

**OTG**



2024  
***BENEFITS***  
***GUIDE***

# OFFERING YOU OPTIONS

## for a healthy 2024!

OTG is committed to supporting the wellbeing of all crew members. That's why we strive to offer you a diverse choice of benefits at competitive prices. As health care costs continue to rise nationally, we explore options every year to keep your cost increase below the national average.

### New for 2024:

- **Critical Illness**- This plan that protects you in the event of a future major illness diagnosis. This type of plan supplements existing health insurance coverage with extra funds that meet the demands that come with critical illness health emergencies.
- **Hospital Indemnity**-This plan supplements your existing health insurance coverage by helping pay expenses for hospital stays.
- **Gympass**-Grants you access to thousands of physical gyms, virtual workouts and wellness apps for one FLAT Monthly Fee.
- **TempoPay**- a convenient solution for financing healthcare expenses

### Changing for 2024:

- Emergency Room visits will be subject to Deductible & Coinsurance
- Some Diagnostics Imaging (MRI, Cat Scan etc) will be subject to Deductible & Coinsurance
- The Accident Plan has moved from Metlife to The Hartford

### Action Required for 2024?:

- We will be holding a PASSIVE enrollment. You only need to act if you want to change, add or drop coverage
- Current elections WILL carry-forward into 2024

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# ELIGIBILITY

## WHO'S ELIGIBLE?



### Crew Members

**Salaried crew members** regularly scheduled to work at least 30 hours per week

**Hourly crew members** who work at least 30 hours per week



### Your Dependents

**Your spouse/partner** (referred to as "spouse" throughout this guide)

**Your children up to age 26**, or any age if disabled before age 26

## When Are You Eligible?

### AS A NEW CREW MEMBER

**Salaried crew members**, you are eligible on your hire date. Enroll within 30 days of that date.

**Hourly crew members**, you are eligible on the first of the month following 60 days of service. Enroll within 30 days of your eligibility date.

### DURING OPEN ENROLLMENT

Every autumn, you'll have an opportunity to enroll in or make changes to your benefits during Open Enrollment.

Coverage starts on January 1 the following year.

### WHEN YOUR LIFE CHANGES

Make changes mid-year within 30 days of a qualifying life event. Your new coverage starts on the date of the event.

Qualifying life events include:

- Marriage or divorce
- Birth or adoption
- Change in employment status/eligibility
- Child turns age 26
- Death of a dependent
- Dependent loses or gains another coverage

For the full list of life events, email [benefits@otgexp.com](mailto:benefits@otgexp.com).

# HOW TO ENROLL

**Before You Start** For this year's enrollment we are introducing new benefits. We have partnered with National Enrollment Partners (NEP) to offer our crew members additional enrollment support. We highly encourage all employees schedule an enrollment session with a certified benefit counselor.

## Ready to Enroll?

There are various ways to complete your enrollment this year. Once we highly suggest is to schedule an enrollment session through the NEP call center. During your scheduled call your benefit counselor will review your options, answer any questions, and assist you to complete your enrollment. You can schedule your appointment scan the QR code below



Another way to enroll is by login in a crew member into your Dayforce account at [dayforcehcm.com](http://dayforcehcm.com). Once logged in click on the Benefits icon in the menu on the top left corner and follow the prompts. Please save a copy of your enrollment confirmation for your records.

## Don't Want Coverage?

If you choose not to enroll in benefits, you still need to officially waive coverage in Dayforce.

## Enroll Before Your Deadline

If you miss your enrollment window, you won't have her chance until fall of 2024, unless you have a change. See page 3 for details.

**Need help?**  
Contact  
[hrsupport@otgexp.com](mailto:hrsupport@otgexp.com)



# MEDICAL

Administered by Aetna

## PICK THE PLAN THAT WORKS BEST FOR YOU

OTG offers three comprehensive medical plans, each with varying levels of coverage and costs.

### How the Plans Are Different

**Deductibles.** All three plans have varying deductibles you must meet. In each plan, there is the protection of an "individual deductible," so once a family member reaches that amount, the plans start to pay a portion of that individual's care.

**Coverage and cost.** The Base Plan and Base Plus Plan are very similar. Even before you meet your deductible, you pay standard in-network copays for office visits and the plan pays toward prescriptions. The plans generally have:

- Low deductibles
- High payroll deductions

**Important!** The Base Plan does not pay for out-of-network care. You must see in-network providers.

With the *High Deductible Health Plan (HDHP)*, you must meet a deductible amount before the plan begins to pay a portion of your medical or prescription expenses. The plan generally has:

- High deductible
- Low payroll deductions

**Savings account.** If you enroll in the HDHP, you can contribute to a health savings account (HSA), a great way to use tax-free money to pay for health care now or save for retirement.

Plus, OTG contributes too! Learn more on page 8.

### Earn with Aetna Informed Rewards

Aetna informed rewards is a price transparency and reward program you can access on your Aetna member website. Easily compare costs for services like MRIs, mammograms, x-rays, colonoscopies, ultrasounds and more.

How the program works:

- Log in to your member site at [aetna.com](https://www.aetna.com)
- Search for a medical service in the "Find Care & Pricing" section
- Click the purple button next to the eligible service you need to activate your reward, up to \$75 per service.

#### Remember:

In all plans, preventive care is covered 100% even before you meet your deductible.

### ONE SPOT FOR MEDICAL PLAN INFO

If you enroll in a company medical plan, you'll have a personalized Aetna portal.

You'll see:

- Details on your benefits and coverage
- Claims status and tracking
- Your deductible balance
- Helpful resources, links and contacts
- Your member ID card (print or request one)

Go to [www.aetna.com](https://www.aetna.com) to get started.

### Aetna's Virtual Care Program and CVS Minute Clinic Visits COST YOU \$0\*

Your doctor-on-demand is ready to treat colds, sore throats, rashes, depression and more — 24/7, instant and no cost.\*

Online: [www.aetna.com](https://www.aetna.com)

Download the Aetna Health mobile app:



\*Aetna Virtual Care and CVS Minute Clinic visits are subject to the deductible then \$0 cost under the HDHP Plan

# MEDICAL

## Summary of Benefits (showing in-network care only)

### Preventive Care

Covered at 100% in all plans, even before you meet the deductible.

	Base Plan <sup>1</sup>	Base Plus Plan	HDHP Plan
<b>Aetna Network</b>	Aetna Select (Open Access)	Choice POS II (Open Access)	Aetna Select (Open Access)
<b>Annual Deductible</b>	\$2,000 single <sup>2</sup> \$5,000 family <sup>2</sup>	\$1,000 single <sup>2</sup> \$2,000 family <sup>2</sup>	\$3,400 single \$6,700 family
<b>Max Out-of-Pocket</b>	\$6,000 single <sup>2</sup> \$12,000 family <sup>2</sup>	\$5,000 single \$10,000 family	\$6,750 single \$13,500 family
<b>Preventive Care</b>	You pay \$0		
<b>Office Visit: PCP/Specialist</b>	\$20/\$40 copay	\$30/\$45 copay	You pay 20% (after deductible)
<b>Aetna Virtual Care Consultant</b>	You pay \$0 (after deductible)		You pay \$0 (after deductible)
<b>Hospital Admission</b>	You pay 20% (after deductible)		
<b>Emergency Room</b>	You pay 20% (after deductible)	You pay 20% (after deductible)	You pay 20% (after deductible)
<b>Urgent Care</b>	\$60 copay	\$35 copay	You pay 20% (after deductible)
<b>Outpatient Surgery (non-hospital facility)</b>	You pay 20% (after deductible)		
<b>Routine X-Ray</b>	You pay 20% (after deductible)		
<b>Complex Imaging</b>	You pay 20% (after deductible)	You pay 20% (after deductible)	You pay 20% (after deductible)
<b>Mental Health</b> Inpatient Outpatient	You pay 20% (after deductible) \$20 copay	You pay 20% (after deductible) \$30 copay	You pay 20% (after deductible)

<sup>1</sup> The Base Plan does not cover out-of-network care — you will pay the full price if you don't see an in-network provider.

<sup>2</sup> Copays do not apply toward the deductible but do apply to the out-of-pocket maximum.

**This is a summary of in-network care only.** To find in-network providers: [aetna.com](https://www.aetna.com) or contact the Aetna Concierge Line at 800-370-1284.

For out-of-network coverage details (except for the Base Plan), go to Dayforce at [dayforcehcm.com](https://dayforcehcm.com). That's also where you'll find your summary of benefits coverage and summary plan description, with full plan details.

#### For costs:

See the Benefits Overview document from your HR department.

# PRESCRIPTION

## Summary of Benefits (showing in-network care only)

	Base Plan (No deductible)	Base Plus Plan (No deductible)	HDHP Plan (Must meet med ca deductible first)
<b>Retail</b> (30-day supply)			
Generic	\$15	\$15	\$15
Brand Name	\$40	\$40	\$40
Non-Preferred Brand	\$70	\$70	\$70
<b>Specialty</b>	50% (\$350 max)	50% (\$350 max)	50% (\$350 max)
<b>Mail Order</b> (90-day supply)			
Generic	\$37.50	\$37.50	\$37.50
Brand Name	\$100	\$100	\$100
Non-Preferred Brand	\$175	\$175	\$175

**This is a summary of in-network care only.** To find in-network providers: [aetna.com](https://www.aetna.com) or contact the Aetna Concierge Line at 800-370-1284.

## Ways to Save

- Ask your doctor or pharmacy to fill a generic prescription.
- Use the mail order service for 90-day supplies.
- Go to an in-network pharmacy.

## Aetna's Mandatory Maintenance Choice Program

- After two retail fills or a maintenance medication, you'll need to fill 90-day supplies with CVS Caremark Mail Service Pharmacy or at CVS Pharmacy stores. OR be responsible for 100% of the cost-share.
- You may opt-out of the Mandatory Maintenance Choice Program by notifying Aetna directly by calling the number on your member ID card.

For more information:  
**aetna.com** or via the Aetna Health mobile app

You may also visit the OTG Aetna benefits site at:  
**<https://aetnaresource.com/m/OTG-Concessions>**



# HEALTH SAVINGS ACCOUNT (HSA)

Administered by *isolved* Benefit Services — only available with the HDHP Plan

An HSA is a savings account specifically for health care. You can use tax-free money to pay for health care expenses now or in the future. It can be a valuable retirement account.

**Save in taxes, three ways.** Your chosen contribution is deducted from your check before taxes, any growth earnings are tax-free and money you take out for health care expenses is also tax-free.

**Keep your money every year.** The unused funds in your account roll over from year to year, and the account is still yours even if you leave the company.

**Control your own account.** You can use the money whenever you want — to pay for eligible health care expenses now, or to save for such expenses in your retirement. You can start, change or stop your contributions at any time.

For a list of eligible expenses, see IRS Publications 502 and 969 on [irs.gov](https://www.irs.gov).

## IRS Rules and Limits

You can't contribute to an HSA if you are:

- Covered by another health plan that isn't a high-deductible plan
- Claimed as a dependent on someone else's tax return
- Enrolled in Tricare, Medicare or Medicaid
- A recipient of Veterans Affairs (VA) benefits (except for preventive care) within the past three months, unless you have a disability rating from the VA

The maximum you can contribute in 2024:

- \$4,150 if single coverage
- \$8,300 if you cover any dependents
- \$1,000 catch-up contribution for anyone age 55+

Download the app:



To find in-network dentist:  
[isolvedbenefitservices.com](https://www.isolvedbenefitservices.com) or call 866-370-3040



## OTG CONTRIBUTES, TOO!

When you open an HSA, OTG will contribute:

- **\$80 per month** for employee-only coverage
- **\$160 per month** for other coverage levels

## IT'S EASY TO PAY WITH YOUR HSA

You'll get a debit card you can use to pay for eligible medical expenses.

**NEW FOR 2024!** We are introducing **TempoPay** to bring you a convenient solution for financing healthcare expenses. You can now spread out your deductible costs over time without any interest, thanks to this new collaboration. Those who enroll in **TempoPay** will have a slightly less HSA contribution than outlined above. For those who enroll in **TempoPay**, **OTG will contribute into their HSA \$75/ month for employee-only coverage, and \$155/month for other coverage tiers.**



# DENTAL

Administered by Delta Dental

Regular, professional dental care is important for more than just good health — it can also prevent serious, costly concerns. Our dental benefits encourage early exams and prompt treatment through regular checkups.

OTG offers two national dental plans, both with a large network of dentists to choose from either the Dental Dental PPO or Premier Networks. In-network dentists accept pre-negotiated fees, so your dollars go further when you use an in-network dentist.

	Base Plan	Base Plus Plan
<b>Annual Deductible</b>	\$50 per person/\$150 family maximum	
<b>Preventative Care</b>	You pay \$0	You pay \$0
<b>Annual Maximum Benefit</b>	\$1,500 per person	\$3,000 per person
<b>Basic Care</b> (surgical/restorative, fillings, simple extractions)	You pay 20% (after deductible)	
<b>Major Care</b> (bridges, dentures, implants)	Not covered	You pay 50% (after deductible)
<b>Orthodontia</b> (braces)	Not covered	You pay 50% (after deductible)
<b>Orthodontia Lifetime Maximum</b> (bridges, dentures, implants)	Not covered	\$1,000 for members up to age 19

**This is a summary of in-network coverage.** Log in to **Dayforce** at [dayforcehcm.com](http://dayforcehcm.com) for full details.

**Out-of-network (OON) costs** are generally higher than in-network. OON coverage is based on the reasonable and customary (R&C) rate, which is the lowest of these: 1) that dentist's actual charge, 2) that dentist's usual charge for a similar service, or 3) what most dentists in your area charge for a similar service.

To find in-network dentist:  
**deltadentalins.com** or call 800-932-0783

**For costs:**  
See the Benefits Overview document from your HR Department.



**To save the most money,** see an in-network dentist.

**No ID card needed.** Tell the dentist you are in the Delta Dental PPO Plus Premier network. They can verify coverage.

# VISION

Administered by MetLife

Keep an eye on your vision health — eye doctors can identify early signs of health conditions. If you purchase this coverage, you can see any provider, but you'll get the best value by visiting an in-network MetLife provider. You'll also get discounts on additional services.

	Base Plan	Base Plus Plan
<b>Eye Exams</b> (once per calendar year)	\$10 copay	\$10 copay
<b>Lenses</b> (once per calendar year) single vision, bifocals, trifocals, lenticular	\$25 copay	\$25 copay
<b>Frames</b>	Plan pays up to \$150 (once every two calendar years)	Plan pays up to \$200 (once every calendar year)
<b>Contact Lenses - medically necessary</b> (once per calendar year)	\$25 copay	\$25 copay
<b>Contact Lenses</b> (once per calendar year)	Plan pays up to \$150	Plan pays up to \$200

## Reasons to See an In-Network Eye Care Provider

- Lower costs
- 20 – 25% discount on lens extras (scratch resistance, anti-reflection, etc.)
- 20% savings on additional pairs of prescription glasses and non-prescription sunglasses
- Average 15% off laser vision correction (PRK, LASIK)

To find an in-network eye care provider:  
[metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call  
855-638-3931

For costs:  
Log in to Dayforce at [dayforcehcm.com](https://www.dayforcehcm.com).

### Vision Discount Program

Through MetLife's VisionAccess program, all crew members get discounts at thousands of participating ophthalmologists and optometrists.

- 20% off eye exams
- 20% off lenses
- 25% off frames
- 20% off non-prescription sunglasses
- Discounts on laser vision correction

To find participating vision providers, go to [metlife.com](https://www.metlife.com) > Support > Find a Vision Provider. Use program code MET2020.

### WALMART AND SAM'S CLUB

Even though they're out of network, our service agreement with these wholesale clubs can help you save.

### ANOTHER OPTION: VISION DISCOUNT PROGRAM

At no cost to you, MetLife's VisionAccess program offers discounts on eye care. See page 15.

# FLEXIBLE SPENDING ACCOUNT (FSA)

Administered by *isolved* Benefit Services

While an HSA is a savings account, an FSA is a spending account. It's an easy way to save pre-tax money to pay for health care or dependent care expenses — **but you lose the money you don't spend.**

You decide the amount you'd like to save for the year, and the money is deducted (before taxes) from your paycheck each pay period.

Plan your contributions carefully for the year — this is a “use it or lose it” account.

**HSA contributors beware.** If you're contributing to an HSA, you are not allowed to contribute to a health care FSA. You may, however, contribute to a limited purpose or dependent care FSA.

Health Care FSA <small>(not available for HSA contributors)</small>	Limited Purpose FSA <small>(available for HSA contributors)</small>	Dependent Care FSA
Annual contribution limit: \$3,200 maximum		Annual contribution limit: \$5,000 (\$2,500 if married and filing separate tax returns)
Eligible expenses: Reimburses eligible medical, prescription, dental and vision expenses, including deductibles, coinsurance and copays	Eligible expenses: Reimburses eligible dental and vision expenses only; generally only elected if maxing out HSA contributions	Eligible expenses: Covers eligible day care and elder care expenses so you and your spouse can work or attend school Does <b>not</b> cover health care expenses
<p>If you have unused funds on December 31, 2024, you can choose one of these options:</p> <ul style="list-style-type: none"> <li>• Roll up to \$640 into a 2025 FSA (if you enroll in one), or</li> <li>• Use any remaining funds by March 31, 2025</li> </ul>		Use your funds by December 31, 2024



For more information:  
**isolvedbenefitservices.com** or 866-370-3040

Download the app:



**Watch your mail.** You'll receive a convenient debit card to pay for expenses with the health care FSA and limited purpose FSA.

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Administered by LifeWorks/MetLife

For all crew members and their loved ones, the EAP is here to help you find the work-life balance you need — because the challenges you face every day can be overwhelming at times.

## Mental Health Support and More

Any time of the day or night, you can call the EAP and talk to a licensed clinician. You'll get free professional consultation, referrals and counseling for any issue that matters to you and your family — on the phone or onscreen.

These are just a few of the concerns you can get help with:

**Emotional health** — grief and loss, anxiety and depression, substance abuse, LGBTQ concerns

**Family and caregiving** — child and elder care, adoption, parenting

**Legal and financial** — estate planning, budgeting, loans and mortgages, retirement, disputes

**Everyday living** — pet care, travel, community resources, household needs

### FIVE FREE SESSIONS

You and your household members can each have five free counseling sessions per issue or concern. You can talk to someone in person or on the phone.

Set up a personal account for a personalized experience, including the Care Now program, chat support and assessments.

Log in or sign up at [metlifeeap.lifeworks.com](https://metlifeeap.lifeworks.com)  
(user name: metlifeeap, password, eap)  
Call 888-319-7819

To talk to someone now,  
call 888-319-7819.



# BASIC LIFE, AD&D AND DISABILITY INSURANCE

Administered by MetLife

Life and accident insurance offer financial assistance if you die or are injured in an accident. Whether you're single or raising a family, think about your lifestyle and your loved ones, and decide the level of protection you need.

This coverage is automatically paid for by OTG.

## Basic Life and Accidental Death & Dismemberment (AD&D)

OTG pays the full cost for your basic life and accidental death and dismemberment insurance.

- **Salaried crew members** automatically receive coverage of 1x your base salary, up to \$500,000.
- **Hourly crew members** automatically receive \$10,000 in coverage.

### For more information:

Call 800-638-6420

## Long-Term Disability (LTD)

OTG pays the full cost of long-term disability insurance for salaried crew members. After 90 days of being disabled, the benefit will pay 50% of your monthly salary up to \$8,000 a month for a maximum of five years. For executives, it's 60% of your monthly salary up to \$10,000.

### For more information:

Call 800-858-6506

Don't forget to **designate a beneficiary**, so your money goes to the person you want to have it.

Designate your beneficiaries on [metlife.com/mybenefits](https://www.metlife.com/mybenefits).

## Help with Will Preparation

If you choose to purchase the Optional Life and AD&D insurance, you'll automatically have unlimited access to MetLife attorneys in your area who specialize in preparing wills. At no cost, they'll help you with wills, living wills and powers of attorney. Call 800-821-6400, mention OTG and customer number 170316.



# OPTIONAL LIFE, AD&D, DISABILITY AND ACCIDENT INSURANCE

You can choose to purchase additional insurance for yourself, and also for your spouse and children. You can see your specific costs for these options during the enrollment process.

## Optional Life and AD&D

You can purchase optional life and AD&D insurance for yourself, your spouse and your dependent children.

The benefit is paid to your beneficiary, in addition to the basic life benefit, should you die in an accident. It is paid directly to you if you're injured in a qualifying accident.

- **Crew members:** \$10,000 increments up to \$500,000. (With no health exam: the lesser of 3x your salary or \$200,000)
- **Your spouse:** \$5,000 increments up to \$250,000. (With no health exam: \$30,000)
- **Your child(ren):** \$10,000

If you purchase this coverage, you'll automatically have access to help with preparing your wills. See page 15.

### For more information:

Life and AD&D: 800-638-6420  
Short-Term Disability: 800-858-6506  
Accident: 800-438-6388

### For costs:

Available during the enrollment process, some based on your age and salary

## Pet Insurance

Through MetLife's Pet Insurance program, all crew members have access to discounted rates on various levels of coverage. These are no exclusions on breed or age, and no initial exam required.

## Optional Short-Term Disability

This coverage helps protect your income if you become unable to work due to a covered disability.

After seven days of being disabled, the benefit will pay 60% of your salary up to \$1,750 a week, for up to 13 weeks.

## Accident Insurance

This coverage pays you a lump sum to help with unexpected costs that result from an accident.

There is no health exam to qualify, and the amount paid varies by service (e.g., \$300 for ambulance, \$400 for concussion, \$200 for medical testing).



# NEW FOR 2024 Administered by The Hartford

**Critical Illness-** This plan that protects you in the event of a future major illness diagnosis. This type of plan supplements existing health insurance coverage with extra funds that meet the demands that come with critical illness health emergencies. **Cost for this plan depends on age.**

- Minimum Benefit- \$10,000
- Maximum Benefit- \$30,000

**Hospital Indemnity-** Hospital indemnity insurance supplements your existing health insurance coverage by helping pay expenses for hospital stays.

This plan offers three tiers of coverage- Low, Medium and High.

Coverage Level	Monthly Premium		
	Low	Medium	High
Employee Only	\$6.90	\$10.97	\$19.10
Employee + Spouse/Partner	\$15.70	\$25.24	\$44.33
Employee + Child(ren)	\$14.03	\$21.79	\$37.31
Family	\$24.01	\$37.85	\$65.55

## OTHER BENEFITS

### Commuter Benefits — Transit and Parking

Through our partnership with isolved Benefit Services, you can set aside pre-tax earnings to help reduce your commuting costs.

Through payroll deductions, you can contribute:

- \$315 per month for commuter vehicle transport and transit passes
- \$315 per month for parking

It's easy to use. Pay by debit card or use your smartphone's wallet. You can change your contribution amounts any time (by the 10th of the month).

## Universal Life & Long-Term Care Hybrid

Trustmark's fully portable Universal Life solutions address differing employee needs for permanent life insurance and provide peace of mind for a lifetime. These options include the industry's most comprehensive Living Benefits package, with benefits for long-term care services.

Universal Life provides flexible benefits, allowing employees to adjust their death benefit, cash value and premiums as their financial needs change. In addition, this two-in-one coverage includes benefits for long-term care services that employees can access during their lifetimes to help pay for the high cost of Long-Term Care. Employee can enroll in up to \$75,000 of coverage without needing to provide evidence of insurability. **Universal Life Overview**

## LEGAL SHIELD

### Identity Theft Protection.

All crew members have access to discount Identity Theft and restoration services through IDShield. Coverage is available for you and your eligible dependents.

**Legal support.** All crew members can have access to affordable, unlimited access to attorneys, whether in-person, online, or on the phone through the new LegalShield coverage plan. There's also a digital estate planning service and financial education.

Cost is \$21.95 per month or can be bundled with IDShield with a combo discount.

For more information on these new benefits, log in to [dayforcehcm.com](https://dayforcehcm.com).

# WHO TO CONTACT

BENEFIT	ADMINISTRATOR	CONTACT INFORMATION
Medical and Prescription	Aetna	<b>aetna.com</b> Aetna Concierge Line 800-370-1284
Virtual Medical Care	Aetna Virtual Care Program	<b>aetna.com</b> Aetna Concierge Line 800-370-1284
Health Savings Account	isolved Benefit Services	<b>isolvedbenefitservices.com</b> 866-370-3040
Dental	Delta Dental	<b>deltadentalins</b> 800-932-0783
Vision	MetLife	<b>metlife.com/mybenefits</b> 855-638-3931
Flexible Spending Account	isolved Benefit Services	<b>isolvedbenefitservices.com</b> 866-370-3040
Employee Assistance Program	LifeWorks/MetLife	<b>metlifeeap.lifeworks.com</b> user name: metlifeeap / password: eap 888-319-7819
Basic Life and AD&D	MetLife	800-638-6420
Critical Illness Accident & Hospital Indemnity	The Hartford	800-523-2233
Optional Life and AD&D Optional Short-Term Disability & Optional Accident	MetLife	800-638-6420 800-858-6506 800-438-6388
Commuter Benefits — Transit and Parking	isolved Benefit Services/P&A Group Benefit Services	<b>isolvedbenefitservices.com</b> 866-370-3040
VisionAccess Program	MetLife	<b>metlife.com</b> (use code MET2020 with provider)
Will Preparation	MetLife	800-821-6400 (mention OTG and customer number 170316)





# IMPORTANT LEGAL NOTICES

The following required documents and legal notices are available in the forms section on [dayforcehcm.com](http://dayforcehcm.com). These notices can help you understand your coverage and rights.

Summary Plan Description (SPD)/Wrap Document

Summary of Benefits and Coverage (SBC)

Genetic Information Nondiscrimination Act (GINA)

COBRA Rights When in Military Service

Qualified Medical Child Support Order (QMCSO)

Women's Health and Cancer Rights Act of 1998

Newborns' and Mother Health Protection Act of 1996

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

Medicare Part D Prescription Drug Creditable Coverage Disclosure Notice

This Benefits Guide provides selected highlights of the employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Our company reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the plan administrator.

