



# Benefits User Guide

December 1, 2019 - November 30, 2020  
PLAN YEAR



# Cruizers Mission

*We are committed to building the best convenience store experience for our customers each day. We deliver to our customers on a daily basis the friendliest customer experience, the cleanest stores and the highest quality food and beverage at an exceptional value, by first being the best place to work.*

## Cruizers Core Values

- ◆ **Value People -**
  - ◇ We treat all people with courtesy, dignity, and respect
  
- ◆ **Delight Customers -**
  - ◇ We bring some joy to all who come into our stores and always provide an excellent customer experience
  
- ◆ **Customer First -**
  - ◇ We work first for our customer, who is our boss. Every one of us eagerly meets the needs of the customer directly or we just as eagerly serve those that do
  
- ◆ **Empowerment -**
  - ◇ We empower all to make things right with a customer and to seek changes constantly to improve what we do
  
- ◆ **Embrace Change -**
  - ◇ We embrace the truth that the pace of change is faster than ever and it is accelerating. We are nimble! We are committed to keep it that way as we grow
  
- ◆ **Passion for Excellence -**
  - ◇ We have an unyielding drive to celebrate progress and a relentless commitment to pride in excellence for its own sake and its joy



The insurance industry has a language all their own! Your service team speaks that language and is ready to assist. Contact any of our team members for assistance, we are here to help!

## YOUR SERVICE TEAM

Refer to this list when you need to contact one of your benefit vendors. For general information contact Rachel Diaz, Payroll & Benefits Manager at (919) 929-9979 x213 or rdiaz@holmesoil.com

**Rapid Response Team**  
**Toll Free: (833) 367-2743 (Do-Rapid)**  
**Email: dorapid@hubinternational.com**

**Contact your Rapid Response team for help with items such as:**

- *Membership Verification*
- *ID Care Requests*
- *Enrollment and Claim Form Requests*
- *Claim Inquiries*
- *Benefit Inquiries*

**MEDICAL/PRESCRIPTIONS** ..... page 4  
Cigna // (800) 244-6224 // www.mycigna.com  
Customer Service (Claims, Benefit Questions & ID Cards)

**DENTAL** ..... page 18  
Delta Dental // (800) 662-8856 // www.deltadentalnc.com  
Customer Service (Claims, Benefit Questions & ID Cards)

**VISION**..... page 19  
United Healthcare // (800) 638-3120 // www.myuhcvision.com  
Customer Service (Claims, Benefit Questions & ID Cards)

**LIFE & ACCIDENTAL DEATH & DISMEMBERMENT** ..... page 20  
United Healthcare // (800) 357-0978 // www.myuhc.com  
Customer Service (Claims, Benefit Questions & ID Cards)

**VOLUNTARY LIFE & ACCIDENTAL DEATH & DISMEMBERMENT** ..... page 21  
Mutual of Omaha // (800) 877-5176 // www.mutualofomaha.com  
Customer Service (Claims, Benefit Questions & ID Cards)

**DISABILITY INSURANCE & EMPLOYEE ASSISTANCE PROGRAM** ..... page 22  
Mutual of Omaha // (800) 877-5176 // www.mutualofomaha.com  
Customer Service (Claims, Benefit Questions & ID Cards)

**RETIREMENT PLAN** ..... page 24  
Vanguard // (866) 794-2145 // my.vanguardplan.com  
Customer Service

**OTHER COMPANY BENEFITS** ..... page 25

# WELCOME TO CIGNA

Make the most of your plan  
with this quick guide

Your life is busy, but that doesn't mean it has to be complicated. At Cigna, we want to help. That's why we offer you programs and services to help make your life easier – and healthier.

Start by getting to know your plan. The more you take advantage of the many benefits of your plan, the more you'll learn. And the more you learn, the better prepared you can be to make more informed choices about your health and health spending.



Together, all the way.®





## myCigna

On **myCigna.com** you can:

- › Find in-network doctors and medical services
- › Review coverage
- › Manage and track claims
- › See cost estimates for medical procedures and prescription drugs
- › Compare quality-of-care information for doctors and hospitals
- › Compare prescription costs for 30- and 90-day medications – see if a lower-cost drug alternative is available
- › You can also find retail pharmacies that offer a 90-day supply
- › Access a variety of health and wellness tools and resources
- › Sign up to receive alerts when new plan documents are available

To access your health information on the go, make sure you also download the myCigna app.<sup>4</sup>



## Coach by Cigna

We have a variety of tools to help you improve your health.

- › The mobile apps and **myCigna.com** activities webpage are filled with all sorts of features and a dashboard view lets you see your activities across all of the apps and online tools.
- › Our Coach by Cigna app is like having a team of health coaches in the palm of your hand. Using five integrated lifestyle areas – exercise, food, sleep, stress and weight – it helps you focus on what matters to you.



## 24/7/365 service

When you need us, just call the toll-free number printed on the back of your Cigna ID card for live customer assistance 24 hours a day, seven days a week, 365 days a year. You can:

- › Get answers to health, claims and benefit questions
- › Order an ID card, update insurance information and check claim status
- › Talk with a licensed pharmacist anytime, day or night
- › Talk with a nurse for help deciding where and when you should get treatment
- › Find a health advocate for help improving specific health issues



## Specialty medications

We can help you understand, manage and treat more complex conditions that require a specialty medication. Our therapy management teams, made up of health advocates with nursing backgrounds and pharmacists, are specially trained to deliver the best experience possible. We offer:

- › Personalized, 24/7 support
- › Condition-specific education on medication therapy and side effects
- › Help with medication approval process
- › Financial assistance programs if needed

For more information call **800.351.3606**.



## Preventive care

Getting and staying healthy is important. That's why eligible preventive care services are covered at no additional cost to you, when you receive them from a doctor who participates in your plan's network. Covered preventive care services include, but are not limited to:<sup>3</sup>

- › Screenings for blood pressure, cholesterol and diabetes
- › Testing for colon cancer
- › Clinical breast exams and mammograms
- › Pap tests

Go to **myCigna.com** to see a full list of services covered under preventive care.



## 24/7 Health Information Line

Know before you go. Speak to a nurse who can help you understand and make informed decisions about health issues you are experiencing, at no extra cost. Get help to choose the right care in the right setting at the right time, whether it's reviewing home treatment options, following up on a doctor's appointment, or finding the nearest urgent care center in your plan's network. Just call the number on your Cigna ID card. Open 24/7.



## In-network care

Save money when you use doctors, hospitals and health facilities that are part of your plan's network. Chances are there's a network doctor or facility right in your neighborhood. And using our online directory can help you find quality, cost-effective care when you need it. Search for doctors and facilities on **myCigna.com** by using the provider search tool.



## Care Management Programs

Cigna has many services to help you with your personal health needs. This includes access to a Cigna case manager, trained as a nurse, who works closely with your doctor and contacts you on a regular basis to check on your progress. You can ask for help and guidance with conditions and illnesses such as cancer, end-stage renal disease, neonatal care and pain management.

You also have access to My Health Assistant on myCigna.com. Get help on your journey to better health and wellness:

- › Control stress
- › Lose weight and eat better
- › Enjoy exercise
- › Quit tobacco
- › Manage Diabetes, COPD, Asthma and other conditions

Enroll online today! Visit **myCigna.com**, select "My Health" tab, then "Programs and Resources," then select "Health Assistant" from the drop down menu.



## Cigna Telehealth Connection

### MDLIVE and Amwell

Connect with a board-certified doctor via video chat or phone, from your home, office or on-the-go 24/7/365, including weekends and holidays.<sup>1</sup> You can get the care you need – including most prescriptions (when appropriate) – for many minor conditions. Your out-of-pocket cost are typically the same or less than a visit with your primary care provider.<sup>1</sup>

Use an Amwell or MDLIVE doctor for minor conditions:

- › Allergies
- › Asthma
- › Bronchitis
- › Cold and flu
- › Ear infections
- › Headache
- › Insect bites
- › Joint aches and pains
- › Nausea and vomiting
- › Pink eye
- › Poison ivy
- › Rashes
- › Respiratory infections
- › Sinus infections
- › Sore throat

### Register today!

Once you do, you'll be ready get care when – and where you need it.

Download the vendor apps<sup>4</sup> or, register online or by phone:

**AmwellforCigna.com**  
**855.667.9722**

**MDLIVEforCigna.com**  
**888.726.3171**

### Behavioral Health

For mental health and substance use care, get quality care that's convenient too. Our network of providers typically cost the same as an in-office visit. Copays vary by plan.<sup>2</sup>

To access a network of providers and covered services for mental health and substance use care:

- › Go to **CignaBehavioral.com** to search for a video telehealth specialist.
- › Call to make an appointment with your selected provider.

# TIPS TO HELP YOU SAVE MONEY

1

## Prescription drugs

- › Find the complete list of covered medications on **myCigna.com**
- › Generics offer the best value
- › Know what brand-name drugs are covered in your plan
- › Consider a 90-day supply of prescription drugs you take on a regular basis so you're less likely to miss a dose

2

## Know where to go for care

- › Use an emergency room for true emergencies
- › Don't wait: Locate a convenience care clinic or urgent care center near you, before you need it
- › Don't be fooled: Some emergency rooms look like urgent care centers, so know what type of facilities are in your area

3

## Health care provider choice

- › Know which providers are in your network by using the provider search tool on **myCigna.com**
- › Visit the health care provider most appropriate for your care
- › With Cigna Telehealth Connection, you can connect to a board-certified doctor via video chat or phone, 24/7/365<sup>1</sup>
- › Use in-network national labs to help save money

4

## Be proactive in your health

- › Use the health improvement tools available to you
- › Get information on the cost of medications and treatments to avoid surprises
- › Use your preventive care benefits, learn your core health numbers and get more information at **Cigna.com/takecontrol**

## Find your way to better health.

Get more information on all the programs that are available to you.



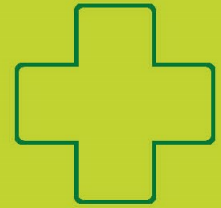
Visit **myCigna.com**



Call the 24/7 customer service number on the back of your ID card.



# OPEN ACCESS PLUS



## How it works for you

With the Open Access Plus plan (OAP), you get choice. So, each time you need care, you choose the doctor or facility that works best for you.

### Options for care:

- › **Primary Care Physician (PCP)** – You can decide to choose a PCP as your personal doctor to help coordinate care and act as a personal health advocate. It's recommended, but not required.
- › **In-network** – Choose to see doctors or other health professionals who are in the Cigna network to keep your costs lower and eliminate paperwork.
- › **No-referral specialist care** – If you need to see a specialist, you don't need a referral.  
  
You may need precertification for hospital stays and some types of outpatient care. Use in-network health care professionals, and there's no paperwork for you to fill out.
- › **Out-of-network** – You have the freedom to see doctors or use facilities that are not part of the Cigna network, but your costs will be higher and you may need to file a claim.
- › **Emergency and urgent care** – When you need care, you have coverage.

**Predictable out-of-pocket costs** – Depending on your plan, you may have to pay an annual amount (deductible) before the plan begins to pay for covered health care costs. Once you meet your deductible, you pay a copay or coinsurance (a portion of the charges)

for covered services. Then, the plan pays the rest. If you receive out-of-network care, out-of-network doctors and facilities may bill you for charges that are more than what your plan pays for covered expenses.

Once you reach an annual limit on your payments (out-of-pocket maximum), the health plan pays your covered health care costs at 100%.

**24/7 service** – Whenever you need us, customer service representatives are available to take your call.

**Partner with a health advocate** – Even when you're not sure where to begin, you'll get confidential assistance from reliable, caring professionals who want to help you take an active role in your health.

### Access to myCigna.com

- › **Learn** more about your plan, and the coverage and programs that come with it.
- › **View** claim history and account transactions; print claim forms.
- › **Find** information and estimate costs for medical procedures and treatments.
- › **Compare** hospitals by number of procedures performed, patients' average length of stay and cost.

**Together, all the way.™**





## **Do I have to choose a primary care physician (PCP)?**

No, but it is recommended. A PCP gives you and your covered family members a valuable resource and can be a personal health advocate.

## **Do I need a referral to see a specialist?**

You do not need a referral to see an in-network specialist. If you choose an out-of-network specialist, your care will be covered at the out-of-network level.

## **What is the difference between in-network and out-of-network coverage?**

Each time you seek medical care, you can choose your doctor – either a doctor who is in the Cigna network or someone who is not. When you visit an in-network doctor, you receive “in-network coverage” with lower out-of-pocket costs. That’s because our in-network health care professionals have agreed to charge lower fees, and your plan covers a larger share of the charges. If you visit a doctor outside of the network, your out-of-pocket costs will be higher.

## **What if I need to be admitted to the hospital?**

In an emergency, you have coverage. Requests for non emergency hospital stays, other than maternity stays must be approved in advance or “precertified.” This lets Cigna determine if the services are covered by your plan. Precertification is not required for maternity stays of 48 hours for vaginal deliveries or 96 hours for cesarean sections. Depending on your plan, you may be eligible for additional coverage. Any hospital stay beyond the first 48 or 96 hours must be approved.

## **Who must get precertification?**

Your doctor will help you decide which procedures require you to be admitted to the hospital and which can be handled on an outpatient basis. If your doctor is in the Cigna network, he or she will arrange for precertification. If you use an out-of-network doctor, you must make the arrangements. Look at your plan documents to see which procedures need precertification.

## **What if I go to an out-of-network doctor who sends me to an in-network hospital? Will I pay in-network or out-of-network charges for my hospital stay?**

Your plan will cover authorized medical services provided by an Open Access Plus in-network hospital at your in-network coverage level, whether you were sent there by an in- or out-of-network doctor.

## **How do I find out if my doctor is in the Cigna network before I enroll?**

It’s quick and easy to search for in-network doctors, specialists, pharmacies and hospitals close to home and work. Go to **Cigna.com** and click on “Find a Doctor.” You can review a doctor’s background, languages spoken and hospital affiliations, and get directions



# CIGNA HOME DELIVERY PHARMACY

## QUICK FACTS



\*Savings are based on a 90-day fill/refill and are subject to your plan's provisions. Your benefit plan may differ based on state law. Please check your plan documents for more details and to confirm that you have the Cigna Home Delivery Pharmacy benefit.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Tel-Drug, Inc., Tel-Drug of Pennsylvania, L.L.C., and HMO or service company subsidiaries of Cigna Health Corporation. "Cigna Specialty Pharmacy Services" refers to the specialty drug division of Tel-Drug, Inc. and Tel-Drug of Pennsylvania, L.L.C., doing business as Cigna Home Delivery Pharmacy. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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**Together, all the way.®**



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Cigna Home Delivery Pharmacy<sup>SM</sup> is designed especially for individuals who take prescription medications on an ongoing basis.

- › Acid reflux
- › Allergies
- › Anxiety
- › Arthritis
- › Asthma
- › Birth control
- › Diabetes
- › High blood pressure
- › Infertility
- › Multiple sclerosis
- › Osteoporosis
- › Many others

When you choose Cigna Home Delivery Pharmacy to fill your ongoing medications, you can take advantage of the following.

- › Licensed pharmacists available 24/7
- › Up to a 90-day supply in one fill
- › Standard delivery to your home or other preferred location at no additional cost
- › Likely lower out-of-pocket costs — which are costs that your plan doesn't cover, and that you're responsible for\*
- › Our free reminder service will text or email you when it's time to refill your prescriptions
- › Specialty medications available, including those that require refrigeration and/or overnight delivery
- › FDA approved medications

### **Manage your medications 24 hours a day, seven days a week.**

- › You can view medication prices based on your plan, track order, view shipping status, and see the number of refills you have left online on **myCigna**.
- › Call **800.835.3784**, option one, to place an order for a refill.
- › Call **800.835.3784**, option two, to check the status of an existing order.

## FOR NEW PRESCRIPTIONS: CHOOSE THE ORDERING METHOD THAT IS EASIEST FOR YOU

### **Electronic:**

Have your doctor's office send your prescription to us electronically. It's the fastest and easiest way.

### **Phone:**

1. Have your medication, doctor's name and payment information ready.
2. Call 800.285.4812.
3. We'll request a prescription from your doctor for a 90-day supply with refills.

### **Mail:**

1. Request a prescription from your doctor for a 90-day supply with refills.
2. Download an order form from **myCigna**.
3. Mail the completed order form, prescription and payment to:

Cigna Home Delivery Pharmacy  
PO Box 1019  
Horsham, PA 19044

### **You may also choose from the following payment options:**

- › Credit/debit card (American Express, Discover, MasterCard, VISA)
- › Check
- › Money order

# 90-DAY PRESCRIPTION FILLS

Filling your maintenance medications just got easier with Cigna 90 Now<sup>SM</sup>

You have a lot going on. Taking your medication every day and remembering to pick up your refill every month isn't always easy. We have a program that can help - it's called Cigna 90 Now.

## More choice

Your plan includes a new maintenance medication program called Cigna 90 Now. Maintenance medications are taken regularly, over time, to treat an ongoing health condition. **Cigna 90 Now offers you more choice in how, and where, you can fill your prescription.**

Choose what works best for you

- › If you choose to fill your prescription in a 90-day supply, you have to use a 90-day retail pharmacy in your plan's new network, or Cigna Home Delivery Pharmacy<sup>SM,\*</sup>
- › If you choose to fill your prescription in a 30-day supply, you can use any retail pharmacy in your plan's new network.



**You choose! 90-day or 30-day supply.**

## Where you can fill a 90-day prescription

With Cigna 90 Now, your plan offers a new retail pharmacy network that gives you more choice in where you can fill your 90-day prescriptions.

There are thousands of retail pharmacies in your new network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores - all places where you may already shop! If you prefer the convenience of having your medications delivered to your home, you can also use Cigna Home Delivery Pharmacy to fill your prescriptions.\*

For more information about your new pharmacy network, you can go to **Cigna.com/Rx90network**.



## Why fill a 90-day supply?

Filling your prescriptions in a 90-day supply may help you stay healthy because having a 90-day supply of your medication on-hand typically means you're less likely to miss a dose.\*\* It also means you can make fewer visits to the pharmacy to refill your medication, and depending on your plan, you may be able to save money by filling your prescriptions 90-days at a time.

Here are some of the 90-day retail pharmacies in your network:\*\*\*

- › **CVS** (including Target and Navarro)
- › **Walmart**
- › **Kroger** (including Harris Teeter Pharmacy, Pick N Save Pharmacy, Fred Meyer Pharmacy, Fry's Food and Drug)
- › **Access Health** (including Benzer Pharmacy, Marcs, Big Y Pharmacy, Marsh Drugs, LLC, Snyder Drug Emporium)
- › **Good Neighbor Pharmacies** (including Big Y Pharmacy, Super RX Pharmacy, Medical Center Pharmacy, Family Pharmacy, King Kullen Pharmacy)
- › **Cardinal Health** (including Freds Pharmacy, Medicine Shoppe Pharmacy, Harris Teeter Pharmacy, Medicap Pharmacy)

**Together, all the way.®**



## Prefer to have your medications delivered to your door?

Then Cigna Home Delivery Pharmacy may be right for you! We'll deliver your maintenance medication to you at the location of your choice. And standard shipping is always free. No more waiting in line at the pharmacy! For more information, please call Customer Service at **800.285.4812**, or visit **Cigna.com/home-delivery-pharmacy**.



### Questions?

Please call Customer Service using the number on the back of your Cigna ID card. We're here to help.

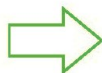
## 90-Day Fills



Get a 90-day prescription for your medication



Take your prescription to a 90-day retail pharmacy in your network, or mail to Cigna Home Delivery Pharmacy



Receive your medication in a 90-day supply for convenience

## 30-Day Fills



Get a 30-day prescription for your maintenance medication



Take your prescription to any retail pharmacy in your network



Receive your medication

\* Plans vary, so some plans may not include Cigna Home Delivery Pharmacy. Please check your plan materials for more information on what pharmacies are covered under your plan.

\*\* Internal Cigna analysis performed March 2016, utilizing 2015 Cigna national book of business average medication adherence (customer adherent > 80% PDC), 90-day supply vs. those who received a 30-day supply taking antidiabetics, RAS antagonist and statins.

\*\*\* Participating 90-day network pharmacies as of April 2016. Subject to change.

Para obtener ayuda en español llame al número en su tarjeta de Cigna.





## Cigna (Group #00624372) BASE PLAN

### Eligibility:

All full-time employees who regularly work 30 hours per week or more are eligible on the 61st day of employment.

\*Note: Dependent children are eligible to be covered up to age 26, regardless of student or marital status.

Cigna Base - OAP 3500 Low - Plan Features	In-Network	Out-of-Network
<b>Preventive Care</b>	Covered 100%	N/A
<b>Office Visit</b>	Primary Care: \$45 Copay Specialist: \$75 + Deductible	Deductible then 30%
<b>Virtual Doctor Visits</b>	\$10	N/A
<b>Urgent Care</b>	\$100 + Deductible	Deductible then 30%
<b>Emergency Room Visit</b>	\$350 + Deductible	
<b>Prescription Drugs</b> <i>Retail Pharmacy</i>	<b>30-Day Supply</b> Member Pays: Generic: \$20 Preferred Brand: \$65 Non-Preferred Brand: \$100 Specialty: \$150	
<b>Do you have medications that you take regularly? Mail Order Prescriptions (90-Day Supply) may be right for you!</b>		
<b>Non-Specialty Mail Order Prescription Drug Coverage</b> <i>Not all drugs qualify for mail order</i>	<b>90-Day Supply</b> Member <u>may</u> pay a reduced cost through the mail order system	
Have you considered using the mail-order pharmacy?  The mail-order pharmacy provides the same high-quality service that you get from your neighborhood pharmacy. Your medications come right to your doorstep with standard shipping at no cost to you. By receiving a 3-month supply (90-days), you'll have fewer refills and <u>may</u> have lower out-of-pocket costs!		

Cigna Base - OAP 3500 Low - Plan Features	In-Network	Out-of-Network
<b>Deductible</b> (per Benefit Period)	\$3,500 Single \$7,000 Family	\$7,000 Single \$14,000 Family
<b>Coinsurance</b> (After Deductible)	0%	30%
<b>Total Out-of-Pocket</b> (includes Deductible, Coinsurance & Copays)	\$5,000 Single \$10,000 Family	\$10,000 Single \$20,000 Family
<b>Unlimited lifetime maximum benefits per enrolled member. Deductible and coinsurance accumulation from December 1 through November 30 of each year.</b>		
<b>Inpatient Hospital Services</b>	Deductible then 0%	Deductible then 30%
<b>Outpatient Hospital Services</b>	Deductible then 0%	Deductible then 30%
<b>MRI, MRA, PET, CAT Scans</b>	Deductible then 0%	Deductible then 30%
<b>Mental Health &amp; Substance Abuse Services</b> (Includes office visits, inpatient & outpatient services)	Office Visit: \$75 In/Outpatient: Deductible then 0%	Deductible then 30%

**Note: Some Services require Prior-Authorization**

**Unlimited lifetime maximum benefits** per enrolled member. Spouse are not eligible. Note that you may only make changes to your medical election at initial eligibility or annual enrollment. Deductible, coinsurance and out-of-pocket accumulation from Dec. 1 through Nov. 30 of each year. See your benefit booklet for limitations and exclusions.

**Employer Contribution BASE PLAN:**

Elections	Total Cost	Employer Pays	Employee Cost Monthly	Employee Cost Per Paycheck
Employee Only	\$741.87	\$587.09	\$154.78	\$77.39
Employee & Child(ren)	\$1,171.38	\$628.18	\$543.20	\$271.60

## Summary of Benefits and Coverage (SBC)

A Summary of Benefits and Coverage (SBC) for the medical plan offered to full-time employees of Holmes Oil has been prepared by our insurance carrier in accordance with the requirements of the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act (collectively referred to as "PPACA"). The SBC is available in your account online at the website listed on your ID card. If you have not registered on the website in the past, you will want to register and view this notice prior to electing coverage. A paper copy is also available, free of charge, by calling the toll-free number on the back of your ID card. Also, a paper or electronic copy is available from HR if you don't have online access or if you are not yet enrolled.



## Cigna (Group #00624372 ) BUY UP PLAN

### Eligibility:

All full-time employees who regularly work 30 hours per week or more are eligible on the 61st day of employment.

\*Note: Dependent children are eligible to be covered up to age 26, regardless of student or marital status.

Cigna Base - OAP High - Plan Features	In-Network	Out-of-Network
<b>Preventive Care</b>	Covered 100%	N/A
<b>Office Visit</b>	Primary Care: \$30 Copay Specialist: \$60 Copay	Deductible then 50%
<b>Virtual Doctor Visits</b>	\$10	N/A
<b>Urgent Care</b>	\$100	Deductible then 50%
<b>Emergency Room Visit</b>	\$350	
<b>Prescription Drugs</b> <i>Retail Pharmacy</i>	<b>30-Day Supply</b> Member Pays: Generic: \$10 Preferred Brand: \$35 Non-Preferred Brand: \$60 Specialty: \$100	
<b>Do you have medications that you take regularly? Mail Order Prescriptions (90-Day Supply) may be right for you!</b>		
<b>Non-Specialty Mail Order Prescription Drug Coverage</b> <i>Not all drugs qualify for mail order</i>	<b>90-Day Supply</b> Member <u>may</u> pay a reduced cost through the mail order system	
<p>Have you considered using the mail-order pharmacy?</p> <p>The mail-order pharmacy provides the same high-quality service that you get from your neighborhood pharmacy. Your medications come right to your doorstep with standard shipping at no cost to you. By receiving a 3-month supply (90-days), you'll have fewer refills and <u>may</u> have lower out-of-pocket costs!</p>		



Cigna Base - OAP High - Plan Features	In-Network	Out-of-Network
<b>Deductible</b> ( <i>per Benefit Period</i> )	\$1,500 Single \$3,000 Family	\$3,000 Single \$6,000 Family
<b>Coinsurance</b> ( <i>After Deductible</i> )	30%	50%
<b>Total Out-of-Pocket</b> ( <i>includes Deductible, Coinsurance &amp; Copays</i> )	\$4,000 Single \$8,000 Family	\$8,000 Single \$16,000 Family
<b>Unlimited lifetime maximum benefits per enrolled member. Deductible and coinsurance accumulation from December 1 to November 30 of each year.</b>		
<b>Inpatient Hospital Services</b>	Deductible then 30%	Deductible then 50%
<b>Outpatient Hospital Services</b>	Deductible then 30%	Deductible then 50%
<b>MRI, MRA, PET, CAT Scans</b>	Deductible then 30%	Deductible then 50%
<b>Mental Health &amp; Substance Abuse Services</b> ( <i>Includes office visits, inpatient &amp; outpatient services</i> )	Office Visit: \$60 In/Outpatient: Deductible then 30%	Deductible then 50%

**Note: Some Services require Prior-Authorization**

**Unlimited lifetime maximum benefits** per enrolled member. Spouse are not eligible. Note that you may only make changes to your medical election at initial eligibility or annual enrollment. Deductible, coinsurance and out-of-pocket accumulation from Dec. 1 through Nov. 30 of each year. See your benefit booklet for limitations and exclusions.

**Employer Contribution BUY UP PLAN:**

Elections	Total Cost	Employer Pays	Employee Cost Monthly	Employee Cost Per Paycheck
Employee Only	\$799.00	\$575.28	\$223.72	\$111.86
Employee & Child(ren)	\$1,261.60	\$621.54	\$640.06	\$320.03

## Summary of Benefits and Coverage (SBC)

A Summary of Benefits and Coverage (SBC) for the medical plan offered to full-time employees of Holmes Oil has been prepared by our insurance carrier in accordance with the requirements of the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act (collectively referred to as "PPACA"). The SBC is available in your account online at the website listed on your ID card. If you have not registered on the website in the past, you will want to register and view this notice prior to electing coverage. A paper copy is also available, free of charge, by calling the toll-free number on the back of your ID card. Also, a paper or electronic copy is available from HR if you don't have online access or if you are not yet enrolled.



## Delta Dental (Group # 0770)

### Eligibility:

All full-time employees who regularly work 30 hours per week or more are eligible on the 61st day of employment. Dependent children are eligible to be covered up to age 26, regardless of student or marital status.

\*Note: You may only make changes to your dental election at initial eligibility or annual enrollment.

### Benefits You Receive:

- Register on [toolkitsonline.com](http://toolkitsonline.com) site to view your benefits, check the status of claims & print ID cards.
- \$50 Deductible per Member / \$150 per Family per **CALENDAR YEAR (Jan. 1—Dec. 31)**
- Deductible is waived for Preventive Services
- \$1,000 Benefit Maximum per Member per **CALENDAR YEAR (Jan. 1—Dec. 31)**
- If you do not enroll when first eligible, late entrant penalties may apply
- A waiting period of 12 months for major services for new entrants to the plan
- Before treatment begins for a service estimated to be more than \$200, it is recommended that your dentist file a dental treatment plan with the carrier. The dental carrier will provide a written response indicating benefits that may be payable for proposed treatment.

Level of Service	In-Network	Out-of-Network	Examples of Covered Benefits Include:
Preventive Services	Covered 100%	Covered 100% of UCR*	Oral Exams; Routine Cleanings (Adult/Child); X-Rays ; Fluoride Treatment (age-appropriate); Sealants (age-appropriate); Space Maintainers (age-appropriate); Emergency Palliative Treatment; Brush Biopsy - to detect oral cancer
Basic Services	Deductible then 20%	Deductible then 20% of UCR*	Simple Extractions; Fillings; Perio Maintenance; Simple Extractions;
Major Services	Deductible then 50%	Deductible then 50% of UCR*	Endodontics (root canals); Crowns; Dentures; Partials; Periodontics - Surgical; Complex Oral Surgery
Waiting Periods for New Entrants to the Plan			12 Months Wait for Major Services

Age limits may apply for certain services. See your dental certificate for details.

\*UCR: Usual, Customary & Reasonable Rate

### Employer Contribution:

Your Share of the Cost per Paycheck (24X)	Elections	Your Cost
	Employee Only	\$12.60
	Employee & Spouse	\$25.36
	Employee & Child(ren)	\$31.42
	Employee & Family	\$48.88

# VISION COVERAGE



## United Healthcare (Group # 09U4384)

### Eligibility:

All full-time employees who regularly work 30 hours per week or more are eligible on the 61st day of employment.

\*Note: You may only make changes to your vision election at initial eligibility or annual enrollment unless you

Vision Plan Features	In Network	Out of Network
<b>Annual Vision Exam</b> <i>Every 12 Months</i>	\$10 Copay	\$40 Maximum Reimbursement
<b>Materials</b> (Eyeglass Lenses/Eyeglass Frames or Contact Lenses) <i>Every 12 Months</i>	\$25 Copay*	N/A
<b>LENSES:</b> Single Bifocal Trifocal Lenticular <i>Every 12 Months</i>	\$25 Copay	\$40-\$80 Maximum Reimbursement for Lenses
<b>Lenses &amp; Frames</b> <i>Every 12 Months</i>	Up to \$130 Allowance after \$25 Copay then 30% discount on amount over \$130	\$45 Maximum Reimbursement No Further Discounts
<b>Contact Lens</b> (in lieu of lenses & frames) Elective / Necessary <i>Every 12 Months</i>	\$105 Allowance up to 4 Boxes / \$25 Copay	\$105 Maximum Reimbursement / \$210 Maximum Reimbursement
<b>Discounts</b>	Members who exceed their allowance are eligible for discounts on the overage when seeing a network provider—a 30% discount for glasses (frames and/or lenses),  Lasik—15% discount on participating providers standard prices; 5% on promotional pricing	N/A

\*The material copayment will apply once if frames and lenses, or contact lenses in lieu of eyewear, are purchased at the same time at a network provider.

Your Share of the Cost per Paycheck (24X)	Elections	Your Cost
	Employee Only	\$0.86
	Employee & Child(ren)	\$4.34



## UHC (Group # 09U4384)

### **Basic Life Insurance**

Holmes Oil provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit. Benefits begin to reduce at age 65, and terminate upon your retirement. Contact Human Resources to update your beneficiary information.

### **Eligibility**

All full-time employees who regularly work 30 hours per week or more are eligible on the 61st day of employment.

### **Basic Life and AD&D Insurance**

- Holmes Oil provides basic life insurance at no cost to you of:
  - \$25,000 for all full-time Store Managers, office Personnel & Mechanics
  - \$15,000 for all other full-time employees including Clerks and Assistant Managers
- In the event of accidental death, the basic life insurance benefit is doubled.
- The dismemberment portion of this benefit provides an additional amount of the life benefit if you should lose certain limbs/appendages. See policy booklet for specific list.



## Mutual of Omaha (Group # G000AYNN)

### Voluntary Life and AD&D Insurance

Employees may purchase additional voluntary life insurance at a group rate discount. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through monthly payroll deductions. You can purchase coverage on yourself in \$10,000 increments and your spouse in \$5,000 increments. Minimum coverage is \$10,000 and maximum is 5x annual salary up to \$500,000 for yourself; \$5,000 min on spouse up to \$250,000 max, but not exceeding 100% of employee's amount. You are guaranteed approval for up to \$100,000 (not exceeding 5x salary) on yourself and \$30,000 on spouse (as long as not more than 100% of employee's amount). To get any amount over the guarantee issue amounts, you must prove evidence of insurability (answer questions about your health). Please note the spouse's rate is based on the spouse's own age.

### Semi-Monthly Cost for Each \$1,000 of Employee & Spouse Life Insurance Coverage

Age	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-79
Life	\$0.056	\$0.060	\$0.084	\$0.126	\$0.184	\$0.291	\$0.448	\$0.616	\$1.124	\$1.854

*Benefits reduce 35% at Age 70 and then 55% at Age 75*

### Dependent Children:

Live birth to 14 days: \$1,000

14 days and older: \$2,500, \$5,000 or \$10,000 choice

Cost PER PAYCHECK is \$0.25 for \$2,500, \$.50 for \$5,000 or \$1.00 for \$10,000 regardless of number of children

### To calculate life insurance premium:

[Amount of life insurance ÷ by \$1000] X above rate = per paycheck (2x/month)

Example: \$20,000 life insurance on employee who is 35:

$$20,000 \div 1000 = 20 \times .084 = \$1.68 \text{ per paycheck (2x/month)}$$

\*If electing spousal coverage, do the same calculation for the spouse amount and add the two together. If electing Child coverage, choose amount from above and add to employee and spouse amounts.

# DISABILITY INSURANCE



## Mutual of Omaha - Short Term Disability (Group # G000AYNN)

### Eligibility:

All full-time employees who regularly work 30 hours per week or more are eligible on the 61st day of employment.

### Benefits You Receive:

Holmes Oil provides full-time employees with the opportunity to buy short-term disability income benefits, at inexpensive group rates. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. Short-term disability covers you for up to 3 months of a disability. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-Term Disability
Benefits Begin	15th day of accidental disability 15th day of sickness disability
Benefits Payable	Up to 11 Weeks
Percentage of Covered Income	60%
Maximum Benefit	Up to \$1,500 per Week
<b><u>Pre-Existing Conditions</u></b>	3 / 12

### Your Cost:

Age / \$10	Per Paycheck Rates (24)	Age / \$10	Per Paycheck Rates (24)	Age / \$10	Per Paycheck Rates (24)
<25	\$0.320	40-44	\$0.150	60-64	\$0.235
25-29	\$0.425	45-49	\$0.145	65-69	\$0.255
30-34	\$0.350	50-54	\$0.165	70-74	\$0.305
35-39	\$0.215	55-59	\$0.185	75-79	\$0.305

**To Calculate STD Premium:** Weekly Salary x .06 x Above Age-Based Rate = Per Paycheck (2x/Month)

*Example:* \$400 weekly salary for employee who is 35:  $400 \times .06 \times .215 = \$5.16$  per paycheck



## Mutual of Omaha - Long Term Disability (Group # G000AYNN)

### Eligibility:

All full-time employees who regularly work 30 hours per week or more are eligible on the 61st day of employment.

### Benefits You Receive:

Holmes Oil provides full-time employees with Long-term disability benefits that would replace a portion of your income in the event of a long-term disability. Long-term disability covers you AFTER 3 months of being disabled. Holmes Oil provides this benefit at no cost to you.

	Home Office Management, Store Managers, Office Personnel & Mechanics	All Other Full-Time Eligible Employees
Benefits Begin	After 90 Days of Disability	After 90 Days of Disability
Benefits Payable	To Social Security Normal Retirement Age	Up to 5 Years
Percentage of Covered Income	60%	60%
Maximum Benefit	\$7,500	\$7,500
<b><u>Pre-Existing Conditions</u></b>	3 / 12	3 / 12

### EAP Feature:

There is also an Employee Assistance Program (EAP) attached to your Long Term Disability benefit.

Master's level professionals can provide assistance for a variety of personal and professional matters including: Emotional Well-being; Family and Relationships; Legal and Financial; Healthy Life Styles; Work and Life Transitions.

You have unlimited telephonic access to EAP Professionals, available 24 hrs/day, 7 days/week from anywhere in the US. 100% confidential. Your employer will never know you have called.

Online: <http://www.mutualofomaha.com/eap>

Toll-Free: 1-800-316-2796



## Vanguard Plan (Group #224762)

### **Eligibility:**

The plan requires you to attain the age of 18 and satisfy one (1) year of service with 1,000 or more hours of service.

### **Benefits You Receive:**

To help you prepare for the future, Holmes Oil sponsors a 401(k) plan as part of its benefits package.

With this plan Holmes Oil will match your contributions in accordance with the following safe harbor formula:

- A dollar for dollar match on the 1st 3%
- 50 cents on the dollar for the next 2%

This means that if you contribute 5% of your earnings, Holmes Oil will match 4%. If you contribute 4% of your earnings, Holmes Oil will contribute 3.5%. If you contribute 3% or less, Holmes Oil will match the full amount of your contribution. Beginning 1/1/2020, all future match contributions contributed by Holmes Oil will be 100% vested. All previous match contributions will continue to abide by the previous vesting schedule in accordance with the length of your employment at Holmes Oil. Of course, your salary deferral contributions are always 100% vested as they are contributions of your own money.

By saving on a before-tax basis, you reduce the taxes you pay today and delay paying taxes on the money you save, as well as your account earnings, until you withdraw the money from the plan. Normal plan distributions begin at age 59 ½.

Employees hired after 1/1/16 will be automatically enrolled at 1% in the plan unless they choose to decline participation. Current participants will be indexed up 1% per year until they reach the 3% company match.

The plan permits certain hardship distributions as well as loans. Ask Plan Administrator for details, as needed.



## OTHER COMPANY BENEFITS



***For policy detail, please discuss with your supervisor or refer to the Handbook on the Operations Portal.***

Holiday Pay for recognized company holidays or for time required to work during a holiday.

Vacation Pay for full-time eligible employees based upon length of service.

Sick Leave for full-time eligible employees accrue 5 days of leave after 3 months of continuous service.

Parental leave for childbirth and adoption. Employees are eligible for up to three week's pay and an additional one week's pay to bond with the child (see handbook for complete policy).

Parental Leave for parents of school age children earn up to 4 hours of unpaid leave per year.

Jury Duty for full-time employees will be paid the difference in jury pay and regular pay.

Employee Referral Bonus paid to referring employee if applicant hired and retained.

Funeral Leave for employees experiencing a death in their immediate family receive up to 3 days of pay.

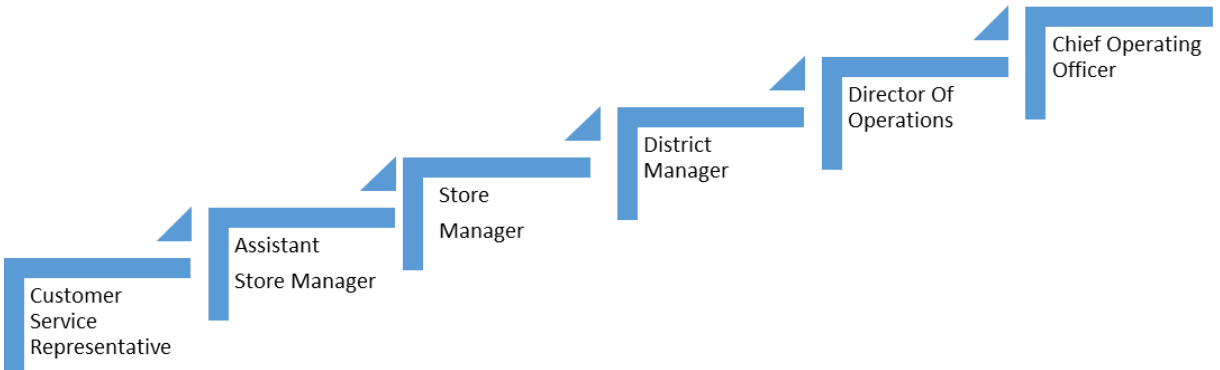
Continuing Education expenses may be paid partially or in full for company business related classes.

Charity Work may be paid for approved charity of employee's choice.

## SUPPORT CENTER CAREER PATH OPTIONS



- Accounts Payable
- Accounts Receivable
- Fuel Analyst
- Price Book Analyst
- Marketing
- Payroll
- Human Resources
- Information Technology



- ◆ At Cruizers we believe in identifying and promoting talent from within the store.
- ◆ The Cruizers Career Ladder was established to provide guidance for your career development.
- ◆ Take the first step by talking to your supervisor about your career goals.
- ◆ Your development is an ongoing process of life long learning.
- ◆ Let Cruizers help you reach your goals!



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**Email: [dorapid@hubinternational.com](mailto:dorapid@hubinternational.com)**

**Contact your Rapid Response team for help with items such as:**

- *Membership Verification*
- *ID Card Requests*
- *Enrollment and Claim Form Requests*
- *Claim Inquiries*
- *Benefit Inquiries*

This Benefit User Guide provides summary information about your benefits. Plan details can be found in the insurance carrier plan documents. In the event of any discrepancy between or among this summary, Summary Plan Descriptions, and Plan Documents, the Plan Documents control all benefit definitions and descriptions.

