



McLARTY

AUTOMOTIVE GROUP

OPEN ENROLLMENT DATES
OCTOBER 18TH – NOVEMBER 22ND



Presented by:
Aaron Crews



This presentation is only a high-level summary.
For complete descriptions of McLarty Automotive Group's benefits, please refer to the certificates of coverage (plan documents) for each carrier. If there are any discrepancies between this presentation and the plan documents, the plan documents shall prevail.



McLarty Automotive Group

For the 2023 Plan Year there are still two BCBS plans to choose from, a HDHP/HSA Plan and PPO \$4,000 Plan.

- The rate for employee only coverage on the HDHP/HSA Plan is decreasing by ~ \$12/month; cost for dependent coverage is approximately the same: lower for Employee + Child(ren), slight increase to Employee + Spouse and Full Family coverage.
- The PPO 4000 rates are seeing an increase of 1%.
- Due to the annual inflationary adjustment made by the IRS, the minimum deductible for a Qualified High Deductible Health Plan is now \$3,200 individual and \$6,400 for family coverage.
 - The HDHP/HSA Plan deductible was raised to \$3,200 / \$6,400 to stay in compliance.
 - The Maximum out-of-pocket cost on the HDHP/HSA is now \$6,400 / \$12,800.
- The PPO 4000 plan design stays the same, except for the out-of-network deductible and max out-of-pocket increasing.
- McLarty Automotive will continue to contribute \$25/month into HDHP participants HSA account.

****NEW****

PES Benefits Education & Enrollment Support:

Dedicated phone line staffed by Benefits Counselors that can walk you through the benefits available to you and even login to assist you with your enrollment, from start to final submission.



866-949-4946

****NEW****

Health Plan Selection and Cost Estimator Tool



- There are **NO CHANGES** to the Guardian ancillary rates for the 3rd year in a row!
- The Vision coverage is improving:
 - You can now get frames every calendar years, as opposed to every other calendar year.
 - Allowance for frames has also increased to \$150 + a 20% discount off the remaining balance.
 - **TRUE OPEN ENROLLMENT** for the Voluntary Life/AD&D and Short-Term Disability benefits.
 - This means you can get up to \$250,000 of **GUARANTEED ISSUE** additional Life Insurance with no health questions asked. Your spouse can also elect up to \$125,000 in coverage; children \$10,000.
 - You can also add Voluntary Short Term Disability insurance with no health questions asked. There is a 3 months look back-period. This means that for any condition/symptom you were treated for 3-months prior to the effective date of 1/1, you would not be eligible to receive a disability payment for over the next 12-months (does NOT apply to those who currently have the STD benefit and have satisfied the pre-ex already, only to those who take the STD for the first time).
- Long Term Disability (LTD) and \$25,000 Basic Life/AD&D still 100% employer paid.
- [26-minute recorded Guardian Presentation reviewing all lines of coverage offered.](#)



♥ McLarty Automotive 2024 Overview Documents



- 2024 McLarty Benefits Overview
- Benefits Booklet and Open Enrollment Education
- 2024 Medical 2-in-1 comparison
- PPO Summary of Benefits & Coverage (SBC)
- HDHP Summary of Benefits & Coverage (SBC)
- 2024 ERISA Wrap Plan Document and SPD
- **401k Mutual of America Account Setup Walk-Through**
- **401k Mutual of America Account Setup Guide**
- Form 5500 Summary Annual Report (SAR)

♥ 2024 BlueCross BlueShield Documents



BlueCross BlueShield

- [Blueprint Portal: Getting Started](#)
- [Case Management: Healthcare when you need it](#)
- [HDHP Summary of Benefits](#)
- [PPO Summary of Benefits](#)
- [Preventive Care: Use It](#)
- [Nurse24: When you need a source you can trust](#)
- [Using your Pharmacy Benefit](#)
- [Virtual Health: Medical and Behavioral Care](#)
- [Getting Care When and Where you Need it](#)
- [Get Immunized at Zero Cost](#)
- [Chronic Condition Management](#)
- [Diabetic Care](#)
- [Special Delivery: Maternity Management](#)
- [Find Care & Estimate Cost](#)

♥ Behavioral Health Resources



BlueCross BlueShield

- [Virtual Behavioral Health](#)
- [Virtual Behavioral Health for the Whole Family](#)
- [Crisis Resources](#)
- [Behavioral Health Screenings - Adults](#)
- [Behavioral Health Screenings - Children](#)
- [Autism Resource Program](#)
- [Behavioral Health Case Management: 800-225-1891](#)

⚠ 2024 Guardian Employee Assistance Program



- [Employee Assistance Program Overview](#)
- [Guardian Will Prep Services](#)

📺 2024 Guardian Coverages: Video Highlights



- [Accident](#)
- [Critical Illness](#)
- [Dental](#)
- [Voluntary STD](#)
- [Employer Paid LTD](#)
- [Vision](#)
- [Life Insurance](#)

♥ 2024 Guardian Plan Documents



- [Guardian Benefits Summaries](#)
- [How to Register for Guardian Anytime](#)
- [Critical Illness \\$50 Dollar Health Screening Benefit](#)
- [Critical Illness Benefit Overview](#)
- [Accident \\$50 Health Screening Benefit](#)
- [Accident Benefit Overview](#)
- [Find a Dental Provider](#)
- [Dental Maximum Rollover](#)
- [Vision Benefit Overview](#)
- [Find a Vision Provider](#)
- [Byte Member Flyer](#)

♥ 2024 Guardian Claims Submission



[How to File a Claim](#)

[Submit a Claim Online](#)

Guardian Claim Forms:

- [Short Term Disability Claim Form](#)
- [Accident Claim Form](#)
- [Critical Illness Claim Form](#)
- [LTD Claim Form \(Employee Section\)](#)

♥ 2024 HSA



Key HSA Features - 2024

Arkansas:

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

Mississippi

BLUE CROSS and BLUE SHIELD Medical Benefits	PLAN ONE HDHP / HSA	PLAN TWO PPO 4000
	Network/Non-Network	Network/Non-Network
Annual Deductible <ul style="list-style-type: none"> Individual Family 	\$3,200 / \$9,600 \$6,400 / \$19,200	\$4,000 / \$12,000 \$8,000 / \$24,000
Coinsurance (% you pay)	20% / 40%	20% / 40%
Annual Out-of-Pocket Maximum <ul style="list-style-type: none"> Individual Family 	\$6,400 / \$19,200 \$12,800 / \$38,400	\$8,000 / \$26,000 \$16,000 / \$52,000
<ul style="list-style-type: none"> Primary Care Office Visit Specialist Office Visit Urgent Care Services Emergency Services Hospital/Hospital Related Services 	Coinsurance after deductible Coinsurance after deductible Coinsurance after deductible Coinsurance after deductible Coinsurance after deductible	\$40 \$80 \$80 Coinsurance after deductible Coinsurance after deductible
Tools to save money <ul style="list-style-type: none"> Myvirtualhealth.com Online visits (Medical & Behavioral) Preventive Care – 100% Free (In-Network) 24 Hour Nurse Line – Free Flu Shots – Free GoodRx* - Free 	Myvirtualhealth.com Medical Consult ~\$50 before deductible Therapist \$90 / Psychiatrist \$250 before ded All Virtual is 20% after deductible In-Network Preventive – 100% Free Nurse24: 800-318-2384 – 100% Free Flu & Covid Shots – Free https://www.goodrx.com/	Myvirtualhealth.com Medical Consult/Therapist \$40 copay Psychiatrist \$80 copay In-Network Preventive - 100% Free Nurse24: 800-318-2384 – 100% Free Flu & Covid Shots – Free https://www.goodrx.com/
Prescription Drug Benefits		
Rx Deductible	Same as Medical	N/A
Retail 30-day supply: Tier 1 / Tier 2 / Tier 3 / Tier 4	Coinsurance after deductible	\$15 / \$55 / \$80 / \$250
Mail 100-day supply: Tier 1 / Tier 2 / Tier 3 / Tier 4	Coinsurance after deductible	\$30 / \$110 / \$160 / \$500
Employee Monthly Premiums		
Employee-only	\$130.88	\$268.41
Employee-spouse	\$588.99	\$805.25
Employee-child	\$474.46	\$671.01
Family	\$932.55	\$1,207.84

Medical Plan Overview



Arkansas
BlueCross BlueShield

Detailed Summaries of Benefits and Coverage (SBC's) can be found in SuiteHR, along with the full certificate of coverage.

***McLarty makes a \$12.50 per pay-period contribution to your HSA bank account, PLAN ONE enrollment required.**



is here for YOU

PES Benefits Education Center

(866) 949-4946

Monday-Friday 8am-8pm CST

Saturday 8am-4pm CST

A collection of colorful, 3D-printed mathematical symbols including numbers 0-9, a plus sign, and a multiplication sign, scattered on a blue surface. The symbols are in various colors like yellow, red, blue, and green, and have a slightly textured, matte finish. They are arranged in a somewhat chaotic but visually appealing manner, with some overlapping and others standing alone. The background is a solid, vibrant blue.

**Know your
numbers**

Plan Selection and Cost Estimator Tool

www.TIGcompare.com/McLarty2024



Medical/Rx Plan Selection and Cost Estimator Tool

Welcome to the Plan Selection and Cost Estimator Tool

In a few easy steps, you can quickly evaluate your health insurance from Aaron Crews

The Plan Selection and Cost Estimator Tool has 2 simple steps:

Step 1: Choose your coverage type [Employee Only, Employee +Spouse, Employee + Child(ren), Employee + Family]

Step 2: Choose the claims scenario which most closely reflects your situation (Low, Moderate, High, Custom).

This tool is designed to provide the estimated cost to an employee and enrolled dependents for medical and prescription care. It is not a guarantee of cost and is intended to provide a relative cost difference for your reference. The assumption is you will seek care in-network; therefore out-of-network charges are not considered for this analysis. For details regarding your health insurance, refer to the Summary Plan Descriptions and other information. For assistance, please contact Sunstar Insurance Group, dba TIG Advisors.

Health Plan Details

PPO \$4,000 / 20% / \$8,000

This plan is a traditional PPO. 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. Traditional PPO plans cost more in premium than HSA-compatible plans, but like the HSA option, this plan covers preventive care services at 100% (such as annual check-ups, immunizations and age-appropriate screenings).

QHDHP (HSA) \$4,000 / 20% / \$6,400

The HSA plan option consists of two parts: a Qualified High-Deductible Health Plan (QHDHP), that is paired with a Health Savings Account (HSA).

Plan Selection and Cost Estimator Tool

www.TIGcompare.com/McLarty2024



Medical/Rx Plan Selection and Cost Estimator Tool

Terms and Conditions

By clicking Continue, I acknowledge and agree that:

- The Plan Selection & Cost Estimator Tool estimates my share of costs based on benchmarked cost data from service providers based in Missouri. Because health costs vary by health care professional and facility and because not every detail of each health plan is factored into the estimate, my actual costs will likely vary from the results presented by the tool.
- The Plan Selection & Cost Estimator Tool estimates my share of pharmacy costs based on average industry cost data for Rx tiers. For HSA-compatible plans, since pharmacy costs can vary by medication and pharmacy, my actual costs will likely vary from the results presented by the tool.
- This tool reflects high-level plan provisions and does not replace or modify plan documents or other member materials. Should there be a discrepancy between this tool and the plan documents, the plan document will govern.

NOTE: The information you provide in this tool will not be shared with your employer.

Continue

Plan Selection and Cost Estimator Tool

www.TIGcompare.com/McLarty2024



Medical/Rx Plan Selection and Cost Estimator Tool

Step 1

Coverage Type

Employee Only

Step 2

Claims Scenario

Moderate

Medical Expenses

Select a scenario in Step 2 and/or customize below

Enter the estimated number of visits or tests in each applicable box below.

	Cost PPO \$4,000 / 20% / \$8,000	Cost QHDHP (HSA) \$4,000 / 20% / \$6,400	Frequency		Cost PPO \$4,000 / 20% / \$8,000	Cost QHDHP (HSA) \$4,000 / 20% / \$6,400	Frequency
Telemedicine ⓘ	\$ 45	\$ 50	2	Hospitalization	\$ 4000	\$ 4000	0
Primary Care Visits ⓘ	\$ 40	\$ 100	4	Inpatient Surgery	\$ 10000	\$ 10000	0
Specialist Visits	\$ 80	\$ 175	1	Outpatient Surgery	\$ 4000	\$ 4000	0
Urgent Care	\$ 80	\$ 200	0	X-ray	\$ 75	\$ 75	0
Blood Work	\$ 60	\$ 60	1	Radiology ⓘ	\$ 800	\$ 800	1

Plan Selection and Cost Estimator Tool

www.TIGcompare.com/McLarty2024

Prescriptions

Select a scenario in Step 2 and/or customize below

How many prescriptions do you and/or your enrolled dependents take on a monthly basis?

- Count each prescription as up to a 30-day supply. For example, if you get a sinus infection that requires an antibiotic, enter 1. If you have a chronic condition (such as allergies, asthma, depression, high blood pressure, high cholesterol, etc.) that requires you to take a medication all year on a daily basis, enter 12.
- Specialty medications are typically newer types of medications that cost \$700 or much more per script. Examples include Enbrel, Humira, Remicade and growth hormone injectables.
- Example of the Date Entry: You expect to get 2 scripts for generic antibiotics and your dependent takes three generic medications on a monthly basis for some chronic conditions. In this case you would enter "38" [2 + (3 x 12)] in Generic Rx.

	Cost	Cost	Frequency	Cost	Cost	Frequency	
	PPO \$4,000 / 20% / \$8,000	QHDHP (HSA) \$4,000 / 20% / \$6,400		PPO \$4,000 / 20% / \$8,000	QHDHP (HSA) \$4,000 / 20% / \$6,400		
Generic Rx	\$ 15	\$ 10	4				
Preferred Brand Rx	\$ 55	\$ 200	0	Non-preferred Brand	\$ 80	\$ 75	0
				Specialty Rx	\$ 250	\$ 3000	0

Show me my estimated total annual cost

Plan Selection and Cost Estimator Tool

www.TIGcompare.com/McLarty2024

Results

	PPO \$4,000 / 20% / \$8,000	QHDHP (HSA) \$4,000 / 20% / \$6,400
Annual Payroll Deduction for Medical Premium	\$ 3221	\$ 1571
Estimated Medical/Rx Expenses	\$ 1250	\$ 1575
HSA Contribution by Aaron Crews	\$ 0	\$ -300
Your Estimated Total Annual Cost	\$ 4470	\$ 2845

Reset Data

HEALTH SAVINGS ACCOUNT (HSA) 2024 BENEFIT PLAN YEAR

Several ways you can contribute to your account:

- Tax-free through payroll deductions
- Post-tax by personal check or bank transfer

Based on CALENDAR year, but can contribute until April 15 of following year (for the prior year).

Facts about your HSA:

1. Account belongs to **you**
2. You can only use funds for qualified medical expenses
3. Funds stay with you even if you leave the organization
4. Money in your account rolls over each year – no use it or lose it!

2024 HSA Contributions

	2024 Employer Annual Contribution*	2024 Employee Voluntary Maximum Annual Contribution	**2024 IRS Contribution Limit
Employee Only	\$300 annually	\$3,850	\$4,150
Employee + Spouse	\$300 annually	\$8,000	\$8,300
Employee + Child(ren)	\$300 annually	\$8,000	\$8,300
Employee + Family	\$300 annually	\$8,000	\$8,300

* Health Savings Account contributions are only available to employee if the HDHP is elected.

** Up to \$1,000 catch-up contribution can be made any time during the calendar year in which the HSA participant turns 55.

Blueprint Portal

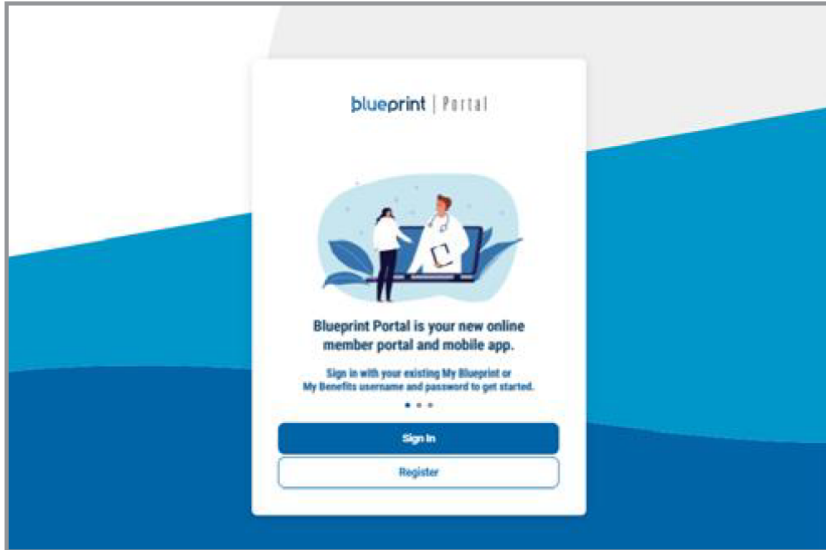
Arkansas Blue Cross and Blue Shield members have access to health plan information 24 hours a day, seven days a week with Blueprint Portal.

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

blueprint





How to register for Blueprint Portal

- Go to 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.

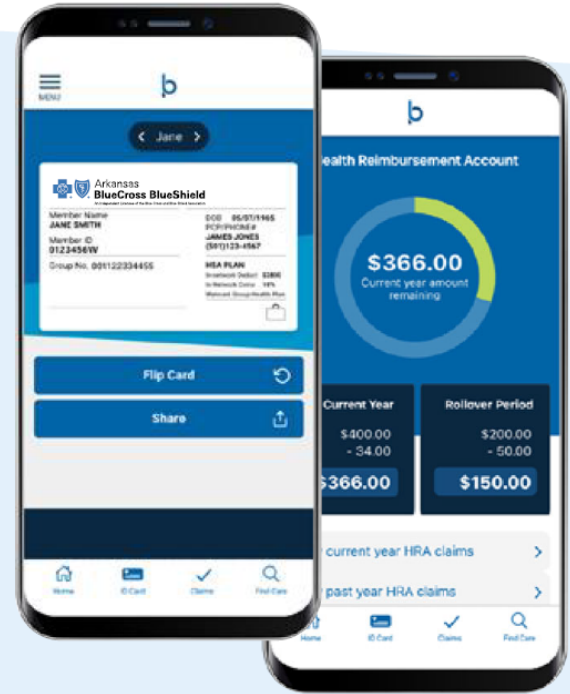
Already registered?

If you're already a Blueprint Portal user, simply go to blueprintportal.com 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.



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association



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.

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



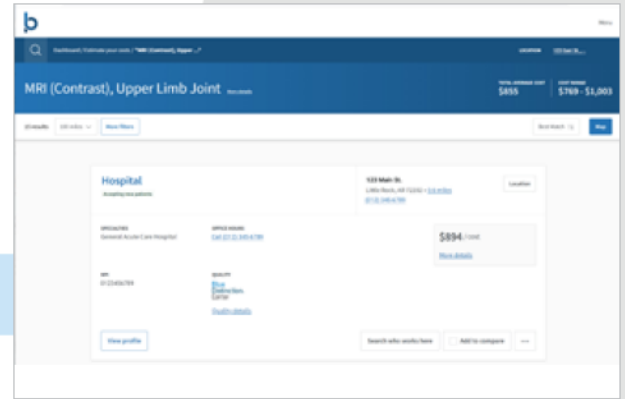
Your health plan's benefits



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

Stay Healthy with Preventive Care

Preventive health focuses on *preventing* disease and maintaining good health. When you treat a disease early, before it's had a chance to get worse, it'll be much easier to manage or eliminate the disease.



Covered preventive services

- Abdominal aortic aneurysm (men 65-75)
- Alcohol misuse screening and counseling
- Aspirin (men 45-79; women 55-79)
- Blood pressure screening
- Cholesterol screening (men 35+; women 45+)
- Colorectal cancer screening (every 10 years, age 50-75)
- Depression
- Type 2 diabetes
- Diet
- HIV
- Obesity screening and counseling
- Sexually transmitted infection prevention counseling
- Syphilis screening
- Tobacco use screening and intervention help
- PSA test



Immunization

Immunizations are available to all adults and children, with some exceptions.

- Haemophilus type B (children only)
- Hepatitis A
- Hepatitis B
- Herpes zoster
- Human papillomavirus
- Inactivated poliovirus (children only)
- Influenza (flu shot)
- Measles, mumps, rubella
- Meningococcal
- Pneumococcal
- Rotavirus (children only)
- Tetanus, diphtheria, pertussis
- Varicella



Women / pregnant women

- Anemia
- Bacteriuria
- BRCA counseling
- Breast cancer mammography screening (every 1-2 years, women 40+)
- Breast cancer chemoprevention counseling
- Breastfeeding support
- Cervical cancer screening
- Chlamydia infection screening
- Contraception (FDA-approved)
- Domestic and interpersonal violence screening
- Folic acid supplements
- Gestational diabetes screening (women 24-28 weeks pregnant, or high risk)
- Gonorrhea screening
- Hepatitis B screening
- Human papillomavirus (HPV) DNA test (women 30+)
- Osteoporosis (women 60+)
- Rh incompatibility
- Well-woman visits



Newborns & children

- Alcohol and drug use
- Congenital hypothyroidism screening (newborn)
- Depression screening (age 12-18)
- Dyslipidemia screening
- Fluoride chemoprevention
- Hearing screening (newborn)
- Height, weight and body mass index
- Hematocrit or hemoglobin screening
- Hemoglobinopathies or sickle cell screening (newborn)
- HIV screening
- Immunization vaccines (see above)
- Iron supplements (6 to 12 months)
- Obesity screening and counseling
- Phenylketonuria screening (newborn)
- Sexually transmitted infection prevention counseling and screening
- Vision screening (age 5 or younger)

Always check with your primary care doctor before receiving a preventive service, to make sure it's recommended by the doctor and covered with no copay, coinsurance or deductible.

Virtual Health

- See a doctor—including pediatricians and psychiatrists—or licensed therapist without leaving the house
- Average wait time is less than 10 minutes for medical visits and 3-5 days for a therapist visit
- 24/7/365 availability of state-licensed, board-certified doctors
- Go to myvirtualhealth.com to enroll

HDHP (prior to deductible), estimates:

- Medical = \$50
- Therapist = \$90
- Psychiatrist = \$250
- 20% coinsurance after deductible
 - \$10 / \$18 / \$50

PPO 4K

- Medical and Therapist = \$40 copay
- Psychiatrist = \$80 copay



Use virtual health for medical and behavioral health issues:

- Acne
- Allergies
- Cold & flu
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever
- Insect bites
- Nausea
- Pink eye
- Sore throat
- Vomiting
- Addiction
- Anxiety
- Depression
- Bipolar disorder
- Eating disorders
- LGBTQ support
- Grief and loss
- Relationship issues
- Panic disorders
- Stress management
- Trauma and PTSD



Intended for **non-emergencies**.

Complements your relationship with your regular doctor.

Right care in the right place

PCP office

General care and treatment of health issues

- Routine checkups
- Immunizations
- Preventive services
- General health management
- General illness (flu, cough, sore throat, etc.)

Walk-in clinic*

Fast, appointment-free care when you can't see your PCP

- Common infections
- Sprains
- Minor cuts
- Fever

Urgent care*

More robust care than walk-in clinic

- Sprains and strains
- Minor broken bones (fingers and toes)
- Minor infections
- Minor burns
- X-rays

Emergency room

Designed for serious health conditions

- Heavy bleeding
- Difficulty breathing
- Major broken bones
- Chest pains
- Major burns

*Please call the walk-in clinic or urgent care center to see if its providers are in your network.

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 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
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



Behavioral Health Case Management

Help when you need it

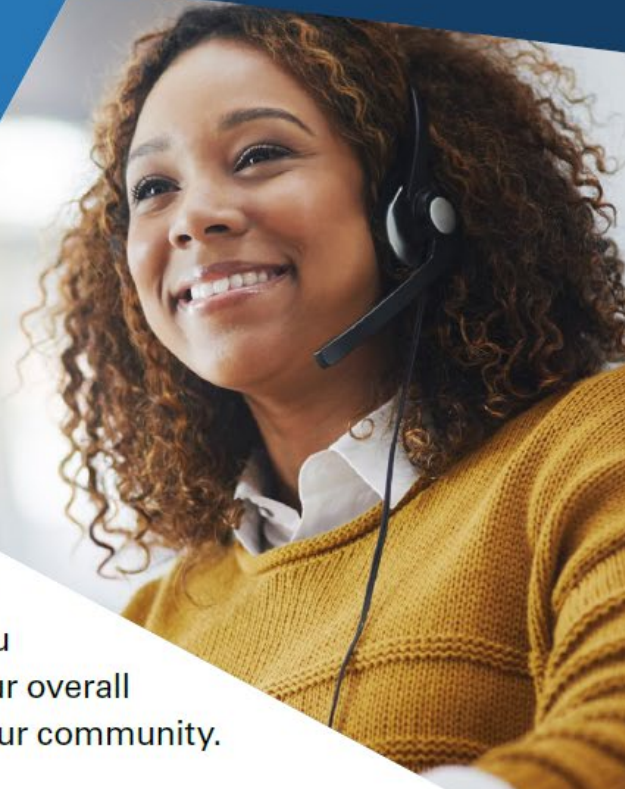


blueprint

OUR CASE MANAGERS



Our dedicated Behavioral Health Team is comprised of local nurses, social workers and peer support specialists to help you identify needs and navigate to the care you need. This unique team takes an integrated whole-person approach to improve your overall well-being by connecting you to providers, programs and resources available in your community.





HOW A BEHAVIORAL HEALTH CASE MANAGER HELPS

There are many perks when you have the help of a behavioral health case manager.



Better communication: A case manager will make sure you understand what to ask during office visits with your doctor or therapist and help you get the information you need.



Help you stay healthy: Your case manager helps you discover new ways to stay healthy through preventive care by identifying local resources available to you.



Get the right healthcare: Part of the case manager's job is to guide you through the healthcare system and get the help you need. They can help you make sure you are seeing the right providers at the right time in the right place.



Make better decisions: Your case manager equips you with the information you need to make decisions about your mental or behavioral health condition, your treatment options and helps you better understand your health insurance coverage, too.

Case management is available to enrolled employees at no additional cost. Whether you need help finding a therapist or have a question about your hospital discharge plan, we are here to help and listen to your needs.

Connect with a case manager by calling **1-800-225-1891**,
Monday through Friday, 8 a.m. to 4:30 p.m.

After hours, call the Lucet helpline at **877-801-1159**. Learn more at
arkansasbluecross.com/bh.

Case Management

If you're in the hospital or facing a new diagnosis, you may visit with a case manager. Case management is designed to help you:



Find your way through the healthcare system



Identify problems that prevent you from getting better



Follow your treatment plan; find helpful resources



Understand your health issues and benefits



Participate on your own healthcare team

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

800-225-1891



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.



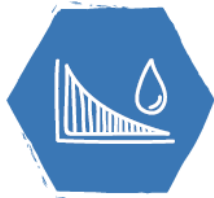
What services are available?

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



With Diabetes Care, you'll get:



**Free blood glucose
monitoring devices**



**Blood glucose monitoring
supplies shipped
to your home**



**Access to our virtual diabetes
app to help you track your
health in real time**



**Personalized
clinical coaching**



**Telehealth visits with
an endocrinologist**



At-home A1C kits

And it's all included in your health plan at no extra cost to you. Visit [onduo.com/arppo](https://www.onduo.com/arppo) to sign up today!

blueprint

Special Delivery

Early detection, education and treatment are key to preventing and managing high-risk conditions during pregnancy. Special Delivery, our prenatal pregnancy program, is available at no cost through Arkansas Blue Cross and Blue Shield. The program helps people to recognize potential problems and know when to seek medical attention.





Three easy ways to enroll:

- Online at blueprintportal.com
 - Register or sign in to Blueprint Portal
 - Select **Menu** then **Maternity** program
 - Follow the prompts to complete your registration
- Email SpecialDelivery@arkbluecross.com
- Call **800-225-1891 ext. 20225** (you can also request the enrollment form to be mailed)

Once enrolled, you will be assigned an OB nurse who is specialized in caring for people who are pregnant. You will work with the same OB nurse throughout your pregnancy.

You can email your questions to SpecialDelivery@arkbluecross.com anytime or call 800-225-1891 ext. 20225, to speak to a nurse Monday-Friday, 8:00 a.m.-4:30 p.m. (CST).

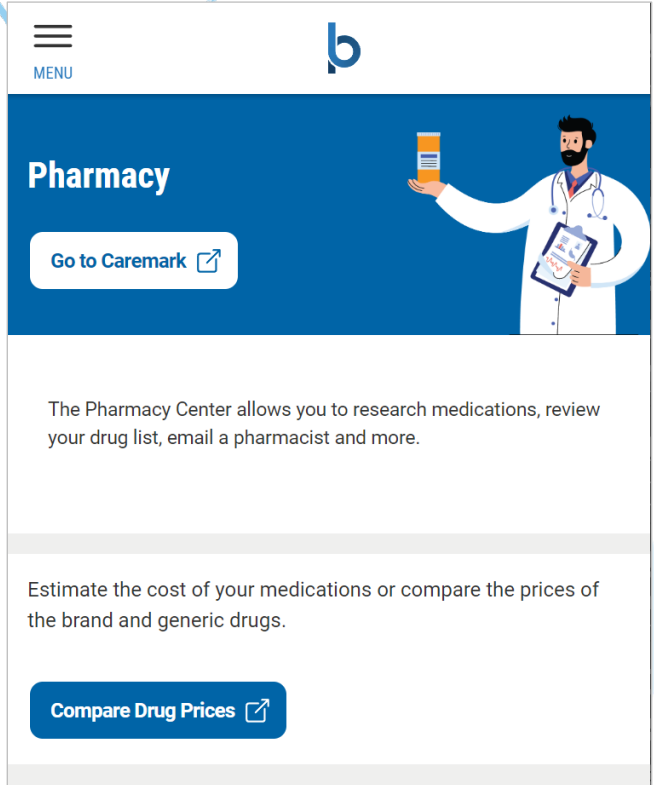
Motherhood includes so many firsts and it's easy to get lost in the excitement. We want to help every pregnancy to be healthy for the baby and mother.



Pharmacy benefits

Through Blueprint Portal, you can:

- Find a Pharmacy
- Pharmacy Center
- View claims history
- Check costs with the drug cost calculator tool
- Get access to your digital pharmacy benefits



The screenshot shows the 'Pharmacy' section of the Blueprint Portal. At the top, there is a navigation bar with a 'MENU' icon and the 'b' logo. Below this, the word 'Pharmacy' is displayed in a large, bold font. To the right of the text is an illustration of a doctor in a white coat holding a clipboard and a pill bottle. Below the 'Pharmacy' heading is a button labeled 'Go to Caremark' with an external link icon. The main content area contains a paragraph: 'The Pharmacy Center allows you to research medications, review your drug list, email a pharmacist and more.' Below this is another paragraph: 'Estimate the cost of your medications or compare the prices of the brand and generic drugs.' At the bottom of the content area is a button labeled 'Compare Drug Prices' with an external link icon.

Pharmacy Benefits



Maintenance Choice – two ways to save on your long-term medications

➤ **CVS Caremark Home Delivery Service**

- Easy delivery to your home or other location that works for you
- Medicine arrives in private, tamper-resistant packaging
- Automatic refill options help you stay on track
- Manage your prescriptions and track orders 24/7
- **SAVE MONEY!!**

➤ **CVS Pharmacy**

- Pick up your medicine on your schedule
- Enjoy same-day prescription pick up
- Talk with a pharmacist in person
- Pharmacies within Target stores are available and are operated by CVS



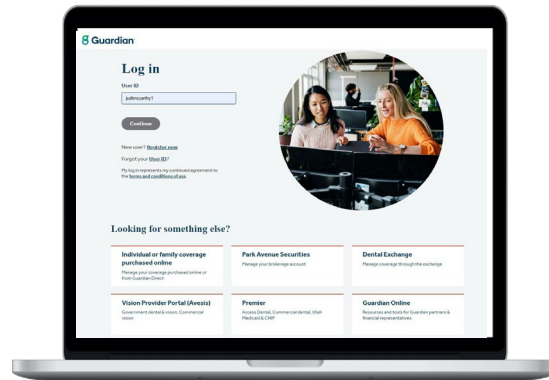
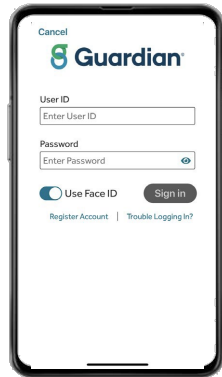
McLARTY
AUTOMOTIVE GROUP



Guardian[®]

How to register for and access your benefits on Guardian Anytime

1. Go to guardianlife.com and click on “Log in”
2. Choose “Register now” and select “Guardian Anytime”
3. Select “employee” for yourself or “child, spouse or partner” for your dependents
4. Complete the self registration process, click **Submit**, and you’re done.



Services available to you on Guardian Anytime

- Find a provider and estimate costs
- Check claim status and receive emails when claims are paid
- View, download and print materials:
 - Benefit summaries
 - Forms
 - Certificate booklets
 - Member ID cards
 - Provider directories

For assistance, contact Guardian's Customer Response Unit

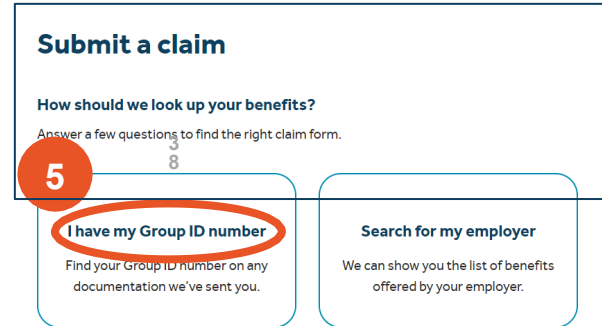
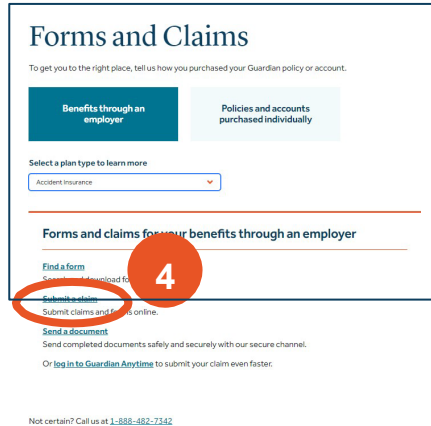
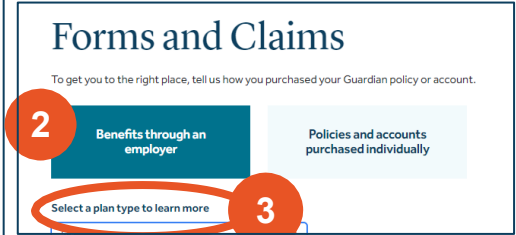
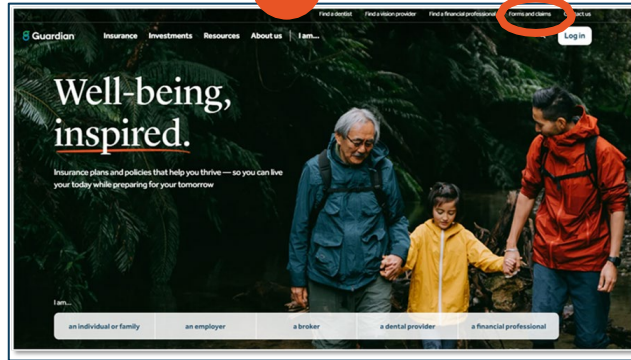
Helpline (800) 627-4200

Monday - Friday, 8:00am – 8:00 pm EST

Refer to your plan number: **026608**

How to File a Claim

1. Go to guardianlife.com and select “Forms & Claims”
2. Select “Benefits through an employer”
3. "Select a plan type to learn more"
4. Choose “Submit a claim”
5. Select “I have my Group ID number” and enter your Group ID **026608**
6. Follow instructions to submit the claim to Guardian



How to File a Wellness Claim for Accident, and Critical Illness, Insurance

Online Claim Submission

1. Go to guardianlife.com and select “Log in” to register or access your account.
2. Under “Your tasks,” click “Start a Claim,” and select applicable coverage and review coverage description.
3. Review summary of the information entered and confirm accuracy.
4. Submit your claim.

Telephonic Claim Submission

1. Contact Guardian Claims Intake at [\(800\) 541-7846](tel:8005417846)
2. Be prepared to provide information related to insured member, date of service, doctor’s name, and wellness screening.



Online Claim Submission and Status



Telephonic Claims Intake (800) 541-7846



Dedicated Claims Contact/Account Service Manager

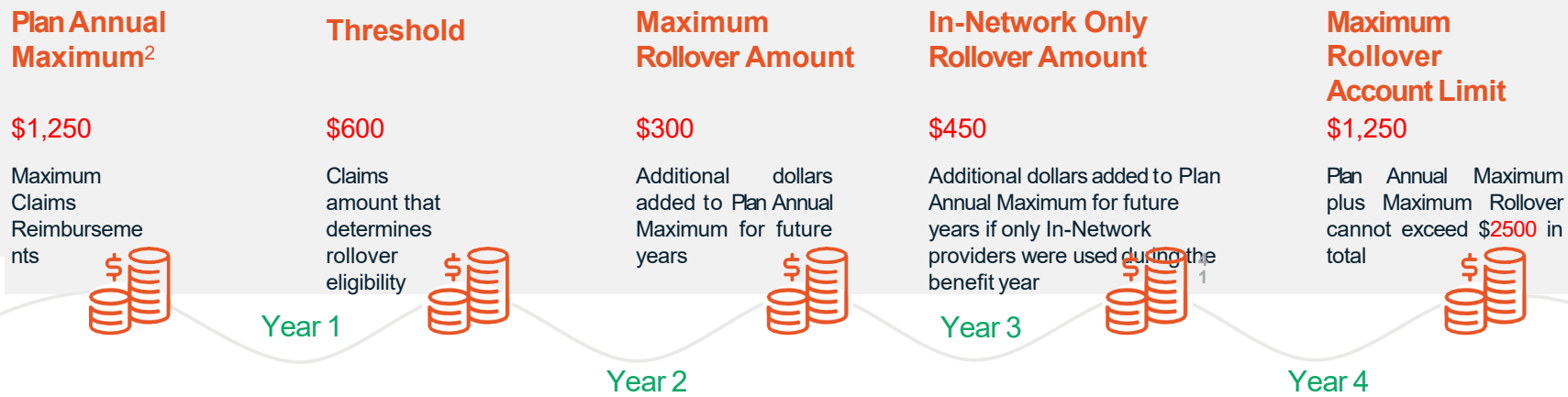
Your Guardian PPO Dental Plan

DentalGuard Preferred	In-Network	Out-of-Network
Plan Year Deductible: Individual Family Limit Waived for	\$50 3 per family Preventive	\$50 3 per family Preventive
Charges covered for you (co-insurance): Preventive Care (e.g. cleanings) Basic Care (e.g. fillings) Major Care (e.g. crowns, dentures) Orthodontia	100% 80% 50% 50%	100% 80% 50% 50%
Annual Maximum Benefit	\$1,250	\$1,250
Maximum Rollover Rollover Threshold Rollover Amount Rollover In-network Amount Rollover Account Limit	Yes \$600 \$300 \$450 \$1,250	Yes \$600 \$300 \$450 \$1,250
Lifetime Orthodontia Maximum	\$1,000	\$1,000
Dependent Age (Non-student/student)	To age 26	To age 26

Get the 'Maximum' from Your Dental Benefits

Here is an example of how the Maximum Rollover feature works¹

- Guardian rolls over a portion of your unused annual maximum into your Maximum Rollover Account (MRA)
- To qualify you must have one visit with a paid claim and must not have exceeded the paid claims threshold
- Your MRA may not exceed the MRA limit.

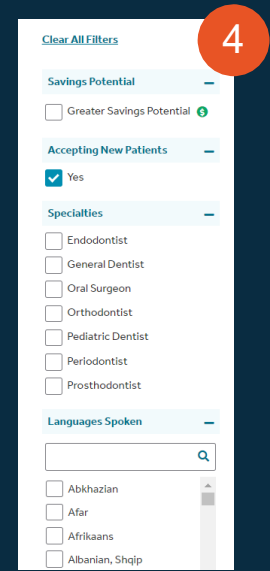
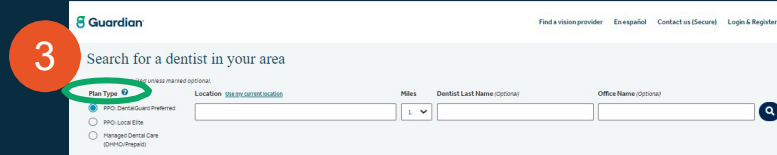
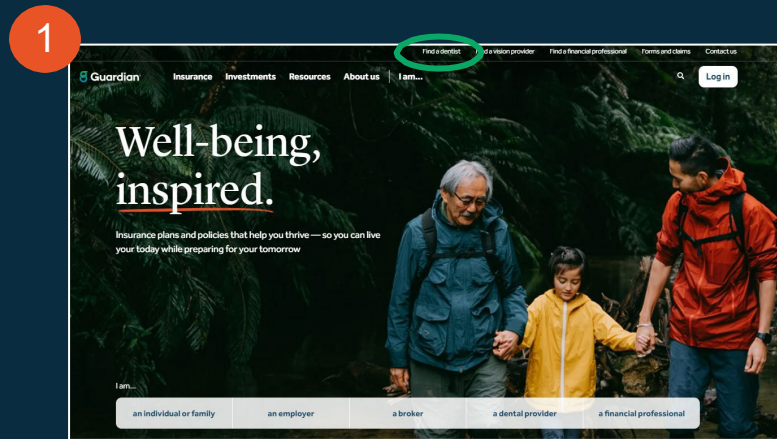


¹ For illustrative purposes only. Covered benefits and benefit amounts may vary by employer-sponsored plan. See your plan for specific coverage amounts. ² If a plan has a different annual maximum for PPO benefits vs non-PPO benefits, (\$1500 PPO/\$1,000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan.

How to Find a Dental Provider

Smile. Finding a dentist in the Guardian network is easy.

1. Go to guardianlife.com and click “Find a dentist”
2. Under “Dental benefits from your workplace” click “Find a dentist”
3. Search for a dentist in your area
 - Select the Plan Type
 - Enter your search parameters
4. Customize your search by distance, specialty, and language spoken



Away from your computer? No problem.

Download the Guardian Provider app to your phone or tablet and find a dentist on the go. Visit guardianlife.com to download the app.

Get the Choice and Savings You Expect and Want

Guardian Tiered Dental Insurance

- Access to one of the largest and strongest dental networks in the country
 - Pre-negotiated discounts to help you save on important care
 - Provider tiers to help control your out-of-pocket expenses
 - Using a dentist in the Guardian network can save you money and – when they belong to the Gold provider tiers – you can maximize your savings.

Here's an example on how this works:

Jane needs a crown. She searches on guardiananytime.com and finds two dentists in her neighborhood. She wants to see which will help her save the most.

	DR. A	DR. B
Dentist's network provider tier	Elite/Gold	Silver
Discounted cost for Guardian member	\$880	\$1,250
Dental insurance covered amount	\$530	\$625
Jane's out-of-pocket costs	\$350	\$625



Your Guardian Vision Plan



Covered Services:	In-Network	Out-of-Network
Office Visit Copay	\$10	Reimbursement up to \$46
Materials Copay	\$25	You pay based on a schedule – see your kit for details
Frames	80% of amount over \$150	Reimbursement up to \$48
Costco, Walmart and Sam’s Club Frame Allowance	\$80	Not applicable
Elective Contact Lenses (In lieu of frames and lenses)	Amount over \$150	Reimbursement up to \$120
Contact Lenses (Medically Necessary* with prior approval)	\$0	Reimbursement up to \$210
Contact Lenses (Fitting and Evaluation)	15% off UCR	Not Applicable
Laser Correction Surgery Discount	Up to 15% off the usual charge or 5% off promotional price	Not applicable
Service Frequencies:		
Exams	Every calendar year	Every calendar year
Lenses	Every calendar year	Every calendar year
Frames	Every calendar year	Every calendar year

Why do you need Life Insurance?

Smart, affordable protection for you and your family

- Provides a benefit to help pay expenses and provide financial protection for those who depend on you.
- Can cover things like mortgage, legal, medical fees, childcare, education, and outstanding debts.
- Three unique benefits only life insurance provides:
 - Paid directly to your beneficiaries
 - Generally, not subject to income taxes*
 - The value is not affected by market conditions
- Flexible coverage that you can update as your life changes.

*Life insurance death benefit is generally not subject to income taxes.



Your Life Insurance options

	Basic Life	Voluntary Term Life
Employee Benefit	\$25,000	\$25,000 increments to a max of \$250,000
Spouse Benefit	N/A	\$5,000 increments to a max of \$200,000
Child(ren) benefit To age 26	N/A	\$10,000
Accidental Death and Dismemberment	Included	Included
Guarantee Issue* You are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during this Open Enrollment.	\$25,000	Employee: \$250,000 Spouse: \$125,000 Dependent children: \$10,000
Age reduction Benefits are reduced by a certain percentage as you age	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80
Portability	Included	Included
Conversion Allows you to continue your coverage after your group plan is terminated.	Included	Included ⁴ / ₆
WillPrep	N/A	Included
Accelerated Life benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan	Included	Included

What is Disability Insurance?

Help protect your paycheck if you are unable to work

Replaces a portion of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

- Easy enrollment through your workplace
- Affordable group rates
- Timely and efficient claims review and payment
- Extensive resources and support to help you get back to work and living a productive life



Your Disability Insurance options

Voluntary Short Term Disability

Employer Paid Long Term Disability

Coverage Amount	60% of your weekly earnings to maximum of \$1,000 per week	60% of salary to a maximum \$10,000/month
Maximum Payment Period	13 weeks	Social Security retirement age
Accident Benefits Begin	Day 8	Day 91
Illness Benefits Begin	Day 8	Day 91
Pre-existing conditions	3 months look back 12 months after 2 week limitation	3 months look back 12 months after 2 week limitation

What is Critical Illness Insurance?

Financial protection to help you cope

- Get paid a lump sum benefit payment if you suffer a serious illness, such as a heart attack, stroke, or cancer.
- It pays you in addition to your medical insurance, no matter what type of plan you have.
- The benefits are paid directly to you, and you decide how to use them.
- It's an affordable way to supplement and pay for the additional expenses your health insurance doesn't cover.



Critical Illness Wellness Benefit

Get money back for taking care of yourself

Receive a \$50 benefit payment once a year when you or a covered individual completes a routine wellness screening such as*:

- Mammogram
- Colonoscopy
- Chest x-ray
- Fasting blood glucose test
- PSA blood test
- And more...

For a complete list of covered wellness screenings go to [Guardian Anytime](#).

*One Wellness Benefit per calendar year per covered person if a covered person has a wellness test or procedure performed while coverage is in force. See your plan details for benefit amounts.



Your Critical Illness Plan

	Employee	Dependents
Benefit Amount	\$5,000 increments to a max of \$30,000	Spouse: \$2,500 increments to a max of \$15,000 (not to exceed 50% of employee amount) Child: 50% of employee amount
Portability	N/A	
Pre-existing Conditions Any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs	N/A	
Wellness Benefit	Annual payment of \$50 per insured individual when you and/or your covered dependents complete certain routine wellness procedures or screenings	
Guaranteed issue	Employee: \$30,000 Spouse: \$15,000 Child: All Amounts	5 1
Dependent age	Childbirth to 26 years	

Your Critical Illness Plan

Conditions	1 ST Occurrence	2 ND Occurrence
Invasive Cancer	100%	100%
Carcinoma In Situ	30%	Not covered
Skin Cancer	\$250 per lifetime	Not covered
Heart Attack	100%	100%
Stroke	100%	100%
Heart Failure	100%	100%
Coronary Arteriosclerosis	30%	Not covered
Kidney Failure	100%	100%
Organ Failure	100%	100%

First occurrence benefits also available for conditions such as neurological, injuries, and quality of life benefits and/or childhood covered conditions. See plan documents for more details.

* We do not pay this benefit for any disease or illness that is not specifically listed in the definition of infectious or contagious diseases. Guardian covers only the first occurrence of an infectious disease, and pays one benefit per person, per lifetime.

What is Accident Insurance?

Accidents can happen to anyone at anytime

- It's an extra layer of protection that pays you when you suffer an unexpected, qualifying accident.
- Supplements your medical plan — no matter what other insurance you have
- Benefit payment paid directly to you, based on covered injuries, treatments and services
- Use the money for any purpose, whether for medical or non-medical expenses
- Extra protection for child athletes — 25% increase in your benefit if a covered dependent child is injured while playing an organized sport — must be 18 years or younger
- Start each year with \$400 in your Rainy Day Fund and, if you don't use any of it, a part of it keeps rolling over to the next year.¹

1. The Rainy Day Fund does not apply to benefits without frequency limitation or Wellness claims. See plan documents for covered benefits.



Accident Wellness Benefit

Get money back for taking care of yourself.

Receive a \$50 benefit payment once a year when you complete a routine health screening such as:*

- Mammogram
- Immunizations (including COVID-19 vaccines)
- Routine/Annual Physicals (including COVID-19 testing)
- Colonoscopy
- Chest x-ray
- Pap smear
- PSA/blood test
- And more...

For a complete list of covered screenings go to [Guardian Anytime](#).

*One Wellness Benefit per calendar year per covered person if a covered person has a wellness test or procedure performed while coverage is in force. See your plan for details for benefit amounts.



Your Accident Insurance Plan

Benefit	Coverage details
Accident Coverage Type	On and Off Job
Accidental Death and Dismemberment (AD&D)	Employee \$50,000; Spouse \$20,000; Child \$10,000
Payment Features	Based on a schedule (see your employee kit)
Child Organized Sports Benefit (must be 18 years or younger)	25% increase to child benefits
Rainy Day Fund	\$400 per year
Wellness Benefit	Annual payment of (\$50) per insured individual when you and/or your covered dependents complete certain routine wellness procedures or screening
Portability	Included
Dependent Age	Childbirth to 26 years

Employee Assistance Program (EAP)

Your employee assistance program, provided by Uprise Health, gives you access to online and coach-guided resources for resilience, stress, and mental fitness.



Health

- Healthy living
- Stress management
- Mental health
- Diet and fitness
- Overall wellness
- COVID-19 resources



Family

- Parenting support
- Adoption assistance
- Child and elder care
- Learning programs
- Special needs help
- Senior housing options



Financial

- Legal issues
- Will preparation
- Taxes and debt
- ID Theft services
- Financial planning tools and assistance
- Retirement planning

The Employee Assistance Program is a suite of services solely created and offered by Integrated Behavioral Health, Inc. (IBH), doing business as Uprise Health. Guardian is not responsible or liable for care or advice given by any provider or any service offering within the Employee Assistance Program. This information is for informational purposes only. It is not a contract. Only the plan service agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the Employee Assistance Program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer. The Employee Assistance Program, or any individual service offering within the Program, is not an insurance benefit and may not be available in all states. The separate and distinct group insurance coverages are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Guardian insurance coverages may not be available in all states. Guardian is a registered trademark of The Guardian Life Insurance Company of America. ©Copyright 2023 The Guardian Life Insurance Company of America.

Employee Assistance Program (EAP)

Provides guidance on personal, financial, and legal matters – plus helpful workplace tools

Program Highlights

- **Face-to-Face Counseling** – up to 3 in-person or virtual sessions per employee/ household member per issue, per year.
- **Online Coaching** – learn, develop, and practice new skills to improve mental fitness. Includes a well-being check, online modules selected specifically for you, and up to 3 coaching sessions.
- **Work-Life Services** – resources to help balance all your responsibilities with family, caregiving, health and wellness, emotional well-being, and daily living.
- **Legal Services** – unlimited telephonic support and free initial 30-minute attorney consultation (can be used for estate planning/will preparation), 25% discount on attorney services, online self-service legal documents, and extensive law library.
- **Financial Services** – unlimited telephonic support for financial problems or needs, 30 days access with a personal money coach, extensive online financial library and calculators.
- **COVID-19 Resources** – online support and resources.



Connect to an EAP counselor for free support services

Support and guidance how and when you need it

Employee Assistance Program

Phone: 1-800-386-7055
Available 24 hours a day, 7 days a week*

Web: worklife.uprisehealth.com
Access code: **worklife**

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8

*Regular office hours: Monday-Friday 9am-8pm EST.

Will Preparation Services

Access to legal and estate planning professionals, online planning documents, and a resource library

Services include:

- Phone consultations with estate planners
 - Up to 3 consultations
- Estate planning documents
- Discounted estate planning packages*
 - \$100 attorney assisted Will package
 - \$179 couples Will package
 - \$649 individual Trust package
 - \$999 couples Trust package
- Resource library

Assistance with issues related to:

- Advanced health care directives
- Estate taxes
- Executors & probate
- Financial power of attorney
- Guardianship and conservatorship
- Healthcare power of attorney
- Living Wills & Trusts
- Wills



*Package cost paid by the employee.

Will Prep Services are provided by Uprise Health, and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep 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 WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

EMPLOYEE ACTION ITEMS FOR SUCCESS

Make Good Choices

- ❑ Both medical plans include **Free Annual Physicals/Cancer Screenings**- IN NETWORK- Get your physicals
- ❑ Register for Blueprint online by visiting www.arkansasbluecross.com
 - ❑ Download the Blueprint Portal Mobile app (available in the Apple App Store or via Google Play)
- ❑ Sign up for MyVirtualHealth.com to be able to see a doctor online. Doctors can prescribe medicine if needed. Add the **FREE 24/7 NurseLine** phone number to your contacts – **800-318-2384**
- ❑ Use the **Cost Estimator Tool** on Blueprint to find lower cost, high quality care
- ❑ If newly enrolling in the HDHP/HSA, make sure you open up your HSA bank account
- ❑ If enrolled in the HDHP/HSA, consider pre-tax contributions via payroll deduction
- ❑ **ID CARDS:** BCBS Medical ID cards will ONLY be mailed to those making plan changes or enrolling for the first time; Guardian Dental and Vision ID cards will only be mailed to those enrolling in coverage for the first time

Next Steps

- ❑ Complete your Open Enrollment in SuiteHR no later than Wednesday, November 22nd

This is an ACTIVE ENROLLMENT – you must complete your elections in SuiteHR or you will not be enrolled in benefits for the 2024 Plan Year!



McLARTY
AUTOMOTIVE GROUP

**Login to SuiteHR and
make your benefits
elections today!**



866-949-4946



Questions?

