



**McLARTY**  
AUTOMOTIVE GROUP



**2024**

# **Employee Benefits Guide**

This publication contains important information about your employee benefit program. Please read thoroughly.

# TABLE OF CONTENTS

Topic	Page	Topic	Page
Table of Contents and Welcome	2	Nurse 24	22
Enrollment Details	3	Behavioral Health Program	23-24
Medical Plans (BCBS) for 2024	4-5	Chronic Condition Management	25-26
Plan One: High Deductible Health Plan (HDHP/HSA)	6-7	Guardian Dental/Vision	27-28
Plan One: Health Savings Account (HSA)	8-9	Company Paid Basic Life and Voluntary Life	29-31
Plan Two PPO 4000	10	Disability, Critical Illness, Accident	32-35
Pharmacy	11-13	Employee Assistance Program (EAP)	36
Preventive Care Services	14	How to Register for Guardian Anytime account	37
Blueprint Portal	15-17	Frequently Asked Questions (FAQ's)	38
Find Care & Costs	18-19	Need Help, Have a Question?	39
Virtual Health	20-21	Technical Information	40

## Welcome to McLarty Automotive Group!

McLarty Automotive Group is committed to enhancing the health and well-being of our valued employees. We view benefits as an important part of your overall compensation package and strive to offer our employees comprehensive and affordable benefits. Our benefits program is designed to enhance your financial security by offering you plans that provide health care and wellness benefits, disability and survivor protection, and savings avenues.

**As an employee, you have the opportunity to enroll in the benefits offered by McLarty Automotive Group.**

Please use this booklet as a guide for you to learn more about your benefit offerings. This benefits guide will help familiarize you with the benefits program. We encourage you to review it and share with your family.

For a complete library of resources, please refer to your **2024 Benefits Hub** in **SuiteHR**.

# ENROLLMENT DETAILS



**Employees are eligible for medical, ancillary, and worksite benefits** on the first day of the calendar month after 60 days of completed employment. If you do not enroll in benefits within 30 days of eligibility, you will not be eligible to enroll in benefits until annual enrollment, unless you experience a qualifying life event.

## **Making Changes (Qualifying Life Events)**

A qualifying life event is a change in your personal life or employment which may impact your eligibility or dependent's eligibility for benefits. The following special circumstances are some reasons you may change your benefits during the year. For a full list of qualifying life events, please contact Human Resources.

- Marriage
- Divorce or legal separation
- Birth, adoption, or placement of a child for adoption
- Termination or commencement of your spouse's coverage in general, when coverage is maintained through the spouse's plan
- Shift from part-time to full-time status (or vice versa) by you or your spouse
- Death of a spouse or dependent
- When a dependent satisfies or ceases to satisfy eligibility requirements
- Taking an unpaid leave of absence (you or your spouse)
- A change in residence that causes loss of eligibility

These life event changes will allow you to make plan changes at the time during the year in which the life event occurs. If such a change occurs, you must notify human resources and make a change to your benefits **within 31 days** of the life event change. If you do not request a change in status (alongside requested documentation) you may need to wait until the next annual enrollment opportunity to make your change.

Changes that are requested due to a "change of mind" cannot be allowed until the next benefits enrollment period.

# MEDICAL Plans - BLUECROSS BLUESHIELD

McLarty Automotive Group offers its eligible employees the choice between two different medical plans—the **HDHP/HSA (High Deductible Health Plan/Health Savings Account)**, and the **PPO 4000**. While each plan covers the same types of medical services with the same BlueCross BlueShield network, each provides coverage at a different level (copay or deductible and coinsurance) and requires you to contribute a different amount per pay period toward the premium. **Preventive care services** such as annual check-ups, immunizations, and age-appropriate screenings are **covered 100%** on both plans, in-network.

## Plan Overviews & Options

### In-Network Benefits

Our medical plan allows you the freedom to choose any provider you wish; however, you will typically **pay less** and will receive a **greater benefit** when you **visit in-network doctors and hospitals**. When you obtain services “in the network,” you cost-share with the medical plan to pay for eligible expenses; BlueCross BlueShield, our plan administrator, reimburses your physician, hospital, and other providers at the allowances identified in your plan summaries. In-Network treatment is encouraged whenever possible to take advantage of the deepest discounts and highest benefit levels.

### Out-of-Network Benefits

When you obtain services “out-of-the-network,” the plan still shares the cost for eligible services, but you as the member will be responsible for paying a greater share of the cost. Non-network providers are only reimbursed up to the applicable allowance in your plan. Providers may balance bill for any amounts over the applicable allowance. Also note: a higher annual deductible and higher coinsurance payment applies to all eligible medical and most supplemental services Out-of-Network.

---

#### NOTE:

Deductions for medical, dental, and vision premiums are taken on a pre-tax basis.

---



Arkansas  
**BlueCross BlueShield**

## McLarty AUTOMOTIVE GROUP 2024 Medical Benefits Overview

BLUE CROSS and BLUE SHIELD Medical Benefits	PLAN ONE HDHP / HSA Network/Non-Network	PLAN TWO PPO 4000 Network/Non-Network
<b>Annual Deductible</b> <ul style="list-style-type: none"> <li>▪ Individual</li> <li>▪ Family</li> </ul>	\$3,200 / \$9,600 \$6,400 / \$19,200	\$4,000 / \$12,000 \$8,000 / \$24,000
<b>Coinsurance (% you pay)</b>	20% / 40%	20% / 40%
<b>Annual Out-of-Pocket Maximum</b> <ul style="list-style-type: none"> <li>▪ Individual</li> <li>▪ Family</li> </ul>	\$6,400 / \$19,200 \$12,800 / \$38,400	\$8,000 / \$26,000 \$16,000 / \$52,000
<ul style="list-style-type: none"> <li>▪ Primary Care Office Visit</li> <li>▪ Specialist Office Visit</li> <li>▪ Urgent Care Services</li> <li>▪ Emergency Services</li> <li>▪ Hospital/Hospital Related Services</li> </ul>	Coinsurance after deductible Coinsurance after deductible Coinsurance after deductible Coinsurance after deductible Coinsurance after deductible	\$40 \$80 \$80 Coinsurance after deductible Coinsurance after deductible
<b>Tools to save money</b> <ul style="list-style-type: none"> <li>▪ <a href="https://www.myvirtualhealth.com">Myvirtualhealth.com</a> Online visits (Medical &amp; Behavioral)</li> <li>▪ Preventive Care – 100% Free (In-Network)</li> <li>▪ 24 Hour Nurse Line – Free</li> <li>▪ Flu Shots – Free</li> <li>▪ GoodRx* - Free</li> </ul>	<a href="https://www.myvirtualhealth.com">Myvirtualhealth.com</a> In-Network Preventive – 100% Free Nurse24: 800-318-2384 – 100% Free Flu Shots – Free <a href="https://www.goodrx.com/">https://www.goodrx.com/</a>	<a href="https://www.myvirtualhealth.com">Myvirtualhealth.com</a> (\$40 copay) In-Network Preventive - 100% Free Nurse24: 800-318-2384 – 100% Free Flu Shots – Free <a href="https://www.goodrx.com/">https://www.goodrx.com/</a>
<b>Prescription Drug Benefits</b>		
Rx Deductible Retail 30-day supply: Tier 1 / Tier 2 / Tier 3 / Tier 4 Mail 100-day supply: Tier 1 / Tier 2 / Tier 3	Same as Medical Coinsurance after deductible Coinsurance after deductible	N/A \$15 / \$55 / \$80 / \$250 \$30 / \$110 / \$160 / \$500
<b>Employee Monthly Premiums</b>		
Employee-only Employee-spouse Employee-child Family	\$130.88 \$588.99 \$474.46 \$932.55	\$268.41 \$805.25 \$671.01 \$1,207.84
	McLarty makes a \$12.50 per pay-period contribution to your HSA bank account, PLAN ONE enrollment required	

# MEDICAL PLAN ONE: HDHP/HSA

The **HDHP option** is a type of plan that actually consists of two parts—a **High-Deductible Health Plan (HDHP)** that is paired with a **Health Savings Account (HSA)**. “HSAs” have been around for over a decade, so you have probably read about them, or perhaps you know someone who has been covered by one. A majority of employers offer HSAs now and their popularity has skyrocketed in recent history. We believe an HSA can provide the flexibility you want in providers and protection against big medical bills, plus a unique way to save for your medical expenses now and in the future.

High Deductible Health Plan (HDHP) BlueCross BlueShield		
Medical Benefits	Network	Non-Network
Individual Deductible	\$3,200	\$9,600
Family Deductible	\$6,400	\$19,200
Coinsurance (% you pay)	20%	40%
Individual Out-of-Pocket Maximum	\$6,400	\$19,200
Family Out-of-Pocket Maximum	\$12,800	\$38,400
Covered Services		
Primary Care Office Visit	Coins after deductible	Coins after deductible
Specialist Office Visit	Coins after deductible	Coins after deductible
Urgent Care Services	Coins after deductible	Coins after deductible
Emergency Services	Coins after deductible	Coins after deductible
Hospital: including in-patient and out-patient surgical services	Coins after deductible	Coins after deductible

	Rx Retail (up to 30-day supply)	Rx Mail Order (100-day supply)
Tier 1 – Generic	20% Coinsurance after deductible	20% Coinsurance after deductible
Tier 2 - Preferred Brand	20% Coinsurance after deductible	20% Coinsurance after deductible
Tier 3 – Non-Preferred Brand	20% Coinsurance after deductible	20% Coinsurance after deductible
Tier 4 – Specialty	20% Coinsurance after deductible	N/A

High Deductible Health Plan (HDHP): Your Monthly Share of Premium	
1/1/24 - 12/31/24	
Employee Only	\$130.88
Employee + Spouse	\$588.99
Employee + Child(ren)	\$474.46
Family	\$932.55

## QUICK TIPS

- 100% preventive care in-network
- Use in-network providers
- Get annual screenings
- **Nurse 24** phone number: 1-800-318-2384 FREE
- Telemedicine & Virtual Health are great ways to seek treatment while never leaving your home!
- Want to quit smoking? Get help with a Smoking Cessation program in SuiteHR in the Benefits Hub
- Research Drug Cost through GoodRX



Arkansas  
**BlueCross BlueShield**

# MEDICAL PLAN ONE: HDHP/HSA

## With the HDHP/HSA Plan One option You have:

- **Flexibility** to see any doctor and receive benefits if you use in-network or out- of-network doctors or hospitals--of course, you'll receive better benefits by sticking to in-network.
- An annual deductible must be met before the plan covers a majority of the costs.
- Discounted rates for services have been negotiated with the providers—you're not paying retail.
- **Bill Limits** on the total amount you'll have to spend each year — your out-of-pocket maximum.
- **FREE Preventive Care**, Free Nurse 24, MyVirtualHealth.com (see a physician on-line), use resources like GoodRx to reduce RX costs

## HDHP/HSA also gives you:

- Lower monthly costs. It costs you less per month in premium. On the flip side, you'll assume a little more responsibility for out-of-pocket costs in the form of higher office visit and prescription costs and larger deductibles.
- Help building a nest egg for qualified health care expenses. With this plan, you can open a tax-advantaged HSA. Use it to pay for qualified health care expenses that count toward meeting your deductible. You contribute to the account with pretax payroll deductions or lump-sum deposits.
- **Free money** from McLarty Automotive Group. McLarty Automotive Group plans to contribute to your HSA as well. You will receive a semi-monthly contribution of **\$12.50** per pay period when you enroll in the HSA plan option. **Triple Tax Benefit** Your contributions to your HSA bank account are made pre-tax, funds can grow tax free, and funds used for qualified medical expenses are tax free.

*As an eligible employee, you are encouraged to weigh these considerations when choosing the plan which best meets your needs. Please refer to the Medical Plan Summary pages of this guide for specific information about your plan options.*

# HEALTH SAVINGS BANK ACCOUNT (HSA)

Note: Paired with HDHP (Plan One) Only.

## HOW PAYING FOR CARE WORKS WITH AN HSA

1. You put money in your HSA bank account. McLarty Automotive Group will also make a semi-monthly contribution of \$12.50 per pay period into your HSA bank account. McLarty Automotive Group's contribution will count toward the IRS annual maximum contributions. Contributions cannot be made until the bank account is established.
2. Money in your HSA bank account can be used to **pay** for qualified medical expenses from you or any of your dependents, **even** if they are not on the McLarty benefit plans.
3. Money invested from your account has the ability to grow tax-free; the money rolls over from one year to the next.
4. You can use your HSA to pay your deductible, coinsurance, or discounted costs of prescription drugs.\*

\* Qualified health expenses which may be reimbursed from an HSA on a tax-free basis are listed in IRS publication 502 and include out-of-pocket medical, dental, and vision expenses for you and your dependents even if your dependents are not on the McLarty Automotive Group benefit plans. Learn more about 2024 HSA guidelines in the Benefits Hub.

**If you choose the HDHP, be sure to set-up your health savings bank account!**

### Arkansas:

- First Horizon Bank
- Bryan "Cody" Richardson ([bcrichardson@firsthorizon.com](mailto:bcrichardson@firsthorizon.com))
- Andrew Staples ([astaples@firsthorizon.com](mailto:astaples@firsthorizon.com))
- HSA Application forms are available from HR, as well as located in SuiteHR

### Mississippi

- Optum Bank
- 866-243-8913 / [hsagroup@optumbank.com](mailto:hsagroup@optumbank.com)
- [Create account online](#)

### Missouri:

- Central Bank
- 573-874-8484
- [Create account online](#)



# HEALTH SAVINGS BANK ACCOUNT

**NOTE: PAIRED WITH HDHP (Plan One) ONLY**

TO BE ELIGIBLE FOR AN HSA, THE FOLLOWING MUST BE TRUE.

1. You must have coverage under a qualified plan such as McLarty Automotive Group's HDHP.
2. You cannot have coverage under a non-qualified plan, including traditional, non-HDHP family coverage through your spouse or a traditional health flexible spending account (through your spouse's employer). For example, you cannot open and contribute money to an HSA if you are contributing money to the traditional health flexible spending account (FSA).
3. You cannot be claimed as a dependent on another person's tax return
4. You cannot be enrolled in Medicare, Medicaid, or Tricare
5. You cannot have received VA Medical benefits within the last three months

Health Savings Accounts (HSAs) are tax advantaged bank accounts. If you enroll in McLarty's HDHP/HSA medical plan, you will be eligible to open an HSA bank account. The contributions you make to HSAs are not subject to federal income, social security, Medicare, and most state income tax. The earnings on the account are tax free. In addition, withdrawals can be made from HSAs on a tax-free basis as long as they are used for qualified health expenses. If you enroll in the HSA plan and meet all eligibility requirements set by the IRS, you may contribute to an HSA account.

Note: employees who sign up for the HDHP must take action and open up a health savings account.

## Contributing to Your HSA

When you enroll in the HDHP and you open a health savings account, you can make pre-tax contributions to your HSA through payroll deductions, or you can deposit on your own into your HSA bank account. It's your choice to contribute or not. The IRS limits the amount of pre-tax dollars you can contribute to your HSA each year. If you enroll mid-year, you still can contribute the total allowable amount for that year; however, to take advantage of the tax savings, you must:

- Stay enrolled in a qualifying high-deductible health plan for the following 12 months.
- Not have other health care coverage that would make you ineligible to contribute to an HSA.

## How much can I contribute?

Type of Coverage	2024 Maximum Annual Contribution*	Max Employee Contribution
Employee Only (EE)	\$4,150	\$3,850
EE + Spouse	\$8,300	\$8,000
EE + Child(ren)	\$8,300	\$8,000
Family	\$8,300	\$8,000

**\* The above maximum contributions include the McLarty Automotive Group's HSA contribution of \$12.50 per pay period, or \$300 annually.**

Note: Individuals aged 55 or older may be eligible to make a catch-up contribution of \$1,000 in 2024

# MEDICAL PLAN TWO: PPO 4000

This **PPO Plan** is a traditional-style plan option. It includes copays for the more commonly-encountered expenses such as visits to the doctor or when filling a prescription. Bigger expenses, such as hospital stays, surgery or significant radiology services like MRIs will first apply to your deductible. Plans like this cost more in premium than HDHP/HSA-compatible plans. Like the HDHP/HSA option, this plan covers preventive care services 100% (such as annual check-ups, immunizations and age-appropriate screenings).

PPO Plan BlueCross BlueShield		
Medical Benefits	Network	Non-Network
Individual Deductible	\$4,000	\$12,000
Family Deductible	\$8,000	\$24,000
Coinsurance (% you pay)	20%	40%
Individual Out-of-Pocket Maximum	\$8,000	\$16,000
Family Out-of-Pocket Maximum	\$26,000	\$52,000
Covered Services		
Primary Care Office Visit	\$40 copay	Deductible, then 40% Coinsurance
Specialist Office Visit	\$80 copay	Deductible, then 40% Coinsurance
Urgent Care Services	\$80 copay	Deductible, then 40% Coinsurance
Emergency Services	Deductible then 20% coinsurance	Deductible, then 40% Coinsurance
Hospital: including inpatient & outpatient surgical services	Deductible then 20% coinsurance	Deductible, then 40% Coinsurance
	Rx Retail (up to 30-day supply)	Rx Mail Order (100-day supply)
Tier 1 – Generic	\$15	\$30
Tier 2 - Preferred Brand	\$55	\$110
Tier 3 – Non-Preferred Brand	\$80	\$160
Tier 4 – Specialty	\$250	\$500

PPO Plan: Your Monthly Share of Premium	
1/1/24- 12/31/24	
Employee Only	\$268.41
Employee + Spouse	\$805.25
Employee + Child(ren)	\$671.01
Family	\$1,207.84

**QUICK TIPS**

- 100% Preventive Care
- Use in- network doctors and hospitals
- Get annual screenings
- **Nurse 24** phone number: 1-800-318-2384 FREE
- Telemedicine & Virtual Health are great ways to seek treatment while never leaving your home! - \$40 copay
- Want to quit smoking? Get help with a Smoking Cessation program in the Benefits Hub.



\*Present your BCBS insurance card when going to the doctor  
 \*\*Non-Network Out of Pocket Max. Does Not Include Deductible

# PHARMACY

Prescription benefits are included within the two medical plan options available to McLarty Automotive Group and its employees. The prescription benefits are built around different pricing structures, or “tiers,” which enable you to control the cost based on the types of medications you select. When you obtain your medications at a pharmacy, you will be responsible for satisfying a copay or your deductible, depending on which medical plan you chose. The cost will depend on the medication and its corresponding tier.

## **Mail Order Program: 100-day supply for 2x the cost of retail**

Prescription plan participants can use the mail order program to obtain valuable savings when ordering up to 100-day supplies of medication.

- On the PPO plan you pay an amount equal to 2x the retail cost for a 30-day supply
- On the HDHP plan your cost will apply to your deductible and then 20% coinsurance. Mail order is still the most cost-efficient way to receive your Rx.

# GOODRX

Find the lowest price on prescriptions right from your phone or tablet with the GoodRx mobile app or through [GoodRx.com](https://www.goodrx.com).

The free, easy-to-use mobile apps feature:

- Instant access to the lowest prices for prescription drugs in your area from more than 75,000 pharmacies
- Coupons and savings tips that can cut your prescription costs by up to 80%. Note: if you use a GoodRx coupon at the point-of-sale, the cost of that Rx will not apply to your deductible.



# Your pharmacy benefits

Whether you're healing from an illness or managing a chronic condition – prescription medications can play an important role in your wellness journey.

As a card-carrying Arkansas Blue Cross and Blue Shield member, you have pharmacy benefits that connect you to the prescriptions you need as easily and cost effectively as possible.



Access to your medications starts with your member ID card, which is accepted at in-network pharmacies.

You can access our extensive pharmacy center by signing into Blueprint Portal and completing a one-time sign up for a CVS Caremark account. You will have direct access to your pharmacy account information, find ways to save on your prescriptions, sign up for email or text alerts about your medications, request refills and more. From there, you'll be able to conveniently manage your prescriptions, as well as everyone on your health plan.



## ID Card

You'll always have your ID card available, which you can view and/or print from Blueprint Portal, or access directly from our mobile app.



## Pharmacy Locator

Find network pharmacies near you by entering a ZIP code, state, mileage preference or specific pharmacy you are trying to locate on Blueprint Portal, or by using your current location with our mobile app. Select **Find Care** then **Pharmacies**.



## Drug Cost and Coverage

Find out how much your medication will cost under your plan and whether there are opportunities to save money from your phone, tablet or our member portal.



## Request a New Prescription

With this feature just enter the name and strength of your medication and your doctor's name.



## Delivery by Mail & Text Reminders

You can have maintenance medications delivered by mail. They are filled by a licensed pharmacist, checked for quality and delivered in discreet, weather-proof, secure packages. Typically, a 90-day supply of a prescription will cost less than the same amount of medication split into three 30-day supplies. You'll get a reminder text that allows you to refill your prescription 10 days before you're due for your next supply. Talk with your doctor about this option so your prescriptions can be written accordingly.



## Easy Refills

Request refills and keep track of prescriptions for your family. Just enter the prescription number from your pill bottle and your date of birth.

Go to Blueprint Portal at [blueprintportal.com](https://blueprintportal.com) to register or download the app. And if you already have an account, sign in to access your medications 24 hours a day, seven days a week.



CVS Caremark is a separate company that provides pharmacy benefit customer service and claims administration for eligible members of Arkansas Blue Cross and Blue Shield, an independent licensee of the Blue Cross and Blue Shield Association.



# ALL HEALTH PLANS INCLUDE PREVENTIVE CARE SERVICES

## Regular well checks can help you get and stay healthy

Preventing disease and detecting disease early, if it occurs, are important to living a healthy life. Preventive care services give you and your doctor a snapshot of your health. And they give you a chance to talk to your doctor and see if you need to make any changes. They also keep your doctor updated about your health. That way you can get better care if problems come up later.

## What to Expect

Most preventive exams start with a talk about your health history and any problems. After that, most doctors will talk to you about things like:

- Medicines you take
- How you eat—and how you can eat better
- How active you are—and whether you should be more active
- Stress in your life or signs of depression
- Drinking, smoking and drug use
- Safety measures like wearing your seat belt and using sunscreen
- Tests and vaccines you may need

## What's the difference between preventive care and diagnostic care?

Some tests can help you stay healthy, catch problems early on and even save your life. These are called preventive care services and can identify health problems. Only preventive care is covered 100%. They're different from diagnostic tests, which help diagnose a health problem. Diagnostic tests are for when someone has symptoms of a health problem, and the doctor wants to find out why.

It's important to know the difference. For example, your doctor might want you to get a colonoscopy (a test that checks your colon). If it's because of your age or because your family has a history of colon problems, that's called preventive care. But if it's because you're having pain or other symptoms of a problem, that's diagnostic care.

For more information on preventive care, visit:

**<https://www.arkansasbluecross.com/members/employer-coverage/health-and-wellness/preventative-vs-diagnostic/preventive-health-information>** to identify your age and gender specific preventive care guidelines, based on recommendations of the U.S. Preventive Services Task Force and other health organizations. Use the recommendations provided on the website to talk with your doctor about the preventive health screenings that are right for you.

# Blueprint Portal

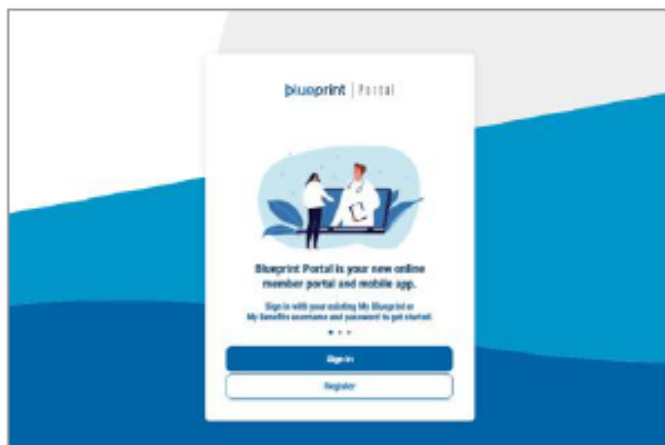
blueprint

Arkansas Blue Cross and Blue Shield members have access to health plan information 24 hours a day, seven days a week with Blueprint Portal.



## With Blueprint Portal, you can:

- Access, share, fax or order a replacement ID card
- Review real-time claims status and history
- Check your deductible
- Find a doctor or hospital
- Estimate your treatment costs
- View your personal health record
- Review a recent doctor visit



## How to register for Blueprint Portal

- Go to [blueprintportal.com](https://blueprintportal.com)
- Select **Register**
- Follow the instructions. All you need is your:
  - Member ID or the last four digits of your Social Security number
  - Name
  - Date of birth

And anyone covered on your health plan can set up a Blueprint Portal account.

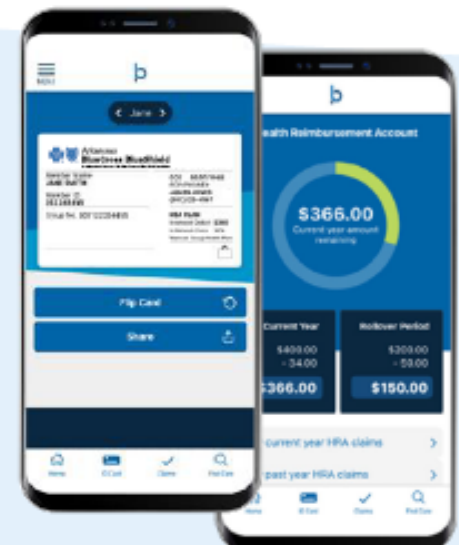
## Already registered?

If you're already a Blueprint Portal user, simply go to [blueprintportal.com](https://blueprintportal.com) and enter your username and password to sign in and access your account.



## No ID Card? No Problem!

With the Blueprint Portal app, you can access, share or fax your ID card while in your doctor's office. You can also access many more Blueprint Portal features.

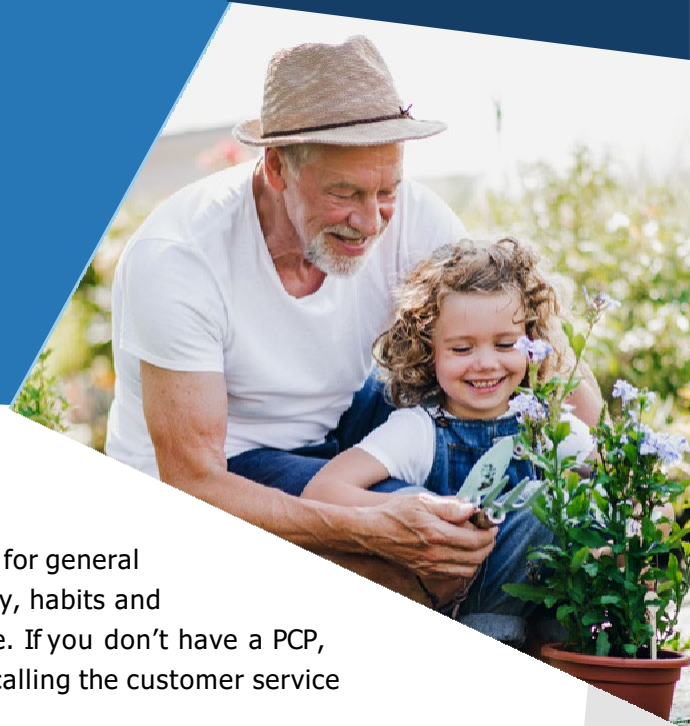


# Getting care when and where you need it ..

blueprint

## Need care? Think about where.

Where you get care can make a huge difference – for your health, your schedule and your pocketbook.



### Routine care

Your primary care provider's (PCP) office is your best bet for general health management and illnesses. They know your history, habits and needs. And it's almost always the wisest financial choice. If you don't have a PCP, you should choose one at [arkansasbluecross.com](https://arkansasbluecross.com) or by calling the customer service number on the back of your member ID card.

*Example: checkups, immunizations, preventive services, flu, cough, sore throat*



### After-hours care

Virtual Health (powered by MDLIVE) is a great way to get nonemergency care when you can't get to the doctor's office in person. Care from state-licensed, board-certified physicians (including pediatricians) is available on your phone, tablet or computer 24/7 for nonemergencies. [MyVirtualHealth.com](https://myvirtualhealth.com) is a great place to start.

*Example: Nonemergency visits when your doctor's office is closed*



### Urgent care or walk-in clinic

Urgent care may be appropriate if you have a need that requires timely in-person medical attention (but is not severe or life-threatening). Most urgent care/walk-in clinics have extended hours and serve patients on a first-come, first-served basis. **But be aware:** You may pay more out of pocket. Call to make sure an urgent care/walk-in clinic is part of your network.

*Example: Sprains, x-rays, minor broken bones, infections, burns, minor cuts, fever*



### Emergency care

Emergency care is for health problems that may occur suddenly and unexpectedly. If your life or health is in danger unless you get immediate medical help, an emergency room is where you should be. **But be aware:** Unless you have a true emergency medical condition, the ER can be an incredibly expensive place to get care. Emergency care is covered by your insurance. But nonemergency care delivered in an ER could stick you with a huge bill. If you have time, check to be sure the ER (especially those not attached to a hospital) is in your network.

*Example: Heavy bleeding, difficulty breathing, major broken bones, chest pain, major burns, high fever*



## Your care checklist:

1. If you don't already have an in-network PCP, find one using the Find Care and Cost tool in Blueprint Portal, [blueprintportal.com](http://blueprintportal.com), and schedule a wellness visit.
2. Make a plan for if you need after-hours care. Find out if your PCP has an after-hours number, research nearby urgent care/walk-in clinics and the nearest emergency room.
3. Create your Virtual Health account now before you need it. Simply go to [MyVirtualHealth.com](http://MyVirtualHealth.com), select **Register** and follow the instructions.

Once you've completed your care checklist, you'll be prepared to make the right decision when you need medical care. It could save you time, frustration ... and money.



If you need us during any of this process, we're always happy. Call the phone number on the back of your member ID card and we'll help you find the right provider.



MDLIVE is a separate company that provides telehealth services to eligible members of Arkansas Blue Cross and Blue Shield, a licensee of the Blue Cross Blue Shield Association.

Virtual Health currently is available to all fully insured health plans but not available to all health plans. Members with an active medical plan whose coverage includes Virtual Health should be able to successfully register via the link within Blueprint Portal. Your benefit summary will indicate if Virtual Health is available to you. Notably, it is not available to members who have limited duration plans, Medicare plans, or plans covering employees of FEP, Arkansas State and Public Schools, or Baptist Health.





# blueprint

## Find Care & Costs

*Pick providers. Preview prices.*

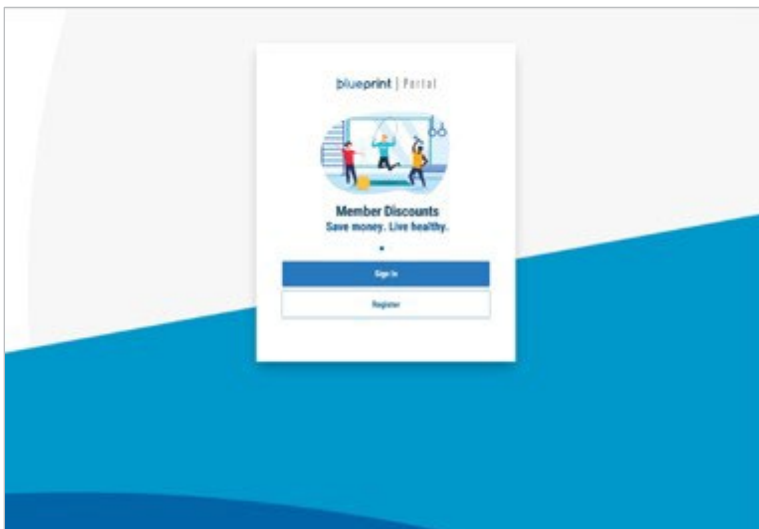
*Blueprint Portal puts the power in your hands.*

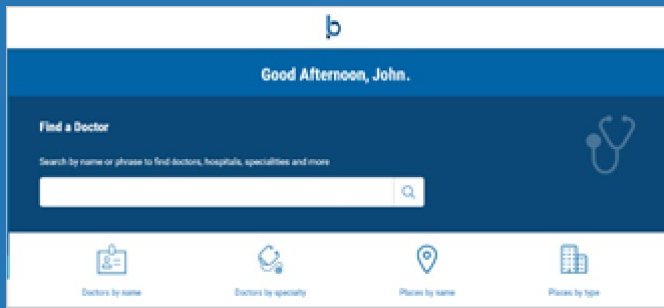
Need a doctor? We've got that covered. Primary care? Specialist? Close to work? Close to home? Blueprint Portal has the tools that can help you find the provider that's right for you – quickly and easily.

Want to know how much that shoulder surgery will cost you? No worries. Blueprint Portal's Find Care & Cost tool puts pinpoint pricing information at your fingertips.

### What's Blueprint Portal?

It's Arkansas Blue Cross and Blue Shield's self-service member portal. And it's a fast and convenient way to get the information you need to make healthcare decisions. Signing up is simple. Just go to [blueprintportal.com](http://blueprintportal.com), and in minutes, you'll be ready to use the Find Care & Costs tool and much more.





## Find Care?

Use the Find Care & Costs tool to locate in-network doctors and care sites that meet your needs. You can search by:

- Specialty (primary care, cardiology, neurology, etc.)
- Health conditions (like diabetes, acid reflux, pregnancy, etc.)
- Treatment areas (stomach, heart, kidney, etc.)
- Specific procedures (like tonsillectomy, hernia repair, knee replacement, etc.)

And you can filter the results by location, language, gender, hospital affiliation, availability and facility type.

## Check Costs

Take the guesswork out of your healthcare planning.

When you search Find Care & Costs for treatments, you'll see cost estimates that take into account:



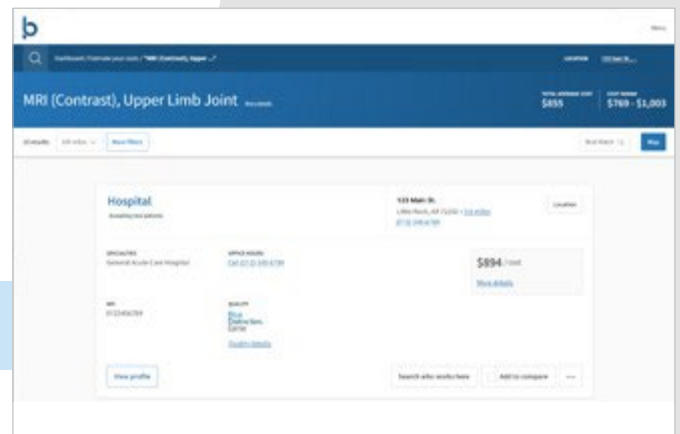
The provider's claims history



Your health plan's benefits



Your claims history for the current plan year



Your estimated out-of-pocket cost is displayed first. But if you click the **Cost Details** link, you can see our estimates of how much the procedure costs and how much your health plan will pay.

Care that meets your needs and fewer surprises on costs. That sounds like a winning combination.



Arkansas  
**BlueCross BlueShield**  
An Independent Licensee of the Blue Cross and Blue Shield Association

# ... Virtual Health ...

## BEHAVIORAL | MEDICAL

Wouldn't it be great if you had **professional counselors** and **personal doctors** on call 24/7? You do!

Avoid the cost and inconvenience of going to the ER for nonemergency medical conditions. Use your computer or phone to access board-certified physicians from wherever you are, providing you with the answers, prescriptions, and referrals you need to get better.

### Use it for nonemergencies like:



**Family trouble**



**Substance use problems**



**Job stress**



**A sinus infection**



**Stomach problems**



**Your child's fever**  
*(pediatricians are available)*

**\$40 copay on the PPO Plan**  
**20% coinsurance after deductible on the HSA Plan**



# Register today, so when you need care, help is available.

State-licensed, board-certified physicians and psychiatrists, and licensed therapists are always ready and waiting around the clock.

Go to [myvirtualhealth.com](https://myvirtualhealth.com) and follow the simple steps to register or sign in.



Anytime your emotional condition might make you a danger to yourself or others, seek inpatient care immediately. And go to the ER for medical emergencies like broken bones, excessive bleeding, dangerously high fever, symptoms of heart attack or stroke, etc.



Virtual Health is perfect for nonemergency conditions such as:

## Behavioral health conditions:

- Addictions
- Anxiety
- Depression
- Bipolar disorders
- Eating disorders
- LGBTQ support
- Grief and loss
- Relationship issues
- Men's issues
- Panic disorders
- Stress management
- Trauma and PTSD
- Women's issues

## Medical conditions:

- Allergies
- Common cold
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever
- Flu
- Headache
- Insect bites
- Nausea
- Pink eye
- Rash
- Respiratory problems
- Sore throat
- Urinary problems
- Vomiting



Virtual Health currently is available to all fully insured health plans but not available to all health plans. Members with an active medical plan whose coverage includes Virtual Health should be able to successfully register via the link within Blueprint Portal. Your benefit summary will indicate if Virtual Health is available to you.

Behavioral health benefits through Virtual Health are available for select members served by Arkansas Blue Cross and Blue Shield. For coverage verification, call the number on the back of your member ID card or contact your group administrator.

# Nurse24<sup>SM</sup>

When you need a source you can trust



Nurse24<sup>SM</sup> gives you access to a registered nurse 24 hours a day, seven days a week, 365 days a year. The experienced nursing staff is ready to help you make informed healthcare choices. Best of all, this confidential program is free for you as part of your health plan.

Call toll-free, **800-318-2384** to talk with a registered nurse about:

- Home treatment of minor illness and injury
- When to call a health professional
- How to effectively communicate with your doctor
- How to prepare for doctor visits
- How to make wise decisions about tests, medications and procedures
- How to make lifestyle choices to improve your health
- Understanding your prescription medications and how to make them work for you

*The toll-free nurse line is FREE and included in your health plan.*

**Bilingual nurses are available 24 hours a day, seven days a week**



Arkansas  
**BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association



# blueprint

... Lucet ...

## *Behavioral Health Program*

Almost everyone has a time in life where behavioral health plays a role. Whether it's your own journey or supporting someone you love, it's important to know where to go for help. That's why Arkansas Blue Cross and Blue Shield is working with Lucet. They provide behavioral health services to help you get the care you need, no matter what challenges you're facing.

### **You don't have to navigate behavioral health alone**

With 24/7 access to licensed clinicians, Lucet can help you:

- Understand your behavioral and mental health needs and how you can benefit from care
- Locate in-network providers, specialty doctors and treatment facilities
- Connect with people and groups in your community that can support you
- Coordinate with your doctors to help you achieve your health goals

### **Get support for:**

Depression

Anxiety

Substance use

ADHD

Autism

Bipolar disorder

Schizophrenia



## Specialty services



### Case Management Program

Work with a licensed behavioral health professional who can help you identify your needs, create a treatment plan and coordinate with your doctors.



### Substance Use Disorder Clinical Response Unit

Licensed clinicians can assess your needs, teach you about evidence-based treatment options and ensure you are connected with the right care.



## Behavioral health support



Visit [arkansasbluecross.com/bh](https://arkansasbluecross.com/bh) to access self-help tools, screening tools and find community resources for things like addiction, child abuse, employment, food pantries, military families and parenting.



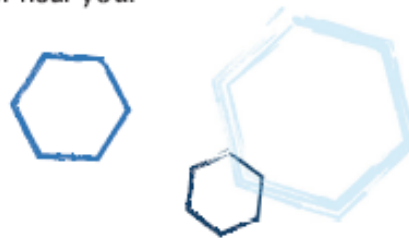
**When in doubt, speak to someone.** You can reach Lucet 24/7 by calling 877-801-1159. If you find yourself or someone you love in crisis, call or text the Crisis Lifeline at 9-8-8.



### Find a behavioral health or medical provider.

1. Visit [blueprintportal.com](https://blueprintportal.com)
2. Sign in or register with your member ID number
3. Use the Find Care tool to find a behavioral health or other medical provider near you.

### Blueprint Portal



Arkansas  
**BlueCross BlueShield**  
An Independent Licensee of the Blue Cross and Blue Shield Association

**Lucet™**



# Chronic Condition Management ..

blueprint

Managing a chronic condition can be complex and frustrating. You and your dependents with chronic conditions do not have to manage alone!



## What is chronic condition management?

Arkansas Blue Cross and Blue Shield chronic condition management helps you and your dependents manage any of these chronic conditions:

- Diabetes (adult and youth)
- Asthma (adult and youth)
- Congestive heart failure (CHF)
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease
- Renal disease



## Who is eligible to participate?

If you've been diagnosed with one of these conditions, you may call the toll-free number listed on the back of this flyer to learn about the program. You also may be contacted by one of our registered nurses (R.N.s) to join the program. The program is part of your health plan, available at no additional cost.



## What services are available?

Once you are enrolled, R.N.s will work with you to help set goals and manage conditions by:

- Providing educational materials to help you develop self-management skills
- Follow-up phone calls to help you reach your goals for chronic condition management
- Providing a toll-free telephone number that you can call for answers to your questions apart from scheduled calls with your R.N.
- Discussing your care with your doctor, with your permission
- Helping you find helpful community resources (like support groups, assistance with medication expenses, etc.)
- Providing education on healthy living



Arkansas  
**BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

## Focus areas for self-management techniques

(According to the National Standards of Care for Disease Management)



### Asthma

- Asthma action plan
- Asthma triggers
- Asthma medications
- Peak flow meter
- Diet and asthma



### Cardiovascular health

- Blood pressure
- Cholesterol
- Cardiac procedures and aftercare
- Diet and heart health



### Chronic obstructive pulmonary disease

- COPD medications
- Spirometry
- Diet and COPD



### Congestive heart failure

- Sodium and fluid restriction
- CHF medications
- Weight management



### Diabetes management

- Eye exam
- Foot care
- Blood pressure
- A1c
- Cholesterol
- Diet/carbohydrate counting
- Blood sugar control
- Diabetes medications



### Renal disease

- Understanding the 5 stages of kidney disease
- Renal action plan
- Medication Management
- Renal diet planning
- Symptoms and testing

### Teaching topics related to each condition:

- Cause and treatment
- Smoking cessation
- Exercise
- Weight management
- Tips for talking with your doctor



## Questions?

Call the toll-free chronic condition management helpline at 800-225-1891 or go online at [arkansasbluecross.com](http://arkansasbluecross.com). We look forward to supporting you.

Please note: Chronic condition management is for health education purposes only. We do not offer medical advice or medical services. Always consult your treating physician(s) for any medical advice or services you may need. You, as a member, are responsible for selecting providers, services or products. Please check your member benefits for coverage of services. All information provided by you is kept strictly confidential and is used only to provide us with information necessary for your participation in chronic condition management.

# DENTAL FROM GUARDIAN

Find a Provider at:  
[www.guardiananytime.com](http://www.guardiananytime.com)

Guardian PPO		
	Network	Non-Network
Calendar Year Deductible (applies to Basic & Major)		
Individual	\$50	\$50
Family Limit	3 per family	
Waived for	Preventive	Preventive
Calendar Year Maximum Benefit (Applies to Basic & Major)		
Annual Maximum Benefit	\$1,250	\$1,250
Dental Services		
Coinsurance:		
Preventive (Exams, cleaning, x-rays, sealants)	100% no ded	100% no ded
Basic (Filling, root canals, simple extractions)	80% after ded	80% after ded
Major Care (Crowns, dentures, bridges, implants)	50% after ded	50% after ded
Orthodontic Services	50%	50%
Maximum Rollover	\$1,250	
Rollover Threshold	\$600	
Rollover Amount	\$450	\$300
Rollover Account Limit	\$1,250	
Lifetime Orthodontia Maximum	\$1,000	

## DENTAL INSURANCE

### Highlights:

- Free preventive cleanings every six months
- One free X-ray
- New for 2022 with Guardian: Dental Implants are now a

### Max Rollover:

- \$1,250 max rollover
- In order to qualify for max rollover you must do the following:
  1. Visit the dentist at least once in the calendar year
  2. Use \$600 or less of your \$1,250 maximum benefit

## Your Monthly Dental Premium

1/1/24 - 12/31/24

Employee Only	\$25.81
Employee + Spouse	\$51.31
Employee + Child(ren)	\$60.08
Family	\$84.88

\* Present your Guardian Dental Insurance Card when going to the Dentist

Physical Cards will be mailed, and ID cards are also available at [www.guardiananytime.com](http://www.guardiananytime.com)

**Group Number is: 026608**



# VSP VISION FROM GUARDIAN



Guardian VSP			
	VSP In-Network	Non-Network	Frequency
<b>Copays</b>			
Exam	\$10	\$46 allowance	12 months
Materials (waived for elective contact lenses)	\$25	\$25	12 months
<b>Base Lenses</b>			
Single Vision	100% after \$25 copay	\$47 allowance	12 months
Bifocal	100% after \$25 copay	\$66 allowance	12 months
Trifocal	100% after \$25 copay	\$85 allowance	12 months
Lenticular	100% after \$25 copay	\$125 allowance	12 months
Frames	Up to \$150 allowance	\$47 allowance	12 months
<b>Contact Lenses*</b>			
Elective Contacts	\$150 allowance	\$120 allowance	12 months
Medically Necessary Contacts	\$0 after copay	\$210 allowance	12 months

## VISION INSURANCE

- Exams \$10
- Materials \$25 copay
- Discounts on other materials at VSP providers
- Your costs are lower when using a VSP provider for your vision services

## Your Monthly Vision Premium

1/1/2024 - 12/31/2024

Employee Only	\$7.92
Employee + Spouse	\$13.33
Employee + Child(ren)	\$13.60
Family	\$21.51

Find a Provider at:  
<https://www.vsp.com/eye-doctor>

Providers can also look up coverage if you inform them you are part of the VSP Vision Network. Give the primary insured's last name, patient's name and date of birth.

\*You may choose either eyeglass lenses or contact lenses every 12 months.

\*Present your Guardian/VSP Insurance Card when going to the Eye Doctor. Physical Cards will be mailed, and ID cards are also available at [www.guardiananytime.com](http://www.guardiananytime.com) and on Guardian's mobile app.

**Group Number is: 026608**

# LIFE INSURANCE FROM GUARDIAN

**MCLARTY AUTOMOTIVE PROVIDES** a \$25,000 Basic Life and \$25,000 Accidental Death & Dismemberment policy for all full-time employees while employed.

## BASIC LIFE AND AD&D HIGHLIGHTS

- A cash benefit of \$25,000 to your loved ones in the event of your death, plus a matching case benefit if you die in an accident
- A cash benefit to you if you suffer a covered loss in an accident, such as loss of limb or eyesight.

## VOLUNTARY LIFE/AD&D INSURANCE

### YOU MAY OPTIONALLY BUY ADDITIONAL TERM LIFE/AD&D INSURANCE FROM GUARDIAN

#### TO ENROLL IN ADDITIONAL LIFE/AD&D INSURANCE

- You can purchase voluntary life insurance in \$25,000 increments to a maximum of \$250,000 for yourself
- You can also purchase voluntary life insurance for your spouse up to 50% of your amount, maximum of \$125,000, and for your children up to 10% of your amount, maximum of \$10,000

### IF THIS IS YOUR FIRST-TIME THAT YOU ARE ELIGIBLE FOR BENEFITS, AS WELL AS DURING THE 1/1/24 OPEN ENROLLMENT

You are eligible for **Guarantee Issue** voluntary term life insurance up to:

- \$250,000 for yourself, \$125,000 for your spouse and \$10,000 for your children are available **without having to answer medical questions.**
- For coverage outside of your initial eligibility period you will need to complete an evidence of insurability form (medical questionnaire) and be approved by Guardian.
- Please note: spouse's age is considered the same as the employees for rate purposes.
- 1/1/23 is a true OPEN ENROLLMENT
- Voluntary Life/AD&D rate tables can be found on pages 20-21
  - ***Rates will also be presented in SuiteHR***



# Voluntary Term Life/AD&D Rates

Semi-monthly premiums displayed. Cost of AD&D is included.

Policy Election Amount	Policy Election Cost Per Age Bracket								
Employee	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 <sup>†</sup>
\$25,000	\$1.25	\$1.38	\$1.88	\$2.75	\$4.50	\$6.88	\$11.63	\$18.88	\$30.63
\$50,000	\$2.50	\$2.75	\$3.75	\$5.50	\$9.00	\$13.75	\$23.25	\$37.75	\$61.25
\$75,000	\$3.75	\$4.13	\$5.63	\$8.25	\$13.50	\$20.63	\$34.88	\$56.63	\$91.88
\$100,000	\$5.00	\$5.50	\$7.50	\$11.00	\$18.00	\$27.50	\$46.50	\$75.50	\$122.50
\$125,000	\$6.25	\$6.88	\$9.38	\$13.75	\$22.50	\$34.38	\$58.13	\$94.38	\$153.13
\$150,000	\$7.50	\$8.25	\$11.25	\$16.50	\$27.00	\$41.25	\$69.75	\$113.25	\$183.75
\$175,000	\$8.75	\$9.63	\$13.13	\$19.25	\$31.50	\$48.13	\$81.38	\$132.13	\$214.38
\$200,000	\$10.00	\$11.00	\$15.00	\$22.00	\$36.00	\$55.00	\$93.00	\$151.00	\$245.00
\$225,000	\$11.25	\$12.38	\$16.88	\$24.75	\$40.50	\$61.88	\$104.63	\$169.88	\$275.63
\$250,000	\$12.50	\$13.75	\$18.75	\$27.50	\$45.00	\$68.75	\$116.25	\$188.75	\$306.25
Policy Election Amount									
Spouse	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 <sup>†</sup>
\$5,000	\$0.25	\$0.28	\$0.38	\$0.55	\$0.90	\$1.38	\$2.33	\$3.78	\$6.13
\$10,000	\$0.50	\$0.55	\$0.75	\$1.10	\$1.80	\$2.75	\$4.65	\$7.55	\$12.25
\$15,000	\$0.75	\$0.83	\$1.13	\$1.65	\$2.70	\$4.13	\$6.98	\$11.33	\$18.38
\$20,000	\$1.00	\$1.10	\$1.50	\$2.20	\$3.60	\$5.50	\$9.30	\$15.10	\$24.50
\$25,000	\$1.25	\$1.38	\$1.88	\$2.75	\$4.50	\$6.88	\$11.63	\$18.88	\$30.63
\$30,000	\$1.50	\$1.65	\$2.25	\$3.30	\$5.40	\$8.25	\$13.95	\$22.65	\$36.75
\$35,000	\$1.75	\$1.93	\$2.63	\$3.85	\$6.30	\$9.63	\$16.28	\$26.43	\$42.88
\$40,000	\$2.00	\$2.20	\$3.00	\$4.40	\$7.20	\$11.00	\$18.60	\$30.20	\$49.00
\$45,000	\$2.25	\$2.48	\$3.38	\$4.95	\$8.10	\$12.38	\$20.93	\$33.98	\$55.13
\$50,000	\$2.50	\$2.75	\$3.75	\$5.50	\$9.00	\$13.75	\$23.25	\$37.75	\$61.25
\$55,000	\$2.75	\$3.03	\$4.13	\$6.05	\$9.90	\$15.13	\$25.58	\$41.53	\$67.38
\$60,000	\$3.00	\$3.30	\$4.50	\$6.60	\$10.80	\$16.50	\$27.90	\$45.30	\$73.50
\$65,000	\$3.25	\$3.58	\$4.88	\$7.15	\$11.70	\$17.88	\$30.23	\$49.08	\$79.63
\$70,000	\$3.50	\$3.85	\$5.25	\$7.70	\$12.60	\$19.25	\$32.55	\$52.85	\$85.75
\$75,000	\$3.75	\$4.13	\$5.63	\$8.25	\$13.50	\$20.63	\$34.88	\$56.63	\$91.88
\$80,000	\$4.00	\$4.40	\$6.00	\$8.80	\$14.40	\$22.00	\$37.20	\$60.40	\$98.00
\$85,000	\$4.25	\$4.68	\$6.38	\$9.35	\$15.30	\$23.38	\$39.53	\$64.18	\$104.13

# Voluntary Term Life/AD&D Rates

## Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$90,000	\$4.50	\$4.95	\$6.75	\$9.90	\$16.20	\$24.75	\$41.85	\$67.95	\$110.25
\$95,000	\$4.75	\$5.23	\$7.13	\$10.45	\$17.10	\$26.13	\$44.18	\$71.73	\$116.38
\$100,000	\$5.00	\$5.50	\$7.50	\$11.00	\$18.00	\$27.50	\$46.50	\$75.50	\$122.50
\$105,000	\$5.25	\$5.78	\$7.88	\$11.55	\$18.90	\$28.88	\$48.83	\$79.28	\$128.63
\$110,000	\$5.50	\$6.05	\$8.25	\$12.10	\$19.80	\$30.25	\$51.15	\$83.05	\$134.75
\$115,000	\$5.75	\$6.33	\$8.63	\$12.65	\$20.70	\$31.63	\$53.48	\$86.83	\$140.88
\$120,000	\$6.00	\$6.60	\$9.00	\$13.20	\$21.60	\$33.00	\$55.80	\$90.60	\$147.00
\$125,000	\$6.25	\$6.88	\$9.38	\$13.75	\$22.50	\$34.38	\$58.13	\$94.38	\$153.13

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

## Child(ren) rate is the same, whether you have one or multiple children

Policy Election Amount									
Child(ren)									
\$10,000	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15

**All rates and options will be calculated/presented in SuiteHR**

# DISABILITY FROM GUARDIAN



## 100% EMPLOYER PAID LONG-TERM DISABILITY (LTD)

All benefit eligible employees receive this benefit. You will be eligible to receive a monthly LTD benefit if you meet the definition of a disability. LTD will allow you to pay your bills when you can't work due to injury, illness, or surgery.

### **Highlights:**

- LTD benefits begins after 90 consecutive days of disability
- Receive a cash benefit of 60% of your monthly earnings, up to \$10,000, continuing up to Social Security Normal Retirement Age.
- Benefit is paid on a monthly basis
- Review pre-existing condition clause, if applicable
- Please defer to the Guardian plan document for additional details

## VOLUNTARY SHORT-TERM DISABILITY (STD) – OPTIONAL

We recognize the hardship of a non-work-related injury, illness, surgery, or recovery from childbirth resulting in lost time from work can have for you and your family. In order to have protection for lost income due to an extended absence from work, you are offered Voluntary STD.

### **Highlights:**

- You have the option to purchase STD insurance to cover the first 90 days of disability until LTD kicks in.
- The benefit starts on the 8th day of disability (sickness or accident) and covers 60% of your salary to maximum of \$1,000 per week for 13 weeks.
- Benefit is paid on a weekly basis
- If you are able to perform some of the duties or work part-time, you may be able to receive partial disability benefits while receiving partial pay from McLarty.
- Review pre-existing condition clause, if applicable. Please defer to the Guardian plan document for additional details
- **Rates are calculated/illustrated, based on your pay, in SuiteHR**



# ADDITIONAL OPTIONAL PLANS FROM GUARDIAN



## CRITICAL ILLNESS (CI) INSURANCE

**Critical Illness** Insurance can help with expenses that medical insurance doesn't cover like deductibles or out-of-pocket costs, or services like experimental treatment. The lump sum benefit is paid when you need it most, upon diagnosis.

### Highlights

- Employee may choose a lump sum benefit of \$5,000 to \$30,000 in increments of \$5,000
- Spouses may choose a lump sum benefit of \$2,500 to \$15,000 in increments of \$2,500 up to 50% of the employee
- Child(ren) Birth to age 26: 50% of employee's lump sum benefit included at no extra cost
- Employee Guarantee Issue up to \$30,000; Spouse Guarantee Issue: \$15,000
- *An insured must be diagnosed on or after the effective date of coverage in order to be eligible for a benefit.*
- Portability allows you to take your **Critical Illness** coverage with you if you terminate employment. Ported Critical Illness plan terminates at age 70
- Benefit Reductions: benefits are reduced by a certain percentage as an employee ages: 50% at age 70
- Please see your full benefit summary for details, rates are illustrated in SuiteHR

## What Your Benefits Cover:

Benefit Amount(s)	Employee may choose a lump sum benefit of \$5,000 to \$30,000 in \$5,000 increments.	
<b>CONDITIONS</b>	<b>1<sup>st</sup> OCCURRENCE</b>	<b>2<sup>nd</sup> OCCURRENCE</b>
<b>Cancer</b>		
Invasive Cancer	100%	100%
Carcinoma In Situ	30%	0%
Benign Brain Tumor	75%	0%
Skin Cancer	\$250 per lifetime	Not Covered
<b>Vascular</b>		
Heart Attack	100%	100%
Stroke	100%	100%
Heart Failure	100%	100%
Coronary Arteriosclerosis	30%	0%
<b>Other</b>		
Organ Failure	100%	100%
Kidney Failure	100%	100%
<b>Group 2 Covered Conditions</b>	First Occurrence of these additional illnesses: <ul style="list-style-type: none"> <li>• 100% Benefit: ALS (Lou Gehrig's Disease), Coma, Loss of Speech, Sight or Hearing, Parkinson's Disease, Severe Burns</li> <li>• 50% Benefit: Alzheimer's Disease</li> <li>• 30% Benefit: Addison's Disease, Huntington's Disease, Multiple Sclerosis</li> <li>• Permanent Paralysis: 50% for 1 limb, 100% for 2 limbs</li> </ul>	
<b>Group 3 Childhood Covered Conditions</b>	100% of Child Benefit for the First Occurrence of Cerebral Palsy, Cleft lip/palate, Club Foot, Cystic Fibrosis, Down's Syndrome, Muscular Dystrophy, Spina Bifida, and Type 1 Diabetes.	

# ADDITIONAL OPTIONAL PLANS FROM GUARDIAN



## ACCIDENT INSURANCE

Accidents happen everyday, *on and off the job*. Accident Insurance can help you deal with medical deductibles and co-pays, and cover household expenses like groceries, mortgage payments and childcare.

### Highlights

- **Portability** allows you to take your Accident coverage with you if you terminate employment. Ported Accident plan terminates at age 70
- Covers Accidents on and off job
- Child(ren) age limits: Children age birth to 26 years
- Please see your full benefit summary for coverage details (below is a brief summary)

### RATES

Employee Only Monthly Premium	\$13.60
Employee and Spouse	\$22.46
Employee and Child(ren)	\$24.63
Family	\$33.49

### What Your Benefits Cover:

#### ACCIDENTAL DEATH AND DISMEMBERMENT

<b>Benefit Amount(s)</b>	Employee \$50,000 Spouse \$20,000 Child \$10,000
<b>Catastrophic Loss</b>	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
<b>Common Carrier</b>	200% of AD&D benefit
<b>Common Disaster</b>	200% of Spouse AD&D benefit
<b>Dismemberment - Hand, Foot, Sight</b>	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
<b>Dismemberment - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot</b>	25% of AD&D benefit
<b>Seatbelts and Airbags</b>	Seatbelts: \$10,000 & Airbags: \$15,000
<b>Reasonable Accommodation to Home or Vehicle</b>	\$2,500
<b>WELLNESS BENEFIT - Per Year Limit</b>	\$50
<b>Child(ren) Age Limits</b>	Children age birth to 26 years
<b>RAINY DAY FUND</b>	Benefit Amount: \$400 Rollover Maximum: \$200 Fund Maximum: \$800

## Accident Insurance Benefits Continued....

### FEATURES

Air Ambulance	\$1,250
Ambulance	\$250
Blood/Plasma/Platelets	\$500
Burns - Skin Graft	50% of burn benefit
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child, age 18 years or younger, is participating in an organized sport that is governed by an organization and requires formal registration to participate.	25% increase to child benefits
Chiropractic Visits	\$50/visit, up to 6 visits
Coma	\$10,000
Concussion Baseline Study	\$25
Concussions	\$200
Diagnostic Exam (Major)	\$150
Dislocations	Schedule up to \$7,000
Doctor Follow-Up Visits	\$100, up to 6 treatments
Emergency Dental Work	\$200/Crown, \$50/Extraction
Emergency Room Treatment	\$150
Epidural Anesthesia Pain Management	\$100, 2 times per accident
Eye Injury	\$400
Family Care—Benefit is payable for each child attending a Child Care center while the insured is confined to a hospital, ICU or Alternate Care or Rehabilitative facility due to injuries sustained in a covered accident.	\$40/day, up to 30 days
Fractures	Schedule up to \$9,000
Gun Shot Wound	\$750
Hospital Admission	\$1,250
Hospital Confinement	\$300/day - up to 1 year
Hospital ICU Admission	\$2,500
Hospital ICU Confinement	\$600/day - up to 15 days
Initial Dr. Office/Urgent Care Facility Treatment	\$75
Joint Replacement (Hip/Knee/Shoulder)	\$2,500/\$1,250/\$1,250
Knee Cartilage	\$500
Laceration	Schedule up to \$600
Lodging - The hospital stay must be more than 50 miles from the insured's residence.	\$150/day, up to 30 days for companion hotel stay
Medical Appliance—Wheelchair, motorized scooter, leg or back brace, cane, crutches, walker, walking boot that extends above the ankle or brace for the neck.	Schedule up to \$500
Outpatient Therapies	\$50/day, up to 10 days
Post-Traumatic Stress Disorder	\$400
Prosthetic Device/Artificial Limb	1: \$1,000 2 or more: \$2,000
Rehabilitation Unit Confinement	\$200/day, up to 15 days
Ruptured Disc With Surgical Repair	\$500
Surgery (Cranial, Open Abdominal, Thoracic, Hernia) Max	Schedule up to \$1,500 Hernia: \$300
Surgery (Exploratory or Arthroscopic)	\$400
Tendon/Ligament/Rotator Cuff	1: \$500 2 or more: \$1,000
Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive special treatment at a hospital or facility due to a covered accident.	\$0.50 per mile, limited to \$300/round trip, up to 3 times per accident
Traumatic Brain Injury — A nondegenerative, noncongenital Injury to the brain from an external nonbiological force, requiring Hospital Confinement for 48 hours or more and resulting in a permanent neurological deficit with significant loss of muscle function and persistent clinical symptoms.	\$7,500
X - Ray	\$30

# Employee Assistance Program

We all need a little support every now and then.

Guardian's Employee Assistance Program gives you and your family members access to confidential personal support, across everything from stress management and nutrition to handling legal or financial issues.

The services available include consultations with experienced professionals, as well as access to resources and discounts designed to help you in a variety of different ways.

## How it can help



Consultative services are available to provide direct support and assistance



Work/life assistance that can help you save money and balance commitments



Access legal and financial assistance and resources – including WillPrep Services

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

WorkLifeMatters Program services are provided by Uprise Health, and its contractors. Guardian does not provide any part of WorkLifeMatters program services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the WorkLifeMatters program at any time without notice. Legal services provided through WorkLifeMatters will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer. WorkLifeMatters Program is not an insurance benefit and may not be available in all states.

<sup>1</sup>Office hours: Monday-Friday 6 a.m.–5 p.m. PST.



## How to access

To access the WorkLifeMatters Employee Assistance Program, you'll need a few personal details.



**Visit**

[worklife.uprisehealth.com](http://worklife.uprisehealth.com)



**Access Code**

worklife

For more information or support, you can reach out by phoning **1 800 386 7055**. The team is available 24 hours a day, 7 days a week<sup>1</sup>.

## How to register for a Guardian Anytime account



Guardian makes it easy and convenient to access your benefits online – anywhere, anytime.

### Follow these simple steps

1. Go to our [self-registration page](#) and choose **Member** as your User Role.

**Note:** If you are registering as a dependent, you'll need the employee's member ID, last name, date of birth and company name.

2. Create a username and password, click **Submit**, and you're done.

### 24/7 Resources and services available on Guardian Anytime

- Learn about and access your benefits
- Submit claims and track status (except for Life products) including the potential of opting in for SMS updates.
- View, print or save your ID card to your digital wallet
- Access forms and materials related to your coverage



## FREQUENTLY ASKED QUESTIONS

### ***Who is eligible for benefits?***

- Any full-time employee regularly scheduled to work 30 or more hours per week as well as their dependents
- A dependent is defined as a covered employee's legal spouse or a dependent child.
- Unless disabled, a dependent child can be covered through the end of the month in which they turn age 26.

### ***When does my insurance go into effect?***

- All full-time employees are eligible for insurance the 1st day of the calendar month following 60 days of employment

### ***How and when do I get my insurance ID cards?***

- Your ID cards will be mailed directly to your home address. Most cards are received within 2 weeks of your effective date.

### ***Can I or my dependents be denied coverage for pre-existing conditions?***

- No, the Affordable Care Act requires plans to provide coverage for all pre-existing conditions.

### ***Can I enroll dependents on voluntary coverages without enrolling them for medical insurance?***

- Yes, you do not have to have medical insurance on your dependents to enroll them in voluntary benefits. You can enroll dependents in any benefit that they are eligible for and that you enroll in yourself.

### ***Do we need referrals to see a specialist under our medical plan?***

- No, the BlueCross BlueShield plan does not require any referrals to see an in-network provider. Please note that some services require prior authorization. Please see your certificate of coverage for more information.



## NEED HELP? HAVE A QUESTION?

**Arkansas Platform**  
**[McLartyHR@mclartyauto.com](mailto:McLartyHR@mclartyauto.com)**

**Mississippi Platform**  
**[McLartyHR@mclartyauto.com](mailto:McLartyHR@mclartyauto.com)**

**Missouri Platform**  
**[HR@machens.com](mailto:HR@machens.com)**



# TECHNICAL INFORMATION

## A WORD ABOUT THIS BENEFITS GUIDE

This benefits guide describes the highlights of McLarty Automotive Group’s benefits program and various coverage options. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official plan documents, and not the information in this benefits guide. If there is any discrepancy between the description of the program elements as described in this document or other materials you receive and the official plan documents, the language in the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. You should be aware that any and all elements of McLarty Automotive Group’s benefits program may be modified in the future, at any time, to meet legislative or compliance-related requirements, or otherwise as decided by McLarty Automotive Group.

McLarty Automotive Group is required to provide you certain protections administered by the Internal Revenue Service and the United States Department of Labor. This benefit plan is classified by the Department of Labor as a “welfare plan” and

by the IRS as a “specific fringe benefit plan” under IRCs.6039(D). The Plan is also governed by Internal Revenue Code Section 125. Plan participants are entitled to certain protections and directions for recourse in the event of mistreatment by the Plan, its sponsor, or administrator. Since these protections are essentially the same as federal law, this Statement of Rights is published here for your information. The employer identification number assigned to McLarty Automotive Group is 47-4708714. You should refer to these numbers in any correspondence about the plan.

### Plan Year

This Benefits Guide outlines the benefits which apply to the plan period January 1, 2024 to December 31, 2024. This Benefits Guide is only a high-level summary. For complete descriptions of McLarty Automotive Group benefits, please refer to the certificates of coverage (plan documents) for each carrier. If there are any discrepancies between this Benefit Guide and the plan documents, the plan documents shall prevail.





200 E Southampton Dr.  
Columbia, MO 65203  
573-875-4800

This publication is only a partial summary of benefits and is provided for information purposes only. It does not describe all elements of the summarized programs. For complete information regarding the benefits, plan provision, limitations and exclusions, and for a description of claims procedures, refer to the plan's Summary Plan Descriptions. In the event of a discrepancy or conflict between the information contained in this publication and the official benefit plan provisions, the official plan documents and insurance contracts will govern. No rights shall accrue to you and/or your dependents because of any statement, error or omission in this publication.