

SCA Benefits Guide

BENEFIT PERIOD

January 1, 2025 – December 31, 2025



2025

Introduction

The employee benefits provided to you through the **Deployed Services** Benefits Program are an important part of your total rewards package. To help you make informed decisions, we provide you with the following enrollment tools:

- **Benefits Guide** - Use this guide to compare the benefit plan options available to you for the **2025** plan year. It contains highlights of the plans.
- **Benefits Enrollment Portal** – Changes to your benefits can be made within the first 30 days of starting work, during the yearly Open Enrollment event, or if an employee has a qualifying life event.
 - Access the online Benefits Portal 24/7, anywhere and anytime in [**UKG**](#).

Online Enrollment

Our employees can enroll their benefit selections through UKG, a convenient online self-service portal. This system is used to make benefit elections, when you are first hired, have a "qualifying event" (marriage, birth or a child, loss of coverage, divorce, etc.), and during each annual benefit open enrollment period.

If you have questions about enrolling through UKG or unresolved issues, please reach out to the Deployed Services Benefits Team (contact info below). They will answer any questions you may have concerning your employee benefits, claim problems, and administrative issues.

Deployed Services Benefits Team

Benefits@DeployedServices.com

Eligibility Requirements

Benefits begin on the **first of the month following your date of hire**. Full-time employees working 30+ hours are eligible. You will have up to 30 days from your date of hire to log in to [UKG](#) and select your benefits.

Eligible dependents may include: a spouse or registered domestic partner, children up to age 26, and any dependent child who is incapable of self support because of mental or physical disability.

We will host Open Enrollment annually, with an effective date of January 1. At this time, you can make changes to your benefit plan elections such as adding or deleting spouses and dependents and changing health plans. However, Qualifying Events (Marriage, Divorce, Birth or Adoption, Death and Loss of Coverage), allow you to make changes outside of the Open Enrollment period. If you experience a Qualifying Event after open enrollment, you must notify Human Resources within 30 days, otherwise you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.

This summary is not intended to provide a complete plan description. If there is an actual or apparent conflict between this benefit summary or the Evidence of Coverage (EOC) booklet and the official plan documents, the provisions of the EOC prevail.

IMPORTANT All official documents relating our Employee Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, Initial COBRA Notice, Medicare Part D Notice and any other relevant Plan Documents or Notices, are available through our Document Library.



The costs illustrated below are per paycheck.

	Medical - SBMA	Medical – Beni Solutions		Dental	Vision
	EliteCare	Core Buy Up	Platinum Buy Up	PPO	PPO
Employee Only	\$26.48	\$120.43	\$158.08	\$5.01	\$1.34
Employee & Spouse	\$52.56	\$190.45	\$302.31	\$9.92	\$2.67
Employee & Child(ren)	\$52.56	\$179.07	\$250.38	\$13.79	\$2.94
Employee & Family	\$78.63	\$239.40	\$409.62	\$18.88	\$4.27

Health & Welfare Fringe Benefit

Health & Welfare (H&W) pay is a federal entitlement that applies to SCA employees to help cover the cost of obtaining health coverage and is separate from hourly wages. The rate of the H&W benefit for SCA employees at Deployed Services is determined by the federal government and is applied on a per hour basis for up to 40 hours per work week.

How does H&W help cover my benefits?

DS employees are responsible for covering the full cost of their health benefits. Should you choose to enroll in a DS benefit plan, the cost of your benefits will be deducted from your H&W.

If the cost of your benefits is higher than the H&W amount, the difference will be taken out of your paycheck to cover your benefits. If the cost of your benefits is less than the H&W amount, the remaining H&W pay will be included in your paycheck.

Voluntary Coverages:

We will provide you with the option of purchasing a variety of Voluntary Benefits. The cost of these benefits depends on your age, income, and benefit. To view your personalized cost, please login to www.ukg.com.

Contact & Login Information

Did you know you can view your Member ID card, search for doctors, view your claims and more online? We've compiled some helpful details for you below to get you started!

Carrier / Vendor	Plan Type	Website	Phone	Policy #
SBMA	Medical	N/A	(888) 505-7724	46345
Beni Solutions	Medical	N/A	(888) 794-7427	10919
Sun Life	Dental Vision	www.sunlife.com/us	(800) 786-5433	960717
Mutual of Omaha	Employer Paid Life & AD&D	www.mutualofomaha.com	(800) 775-6000	G000C3S6
Colonial Life	Accident Medical Bridge Voluntary Short-Term Disability	www.coloniallife.com	(800) 325-4368	SSN



Medical Insurance

SBMA | Beni Solutions



Medical



	SBMA - EliteCare	Beni Solutions – Core MVP	Beni Solutions – Platinum MVP
	In-Network	In-Network	In-Network
Network	Multi-Plan PHCS Network www.multiplan.com/sbmaspecificservices	Multi-Plan PHCS Network www.multiplan.com	Multi-Plan PHCS Network www.multiplan.com
Deductible/Out-of-pocket			
Deductible - Individual	\$0	\$0	\$2,500
Deductible - Family	\$0	\$0	\$5,000
Out of Pocket Max - Individual	\$1,850	\$8,700	\$9,100
Out of Pocket Max - Family	\$3,700	\$17,400	\$18,200
Accumulation	Calendar Year	Calendar Year	Calendar Year
Benefits	You Pay	You Pay	You Pay
Preventive Care	\$0	\$0	\$0
Primary Care Physician	\$15	\$25 Limited to 8 Visits per Year	\$15
Specialist	\$15	\$50 Limited to 8 Visits per Year	\$15
Referrals Required	No	No	No
Lab	\$50	\$50 Limited to 3 Visits per Year	\$50
Advanced Radiology (MRI, CT, PET)	Not Covered	\$350 Limited to 1 Test per Year	\$350
Inpatient Hospital	Not Covered	\$350 5 Day Maximum	30% after Deductible
Outpatient Surgery	Not Covered	\$350 Limited to 1 Visit per Year	30% after Deductible
Emergency Room	Not Covered	\$250 Limited to 1 Visit per Year	\$500
Urgent Care	\$50	\$50 Limited to 2 Visits per Year	\$50
Pediatric Dental & Vision	Not Covered	Not Covered	Not Covered
RX (Mandatory Generic)	You Pay	You Pay	You Pay
Rx Formulary	sbmabenefits.com/purerx-standard	Advantage 3 Tier	Advantage 3 Tier
Member Copay Tier 1	\$15 - \$75	\$10	\$10
Member Copay Tier 2	Not Covered	Not Covered	\$50
Member Copay Tier 3	Not Covered	Not Covered	\$75
Specialty Medication	Not Covered	Not Covered	Not Covered

Medical Benefits	EliteCare
Preventive / Wellness	Covered 100%
Primary Care / Specialist Visits	\$15 Copay
Urgent Care	\$50 Copay
Laboratory Services / X-Rays	\$50 Copay
Prescription Drugs	Tier 1: \$15 Copay, Tier 2: \$30 Copay Tier 3: \$50 Copay, Tier 4: \$75 Copay
Virtual Health Benefits	Recuro Health
24/7 Virtual Urgent Care	\$0 Copay
Virtual Behavioral Health	\$50 fee (first 3 visits then \$85 fee after)

¹The EliteCare plan excludes out-of-network services and covers only the services listed above and on the Preventive Care Benefits page.

²Prescription drug benefits are subject to the formulary drug list. To review the formulary please visit www.sbmabenefits.com/purerx-standard. Copay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quantity and supply.

³Recuro Health's Virtual Care program includes unlimited 24/7 access to virtual urgent care with board-certified doctors via phone, video or messaging and connects members with a Psychiatrist or Licensed Counselor through secure and private online video or phone sessions at \$50 each (first 3 visits - \$85 after).



HealthWallet

The HealthWallet mobile app puts your coverage in the palm of your hands

- Scan the QR code to the right, or search "The HealthWallet" in your app store
- Download the HealthWallet mobile app
- Login in with your social security number and date of birth
- Access your ID card(s), benefit information, and ancillary vendor services



SCAN HERE

Locating a participating provider in the PHCS network all begins with the specific network logo on the front of your medical ID card. Please locate the PHCS logo on your card and follow the instructions below.



By phone: call **1.800.457.1309**

Online: visit www.multiplan.com/sbmaspecificservices
and follow the steps below

1. Read the acknowledgment on the bottom of the screen and click OK
2. Enter a provider name, specialty, or facility type in the search box or choose one from the drop down
3. Enter your city/county and click on the magnifying glass icon to search
4. Read the statement at the bottom of the screen and click OK to view the results



Recuro Health's Virtual Urgent Care and Virtual Behavioral Health provide members with:

- 24/7 access to board-certified doctors for treatment of urgent medical concerns
- Virtual access to a Psychiatrist or Licensed Counselor whenever and wherever they need it

Access care via the HealthWallet mobile app (scan the QR code above) or call 1-855-6RECuro



Present your medical card with your prescription to any of our 60,000+ retail pharmacies to fill your prescription. Additional information will be provided on your medical ID card.




HealthWallet

HOW TO LOGIN TO HealthWallet



In HealthWallet you'll have access to

- Digital ID Cards
- Explanations of Benefits
- Provider Searches
- Prescription Benefits
- Virtual Care Options
- and more

- ♥ Type in get.thehealthwallet.com in your browser on your phone
- ♥ Download the app that the above web address brings you to
- ♥ Open "the Health Wallet App"
- ♥ To Login, Choose your login option instructed by your benefit plan.
- ♥ Access your Health Wallet Services & Features.

If you need assistance with the HealthWallet app please call us at **1-866-918-7735** or email us at support@thehealthwallet.com.



Dental Insurance

Sun Life Financial



Dental

DPPO

With the Preferred Provider Organization (PPO) dental plan, you may visit a PPO dentist and benefit from the negotiated rate or visit a non-network dentist. When you utilize a PPO dentist, your out-of-pocket expenses will be less. You may also obtain services using a non-network dentist; however, you will be responsible for the difference between the covered amount and the actual charges, and you may be responsible for filing claims.

Please note that Sun Life does not issue ID cards. You can register on their website at www.sunlife.com or download the Sun Life Mobile App to access your electronic ID card.

	Dental PPO	
Network	Sun Life Dental Network www.sunlife.com/us	
Benefits	In-Network	Out-of-Network
Calendar Year Maximum	\$2,000	
Individual Deductible	\$50	
Family Deductible	\$150	
Waived for Preventive	Yes	
Class I - Preventive	Carrier Pays: 100%	
Class II - Basic	Carrier Pays: 80%	
Class III – Major	Carrier Pays: 60%	
Waiting Period for Major Services	None	
Class IV - Orthodontia	Carrier Pays: 50%	
Orthodontia Lifetime Maximum	\$2,000	
Orthodontia Eligibility	Adults & Child(ren)	
Out of Network Dental Reimbursement	PPO Fee Schedule	
Implant Coverage	Carrier Pays: 60%	



Vision Insurance

Sun Life Financial



Vision

The vision plan provides professional vision care and high-quality lenses and frames through a broad network of optical specialists. You will receive richer benefits if you utilize a network provider. If you utilize a non-network provider, you will be responsible to pay all charges at the time of your appointment and will be required to file an itemized claim.

Please note, Sun Life does not issue ID cards. You can register on their website at www.sunlife.com or download the Sun Life Mobile App to access your electronic ID card.

	Vision	
Network	VSP Choice Network www.vsp.com	
Benefits	In Network	Out of Network
Exams Frequency	1x per 12 Months	
Lenses Frequency	1x per 12 Months	
Frames Frequency	1x per 24 Months	
Contacts Frequency <i>In lieu of eyeglasses and/or frames</i>	1x per 12 Months	
Exam Copay	\$20	Up to \$45
Materials Copay	\$20	Up to \$30 - \$100
Contacts Allowance	\$130	Up to \$105
Frame Allowance	\$130	Up to \$70



Employer Life & AD&D Insurance

Mutual of Omaha



Employer Paid Life & AD&D

You are provided with a Basic Life Insurance policy, paid for by your employer. Be sure to keep your beneficiary always updated.

Employer Paid Life & AD&D	
Benefits	Full-time Employees
Benefit Amount	\$30,000
Maximum Benefit	\$30,000
Guarantee Issue	\$30,000
Waiver Premium	Included
Accelerated Death Benefit	Included
Conversion	Included
Portability	Excluded
Age Reduction Schedule	
Age 65	35%
Age 70	60%
Age 75	75%
Age 80	85%



401(k) Retirement Savings Plan

Transamerica



Deployed Services 401(k) Program



Invest in yourself by taking advantage of your retirement savings plan benefit.

Eligibility

You are eligible if you meet the following criteria:

- You are 18 years of age or older
- You have been employed for 60 days (401k contributions can begin on the first of the month following 60 days of employment)

Contributions

You can take an active part in your financial wellness by contributing as much as you are able to your retirement savings account. Your contribution option(s) are:

- **Before-tax:** 1% to 90%.
- **Roth 401(k):** 1% to 90%.
- **2024 Contribution Limit** \$23,000
- **Catch-up Contributions:** If you're 50 years of age or older, you may also make a catch-up contribution of \$7,500.

Employer Contributions

Deployed Services will match 100% of your salary deferrals up to the first 3% and 50% of your salary deferrals on the next 2% of your eligible compensation.

You must contribute 5% to get the maximum company match of 4%.

Vesting

- 100% vesting on your contributions and rollover funds
- Immediately vested on the Employer Match (no waiting period)

Account Resources

You can access your retirement savings account anytime, make changes and perform transactions through:

- The Transamerica Retirement App
- www.TransAmerica.com
- **Have questions?** Call 800-401-8726 to speak to a representative Monday through Friday, 8 AM – 9 PM EST.



Employee Assistance Program

Mutual of Omaha



Available Services When You Need Help the Most

Deployed Services, LLC
G000C3S6



Life isn't always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. During these tough times, it's important to have someone to talk with to let you know you're not alone.

With Mutual of Omaha's Employee Assistance Program, you can get the help you need so you spend less time worrying about the challenges in your life and can get back to being the productive worker your employer counts on to get the job done.

Learn more about the Employee Assistance Program services available to you.

We are here for you

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

mutualofomaha.com/eap
or call us: 1-800-316-2796

Enhanced EAP Services

Features	Value to Company and Employees
Employee Family Clinical Services	<ul style="list-style-type: none">An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessmentsOutstanding customer service from a team dedicated to ongoing training and education in employee assistance mattersAccess to subject matter experts in the field of EAP service delivery
Counseling Options	<ul style="list-style-type: none">Three sessions per year (per household) conducted by face-to-face* counseling or telehealth (text, chat, phone or video) via a secure, HIPAA compliant portal

*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions in a six-month period per person.

Continued on back.

Enhanced EAP Services *(continued)*

Features	Value to Company and Employees
Exclusive Provider Network	<ul style="list-style-type: none"> National network of more than 10,000 licensed clinical providers for face-to-face counseling National network of more than 30,000 licensed clinical providers for telehealth counseling Network continually expanding to meet customer needs Flexibility to meet individual client/member needs
Access	<ul style="list-style-type: none"> 1-800 hotline with direct access to a Master's level EAP professional 24/7/365 services available Telephone support available in more than 120 languages Online submission form available for EAP service requests EAP professionals will help members develop a plan and identify resources to meet their individual needs
Employee Family Legal Services	<ul style="list-style-type: none"> Valuable resources — legal libraries, tools and forms — available on EAP website A counseling session may be substituted for one legal consultation (up to 30 minutes) with an attorney 25% discount for ongoing legal services for same issue
Employee Family Financial Services	<ul style="list-style-type: none"> Inclusive financial platform powered by Enrich that includes financial assessment tools, personalized courses, articles and resources, and ongoing progress reports to help members monitor their financial health A counseling session may be substituted for one financial consultation (up to 30 minutes) with an attorney
Employee Family Work/Life Services	<ul style="list-style-type: none"> Child care resources and referrals Elder care resources and referrals
Online Services	<ul style="list-style-type: none"> An inclusive website with resources and links for additional assistance, including: <ul style="list-style-type: none"> Current events and resources Family and relationships Emotional well-being Financial wellness Substance abuse and addiction Legal assistance Physical well-being Work and career Bilingual article library
Employee Communication	<ul style="list-style-type: none"> All materials available in English and Spanish
Eligibility	<ul style="list-style-type: none"> Full-time employees and their immediate family members; including the employee, spouse and dependent children (unmarried and under 26) who reside with the employee
Coordination with Health Plan(s)	<ul style="list-style-type: none"> EAP professionals will coordinate services with treatment resources/providers within the employee's health insurance network to provide counseling services covered by health insurance benefits, whenever possible



Legal and Identity Theft Benefits

LegalShield | IDShield





Plan Summary

Life happens... Are you prepared?
Save time, money, and get peace of mind!

Have You Ever:

- ☐ Wanted to know your legal rights?
- ☐ Needed your Will or medical directive prepared or updated?
- ☐ Received a moving traffic violation?
- ☐ Signed any type of contract?
- ☐ Been in a frustrating consumer dispute?
- ☐ Been a victim of a data breach?
- ☐ Been concerned about security when using public Wi-Fi?
- ☐ Been afraid of having your or your family's identity stolen?
- ☐ Had unauthorized withdrawals from your bank account or credit cards?
- ☐ Had your social media accounts hacked?

LegalShield | Top LegalShield Benefits

Access to a Provider Law Firm for legal advice and consultation on any personal legal matter, even pre-existing ones.

Estate Planning Preparation — Will, Medical Directives, Financial and/or Healthcare Power of Attorney.

Moving Traffic Ticket Assistance with non-criminal, moving traffic matters when driving with a license and proper registration.

Document Review — Your provider law firm reviews personal documents (up to 15 pages each).

Letters And Phone Calls made on your behalf to help resolve consumer legal disputes.

Uncontested Family Law — Divorce, separation, adoption and/or name change.

Discounted Legal Services — For legal matters that are not covered at 100%, get a 25% discount on the provider law firm's standard rate.

IDShield | Top IDShield Benefits

360 Degree Protection — Threat monitoring of your identity, credit, financial accounts, device, online reputation and social media.

Real-time Alerts — Receive an alert on your mobile app, member portal and email when a threat is detected to your identity or credit.

Financial Protection — \$3 Million Identity Fraud Protection for unauthorized electronic fund transfers and identity theft-related expenses.

Full-Service Restoration — In case of theft, you get a licensed private investigator to restore your identity to its pre-theft status.

Unlimited Consultation gives you access to an identity theft specialist for consultation on any identity theft or online privacy concern.

Trend Micro/Malware Protection & VPN — Maximum malware protection for your PCs and mobile devices. Complete Wi-Fi security when using public hotspots to prevent hacking attacks.

Your Self-Pay Rate - Monthly

Individual Plan

\$21.95
LegalShield Plan

\$12.95
IDShield Plan

\$34.90
Dual Plan

Family Plan

\$21.95
LegalShield Plan

\$22.95
IDShield Plan

\$41.90
Dual Plan

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan for complete terms, coverage, amounts and conditions. IDShield is a product of LegalShield. LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan..

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FOR MORE
INFORMATION,
CONTACT YOUR
INDEPENDENT
ASSOCIATE OR
VISIT:

Arnum Wapples
646-470-9208
ARNUM@ShieldYourEmployees.com

Client Microsite
<https://www.shieldbenefits.com/deployedservices>



US



Pet Insurance

Wishbone



wishbone
PET HEALTH INSURANCE

YOUR BEST FRIEND.
THEIR BEST LIFE.



**Deployed Services, LLC
is offering Wishbone Pet Insurance
to employees.**

Nobody wants to imagine their pet getting sick or injured - but when it comes to your pet's health, it's best to expect the unexpected.

Enroll in pet health insurance from Wishbone and receive 90% reimbursement on your pet's veterinary care. With a low deductible of \$250, protecting your pet's health and your finances has never been easier!

Wishbone Pet Insurance is accepted at any vet in the U.S., including emergency hospitals. Once you file a claim, expect fast reimbursement via mailed check. It's that easy!

POLICYHOLDERS ENJOY:



Optional Routine
Care Plans



Fast Claims
Processing



Easy-to-Use Member
Account



Short Waiting
Periods



Lost Pet Recovery
Service from
ThePetTag



24/7 Pet
Telehealth
from **AskVet**

Get a quote & enroll at www.wishboneinsurance.com/deployedservices

Wishbone Pet Insurance is a pet health insurance program offered by Pet Assure Corp., dba Pet Benefit Solutions, a licensed agency (NJ License Number 1677880). Insurance coverage is administered by Norse Specialty Insurance Company, Inc. and underwritten by Trisura Insurance Company, Clear Blue Insurance Company, or Clear Blue Specialty Insurance Company. Claims are processed by a third-party administrator, PrimeOne Insurance Co. Please visit <https://www.wishboneinsurance.com/terms-and-conditions> for more information.

Ashton Benefits Savings Marketplace

An exclusive benefit for Ashton Benefits employees



Exciting site features:



Quickly find the offers you want



Save your favorite offers



Find new curated offers every day

Good news! You have access to Ashton Benefits Savings Marketplace, a savings website available exclusively to Ashton Benefits employees.

Visit today to start saving instantly on hundreds of products and services from the brands you love.

ashtonbenefits.savings.beneplace.com

Visit and sign up for this exclusive benefit



...and so many more!

About Ashton Benefits

Great news! You now have a personal team of healthcare benefits experts ready to give you and your family the attention they deserve!

This valuable resource from our benefits management firm, Ashton Benefits, provides a one-stop contact center for answering your benefit plan questions. You can reach us for assistance on:

- Medical, Dental, Vision, and COBRA Questions
- ID Cards
- Questions regarding a bill or claim
- Pharmacy Issues
- Provider Network

If you have questions or unresolved issues after contacting member services at one of our insurance providers, you are welcome to contact our Ashton Benefits Service Representatives. They will answer any questions you may have concerning your employee benefits, claim problems, and administrative issues.

Ashton Benefits can be reached by phone or e-mail:

(201) 227-6413

info@ashtonbenefits.com

Disclaimers

The information contained herein is intended to serve only as a brief outline of the various insurance coverages. To avoid misunderstanding or misinterpretation as to the full scope of protection afforded, reference must be made to the respective policies for complete coverage details.