost estimates for various providers and procedures
- Help to schedule appointments
- Assist with referrals to clinical staff/programs
- Help with preauthorization

\* Call the number on the back of your member ID card before your next procedure.

## Which Provider will you choose?

The same procedure performed in the same area by different providers can vary greatly in cost.

You can also access Provider Finder to search for a network primary care physician, specialist or hospital. You can estimate the cost of hundreds of procedures, treatments and test and your out-of-pocket expenses. Log in to your Blue Access for Members (BAM) account an click on "Doctors and Hospitals." If you haven't registered, go to [bcbsil.com](http://bcbsil.com), click the "Log In" tab and then click the "Register Now" link.

## Want to know more? See a video.

You may text keywords (MYBVA) to 33633 on your mobile phone to get more information and be directed to a video. After texting the number, you'll receive a text that says, "BCBSIL: Get the most out of your health care with Benefit Value Advisor. You may save on out-of-pocket cost. More at <http://bit.ly/benefitsbva>."



# BlueCross BlueShield Member Rewards

Did you know that prices for the same quality medical services can differ by thousand of dollars within the same region and health plan network? BlueCross and BlueShield of Illinois (BSBCIL) is excited to introduce Member Rewards. A new program, administered by Sapphire Digital, the offers cash rewards when a lower cost, quality provider is selected from several options.

## What is the Member Rewards Program?

Member Rewards - combined with Provider Finder, our nationwide database of independently contacted health care providers - can help you:

- Compare cost and qualify for numerous procdures.
- Estimate out-of-pocket costs.
- Earn cash while shopping for care.
- Save money and make the most efficient use of your health care benefits.
- Consider treatment decisions with doctors.

## Key Features

Ease of Shopping:

- You can quickly find the information you need to help you choose a facility or service.
- Member Rewards is available via computer, smartphone and other mobile devices.

## How Does It Work?

- When a doctor recommends treatment, log into Blue Access for Members at [bcbsil.com](http://bcbsil.com)
- Click Doctors and Hospitals tab - then on Find a Doctor or Hospital - and Shop for Procedures
- Choose a Member Rewards eligible location, and you may earn a cash reward
- Complete your procedure and, once verified, you will receive a check within 4 to 6 weeks
- Questions - Call the number on the back of your member ID card.

## Cash Rewards

- It's easy to understand how much you could save with rewards option, based on location.
- After verification, Sapphire Digital will send you any earned reward check. Note that rewards are taxable.



# Dental Insurance | BlueCross BlueShield

## Dental Preferred Provider Organization (DPPO)

A DPPO plan allows the flexibility to select a dentist of your choice. Manage out-of-pocket costs more efficiently by using in-network dentists.

The type of service received determines the amount of coverage for each visit. Services are categorized according to complexity and cost.

Choice of plan options:	DPPO	
	In-Network	Out-of-Network
Network Name	Dental PPO	
Individual Deductible	\$50	\$50
Family Deductible	\$150	\$150
Preventive Coinsurance	0%	0%
Basic Coinsurance	20%	20%
Major Coinsurance	50%	50%
Annual Plan Maximum	\$1,500	\$1,500
Orthodontia* Coinsurance	50%	50%
Orthodontia* Lifetime Maximum	\$1,000	\$1,000

\*Orthodontia coverage for adults and dependents to age 19



# Vision Insurance | EyeMed

Vision insurance provides reimbursement for vision related services (i.e. eye exams, glasses, contact lenses, etc.) Manage your out-of-pocket costs by using in-network vision providers. Some examples of in-network providers include independent optical shops, LensCrafters, Pearl Vision, JC Penney Optical, Sears Optical, Target Optical and more.

Vision Plan Details:	Frequency	In-Network	Out-of-Network
<b>Network</b>	EyeMed Insight Network		
<b>Eye Exam</b>	Every 12 months	\$10 Copay	Up to \$40 Reimbursement
<b>Lenses</b> - Single vision - Bifocal - Trifocal - Lenticular	Every 12 months	\$25 Copay	Reimbursement Varies
<b>Frames</b>	Every 24 months	\$130 Allowance + 20% Off Balance	Up to \$91 Reimbursement
<b>Elective Contacts</b>	Every 12 months*	\$130 Allowance + 15% Off Balance	Up to \$130 Reimbursement

\* You cannot get contacts and glasses in the same calendar year

**Freedom Pass:** Shop at Sears Optical and Target Optical and get frames for \$0 out-of-pocket through the Freedom Pass program. Visit [eyemed.com](http://eyemed.com) for more details!

**ContactsDirect.com:** Order contacts and have them shipped directly to your door. Visit [contactsdirect.com/welcome](http://contactsdirect.com/welcome) for more information.

**Glasses.com:** Choose from a large selection of frames and lenses, including designer brands. To purchase glasses or lenses, you'll need a valid prescription written within the last 12 months.



# Basic Life/AD&D Insurance | Mutual of Omaha

Basic Life Insurance helps ease your loved ones' financial burden. The designated beneficiary will receive the benefit in the event of your death. Accidental Death and Dismemberment (AD&D) provides an additional benefit in the event of your death or dismemberment due to a specifically covered accident. All full-time employees are eligible for Basic Life/AD&D Insurance. Always make sure your beneficiaries are updated. **The cost of the benefit is 100% paid by the employer.**

	Basic Life	Accidental Death & Dismemberment
<b>Benefit Amount</b>	2x Basic Annual Earnings (Up to \$300,000)	100% Life Amount



# Voluntary Term Life/AD&D Insurance | Mutual of Omaha

Voluntary Term Life/AD&D allows the purchase of additional coverage at your own expense. Please remember to make sure your beneficiary or beneficiaries are updated. **The cost of the benefit is 100% paid by the employee.**

An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 50% of what the employee takes out on themselves.

	Employee	Spouse <sup>†</sup>	Child (ren)
<b>Coverage Increments</b>	\$10,000	\$5,000	Flat \$10,000 Benefit
<b>Maximum Benefit Amount</b>	\$300,000*	\$100,000	\$10,000
<b>Guaranteed Issue Amount</b>	\$150,000**	\$30,000**	\$10,000

\*Maximum to age 70. For employees age 70+, amounts reduce to 50%

\*\*Guarantee issue applies to new hires only

† Spousal coverage terminates when employee reaches age 70



# Short Term Disability | Mutual of Omaha

## Core Short Term Disability

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

## Buy-Up Short Term Disability

This benefit gives you the option to purchase additional short term disability coverage.

Disability Coverage	Core Short Term	Buy-Up Short Term
<b>Waiting Period</b>	Begins on the 1st day of injury or the 8th day of illness	Begins on the 1st day of injury or the 8th day of illness
<b>Benefit Amount</b>	Up to 70% of weekly earnings	Up to 60% of weekly earnings
<b>Maximum Benefit</b>	\$100 per week	\$1,500 per week
<b>Length of Payment Period</b>	Up to 13 weeks	Up to 13 weeks
<b>Premium Contribution</b>	Company paid	Employee paid



# Long Term Disability | Mutual of Omaha

## Long Term Disability

If you become ill or suffer an injury that prevents you from returning to work for an extended period of time, this form of disability insurance replaces a portion of your income for a defined period of time.

Disability Coverage	Long Term
Waiting Period	Begins on the 91st day of continuous injury or illness
Benefit Amount	Up to 60% of monthly earnings
Maximum Benefit	\$5,000 per month
Length of Payment Period	Social Security Normal Retirement Age
Premium Contribution	Company paid



# Flexible Spending Account (FSA) | PayFlex

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses you may incur throughout the year.

**Health Care FSA** - Contribute up to \$2,750 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can be used to cover all eligible expenses on tax dependents, even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses and contact lenses, Lasik eye surgery and much more.

**Limited Purpose FSA** - If enrolled in the HDHP/HSA plan with a health savings account, you are not able to enroll in the Health Care FSA. You are, however, able to enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses. Contribute up to \$2,750 into your Limited Purpose FSA for 2020.

**Dependent Care FSA** - You may contribute up to \$5,000 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

FSAs do have a use-it-or-lose-it provision and the funds cannot be rolled over into the next year—so be conservative when electing how much to contribute.



# Employee Assistance Program (EAP) | ComPsych

EAP service offers caring and professional assistance for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help. EAP services are available 24 hours a day, seven days a week for you and your eligible dependents. There is no cost, it's just there for you when you need it.

Possible reasons to call can include:

- Stress and depression
- Life transitions
- Grief and loss
- Parenting and child care
- Elder care referrals
- Domestic violence
- Workplace conflict
- Work/life balance
- Addiction and recovery
- Financial issues
- Legal assistance
- And more



# Supplemental Voluntary Insurance | Colonial Life

Unlike other benefits offered, these are not group products and enrollment is done directly by the employee through Colonial Life. Products available include: Accident Insurance, Cancer Insurance, Critical Illness, and/or Hospital Confinement Indemnity/Medical Bridge Insurance. **To enroll in supplemental benefits, call 855.677.0790.**

For additional information, visit [www.visityouville.com/HometownAmerica](http://www.visityouville.com/HometownAmerica)



## 401(k) Program | Voya

A 401(k) plan is designed to help you save for retirement and other long-term financial goals by allowing you to defer pre-tax or post-tax compensation up to federally defined limits, and includes a matching contribution by the company.

Benefit	Plan Details
<b>Contributions</b>	Automatic enrollment of 3% unless employee chooses different amount or declines enrollment
<b>Contribution limits</b>	\$19,500 (\$26,000 for age 50 and above)
<b>Eligible compensation</b>	Base salary and bonuses
<b>Employer match</b>	20% on a per payroll basis
<b>Employer Match Vesting Schedule</b>	1st Year of Service - 20% vested 2nd Year of Service - 40% vested 3rd Year of Service - 60% vested 4th Year of Service - 80% vested 5th Year of Service - 100% vested
<b>Eligibility timing</b>	First of every month following 60 days of employment



## Paid Time Off (PTO)

### Vacation Time

For eligible employees, Vacation accrual begins on the first day of full-time employment. The annual accrual amount is earned and deposited over the course of the year.

Paid Time Off (PTO)	
Less than 1 year	10 days
1-5 years	10 days
6-10 years	15 days
11+ years	20 days

### Designated Holidays

Hometown America currently observes the following 9 holidays, which are paid for eligible employees:

Designated Paid Holidays	
New Year's Day	January 1
Presidents' Day	February 17
Good Friday	April 10
Memorial Day	May 25
Independence Day	July 3
Labor Day	September 7
Thanksgiving Day	November 26
Day after Thanksgiving	November 27
Christmas Day	December 25



Brought to you by:



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.