

BENEFITS



## EMPLOYEE BENEFITS GUIDE

2022 - 2023



City of Glen Rose

"Dinosaur Capital of Texas"

# Welcome

City of Glen Rose offers you and your family members a comprehensive and valuable benefits program. Our employees are our most valuable asset. That is why we are committed to an employee benefit program that helps our employees stay healthy, feel secure, and maintain a work/life balance. Every effort is made to provide you with a thorough plan of benefits while still keeping costs fair and manageable for both the company and our employees. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

We encourage you to use this Guide as a reference throughout the year. If you have questions, contact the Benefits Department or the plan providers directly. Plan phone numbers and websites are listed throughout the document and in the Vendor Contact List section of this Guide.

## **ANNUAL OPEN ENROLLMENT**

September 14—22 2022

### **BENEFITS CONTACT**

**HUB International Argyle**

**940-464-4400**

**M-F, 9am-5pm (CST)**

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The information in this Benefits Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefit information and has been summarized for your review. Please consult the plan documents for a complete description of benefits. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of a discrepancy between the Guide and the actual plan documents the actual plan document will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact HR.

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# ELIGIBILITY GUIDELINES

## When to Enroll?

**New Hires** - you will become eligible for benefits on the **1st of the month following 60 days of employment.**

**Current Employees** - Open enrollment will occur annually during the month of September. The benefits you elect during open enrollment this year will be effective from **October 1, 2022 through September 30, 2023** or on the last day of the month that you are employed with City of Glen Rose.

## When to Make Changes?

You cannot make changes to the benefits you elect until the next open enrollment period unless you have one of the following events:

- Marriage, divorce, or legal separation
- Birth/adoption of child or change in child's dependent status
- Death of spouse, child or other qualified dependent
- Commencement of termination of adoption proceedings
- Change in spouse's benefits or employment status
- Loss of eligibility for other coverage

**You must notify HR within 30 days of a qualifying event in order to make changes. Documentation will be required to verify your qualifying event.**

## How to Enroll?

**Step 1:** Review your current benefits elections. Verify all of your personal information and make any necessary changes.

**Step 2:** Make sure you understand your new options and ask any questions you may have.

**Step 3:** Make your benefits elections on the consolidated election form provided to you during open enrollment. Submit your form to HR once your forms is completely filled out.



## WHAT'S INSIDE

- Medical Plans (2 choices)
- Accident Insurance
- Critical Illness Insurance
- Dental Plan
- Vision Plan
- Voluntary Life and AD&D
- LifeTime Benefit Term Life Insurance
- Short Term Disability
- Important Notices
- Contact Information

**HR Contact:**

Staci King  
staci.king@glenrosetexas.org  
254-897-2272 ext. 102

# Premium Rates

**The City of Glen Rose will provide a defined contribution amount of \$800 to be used toward the following benefits:**

- **Medical**
- **Dental**
- **Vision**
- **HSA Bank—Health Savings Account if enrolled in the HSA qualified medical plan (not to exceed the annual contribution amount)**

# Medical Insurance



Benefits	S642ADT HMO Plan	B660ADT HMO HSA
<b>Deductible</b> (Individual / Family)	\$3,500 / \$10,500	\$6,900 / \$13,800
<b>Coinsurance</b>	70% Carrier / 30% Employee	100% Carrier / 0% Employee
<b>Out-of-Pocket Max</b> (Individual / Family)	\$8,550 / \$17,100	\$6,900 / \$13,800
<b>Preventive Care</b>	100% of Allowable Amount Deductible Waived	
<b>Virtual Visit</b>	\$50 Copay	~ \$50 Copay
<b>Office / Specialist Visit</b>	\$50 Copay / \$80 Copay	Deductible
<b>Urgent Care</b>	\$100 Copay (Ded. Waived)	Deductible
<b>Emergency Room</b>	\$600 Copay + Deductible + 30%	Deductible
<b>Inpatient Hospital Services</b>	Deductible + 30%	Deductible
<b>Outpatient Surgeries/ Therapies</b>	Deductible + 30%	Deductible
<b>Prescription Drugs</b> Non-Preferred Generic Preferred Brand Non-Preferred Specialty Mail Order	Preferred / Non Preferred \$10 Copay / \$20 Copay \$50 Copay / \$70 Copay \$100 Copay / \$120 Copay \$150 Copay / \$250 Copay 3 X Copay (90 day supply)	Preferred / Non Preferred Deductible Deductible Deductible Deductible Deductible



**BlueCross BlueShield  
of Texas**

**Group Number: 198139**



**bcbstx.com**



**800-528-7264**



**Network: Blue  
Advantage**

Certain high cost drugs require Prior Authorization (PA) and non - preferred drugs require Step Therapy (ST) to be covered by the pharmacy benefit plan. Visit [bcbstx.com](http://bcbstx.com) or call the number on the back of your ID card for the complete list of drugs that require these programs.

## The BCBSTX App!

Stay connected with Blue Cross and Blue Shield of Texas and access important health benefit information wherever you are.

- Find in-network providers and facilities
- Access claims and deductible information
- View and email your member ID card
- Download and share your Explanation of Benefits



**You must pick a Primary Care Provider (PCP) on an HMO plan.**

**Additional costs may apply when you receive other services such as lab work, surgery, biopsies, scans—see outpatient imaging costs.**

**The City of Glen Rose will provide a defined contribution amount of \$800 to be used toward the following benefits:**

- **Medical**
- **Dental**
- **Vision**
- **HSA Bank—Health Savings Account if enrolled in the HSA qualified medical plan (not to exceed the annual contribution amount)**

	Total Monthly Costs	
	S642ADT HMO	B660ADT HMO HSA
<b>Employee Only</b>	\$492.17	\$423.28
<b>Employee + Spouse</b>	\$984.34	\$846.56
<b>Employee + Child(ren)</b>	\$984.34	\$846.56
<b>Family</b>	\$1,476.51	\$1,269.84

# Health Savings Account

## There are several advantages of choosing the Medical high deductible health plan (HSA):

1. You can set aside money in a Health Savings Account (HSA) before taxes to pay for eligible medical, dental and vision expenses. You are allowed to pay for eligible expenses with pre tax dollars. Certain items such as cosmetic procedures are NOT eligible.
2. Unused money in an HSA account is NOT forfeited at the end of the year and is carried forward. There is NO "use it or lose it" policy, therefore providing incentive to save and grow your money!
3. The HSA account is yours to keep which means that you can take it with you if you change jobs or retire. If you have any money remaining in your HSA after retirement, you may withdraw the money as cash (after age 65) with no penalty. If you should choose not to participate in an HSA plan again next year, you can still use the funds in the account for qualified expenses. However, you are no longer eligible to put money in the account if you do not have a high deductible health plan that meets the IRS requirements, such as the HSA plan offered by your employer.
4. You can use the HSA funds for any immediate family member, even if they are not covered on your medical plan. However, if you have a spouse or dependents covered on a plan with copays they can NOT be enrolled as a dependent on the HSA plan.
5. Per IRS regulations, you are NOT eligible to contribute to an HSA pre-tax if you are currently enrolled in a traditional Flexible Spending Account (FSA) or if you are eligible for or enrolled in Medicare.

## HSA Limits for 2022 and 2023:

HSA Maximum Contribution Amount	2022	2023
Individual	\$3,650	\$3,650
Family	\$7,300	\$7,300
Catch-Up Contributions (age 55 and older)	\$1,000	\$1,000

### Additional HSA resources:

For a complete list of all HSA eligible health care expenses, go to: <http://www.irs.gov/pub/irs-pdf/p502.pdf>

## Preventive Care

Preventive care is important. All medical plan options provide 100% coverage for preventive care including wellness visits for the whole family, mammograms and other services.

### Children and Adolescents

- Well-Child Exam
- Immunizations
  - Diphtheria, tetanus, pertussis
  - Hepatitis A and B
  - HPV
  - Influenza (Flu)
  - Measles, mumps, rubella
- Screening Tests
- Preventive Treatments

### Adults

- Preventive Exam
- Immunizations
  - Hepatitis A and B
  - HPV
  - Influenza (Flu)
  - Measles, mumps, rubella
  - Varicella (chickenpox)
- Screening Tests
- Health Counseling

### Women's Preventive Care

- Annual well woman visit
- Breast cancer screening
- Cervical cancer screening
- Contraception
- Pregnant Women
  - Alcohol screening and counseling
  - Anemia screening
  - Gestational diabetes screening
  - HIV screening
  - Tobacco use and cessation counseling

For a full list of preventive services please visit: [www.healthcare.gov/what-are-my-preventive-care-benefits](http://www.healthcare.gov/what-are-my-preventive-care-benefits)

## URGENT CARE VS. EMERGENCY ROOM

You can benefit from significant savings using an urgent care facility versus a hospital Emergency Room (ER) without sacrificing quality of care.

### URGENT CARE

Sprains  
 Strains  
 Minor broken bones  
 Mild asthma attacks  
 Minor infections  
 Small cuts  
 Minor burns  
 Urinary tract infections  
 Pelvic infections  
 Sore throats  
 Rashes

### Emergency Room

Heavy Bleeding  
 Trouble breathing  
 Severe head injury  
 Chest pain or pressure  
 Sudden or severe pain  
 Coughing or vomiting blood  
 Sudden dizziness, weakness or changes in vision  
 Severe or persistent vomiting or diarrhea  
 Changes in mental status, such as confusion  
 Loss of consciousness  
 Major burns  
 Spinal injuries

# Prescription Resources

## Pharmacy and Prescription Plan Information

**Reminder: CVS Pharmacy is not in network with BCBSTX**

## Prescription Drug List

A drug list is a list of drugs that are covered under your prescription drug benefit. How much you pay out of pocket is determined by whether your drug is on the list and at what coverage level, or tier. A generic drug is often at the lowest tier. See if your drug is covered by visiting [goodrx.com](http://goodrx.com)



### Preferred Pharmacy Network

- When you visit a preferred pharmacy, you'll get the lowest copay or coinsurance amount
- Preferred pharmacies include Walgreens, Walmart, Albertsons, Brookshire's, H-E-B, Health Mart Atlas



### Find a PPN

- You can find preferred pharmacies on [myprime.com](http://myprime.com) by using the "preferred" filter



### 90-Day Supply

- You may be able to fill up to a 90-day supply of prescription drugs at these preferred pharmacies.
- For your convenience you can switch to home delivery service.

# GoodRx

[www.goodrx.com](http://www.goodrx.com)



### Search & Compare Prices

Find the lowest prices for your prescriptions at more than 75,000 pharmacies



### Get Free Coupons

GoodRx coupons can save up to 80% on your prescriptions at no cost to you



### Save to My Rx

Save your prescriptions to track prices, receive savings alerts and refill reminders



### Show to Your Pharmacist

It's easy, just show the GoodRx app to your pharmacist when picking up your

Pharmacy	Distance	Coupon Price
SAFeway	0.2 miles	\$10.73
Walmart	1.8 miles	\$23.91
CVS pharmacy	0.7 miles	\$25.02
Walgreens	0.5 miles	\$42.74

**Save up to 80% on your prescriptions with the free Good Rx app**

★★★★★ 100,000 + Ratings

GoodRx is the #1 free medical app for iOS and Android

Download on the App Store | GET IT ON Google Play

**PLEASE NOTE: You have a choice to use your insurance or the coupon but you cannot use both. If you use the coupon, the cost of that medication will not apply toward your deductible or max out of pocket.**

# Emergency Room








BlueCross BlueShield of Texas

Blue Cross Blue Shield made it effective on June 4, 2018, that you may be required to pay the entire ER bill if you go to an ER as a convenience for a condition that isn't serious or life-threatening.

**If you think your health issue is life-threatening, don't wait! Call 911 or go to the nearest ER.**

## Deciding Where to Go? Doctor, Retail Clinic, Urgent Care or ER.

	 Doctor's Office \$	 Retail Health Clinic \$	 Urgent Care Center \$\$	 Hospital ER \$\$\$\$\$	 Freestanding ER \$\$\$\$\$\$
Who usually provides care	Primary Care Doctor	Physician Assistant or Nurse Practitioner	Internal Medicine, Family Practice, Pediatric and ER Doctors	ER Doctors, Internal Medicine, Specialists	ER Doctors, Internal Medicine, Specialists
Sprains, strains	■	■	■		
Animal bites	■	■	■		
X-rays			■		
Stitches			■		
Mild asthma	■	■	■		
Minor headaches	■	■	■		
Back pain	■	■	■		
Nausea, vomiting, diarrhea	■	■	■		
Minor allergic reactions	■	■	■		
Coughs, sore throat	■	■	■		
Bumps, cuts, scrapes	■	■	■		
Rashes, minor burns	■	■	■		
Minor fevers, colds	■	■	■		
Ear or sinus pain	■	■	■		
Burning with urination	■	■	■		
Eye swelling, irritation, redness or pain	■	■	■		
Vaccinations	■	■	■		
				<ul style="list-style-type: none"> <li>Any life-threatening or disabling condition</li> <li>Sudden or unexplained loss of consciousness</li> <li>Major injuries</li> <li>Chest pain; numbness in the face, arm or leg; difficulty speaking</li> <li>Severe shortness of breath</li> <li>High fever with stiff neck, mental confusion or difficulty breathing</li> <li>Coughing up or vomiting blood</li> <li>Cut or wound that won't stop bleeding</li> <li>Possible broken bones</li> </ul>	<ul style="list-style-type: none"> <li>Most life-threatening or disabling conditions</li> <li>Most major injuries</li> <li>Do not always accept ambulances</li> <li>Look like urgent care centers, but can care for emergencies</li> <li>Open 24 hours a day, seven days a week</li> <li>Physically separate from a hospital</li> <li>Subject to the same copay as hospital ER</li> <li>Staffed by ER physicians</li> </ul>

### Urgent Care Center or Freestanding ER? Knowing the Difference Can Save You Money.

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs are higher. A visit to a freestanding ER often results in surprise medical bills that can be four to five times the rate charged by urgent care centers for the same services. Here are some ways to know if you are at a freestanding ER.

#### Freestanding ERs:

- Look like urgent care centers, but include EMERGENCY in facility names.
- Are open 24 hours a day, seven days a week.
- Are physically separate from a hospital
- Are subject to the same copay as hospital ERs and are staffed by ER physicians.

Visit [bcbstx.com/heb](http://bcbstx.com/heb) for more information or text **PCT** to **33633** to get quick access to the Partner Care Team.<sup>2</sup>

Need help finding a doctor? Call your Partner Care Team at **866-432-7289**.





## Looking for the right doctor?

Provider Finder is the quick and easy way to make better health care decisions for you and your family



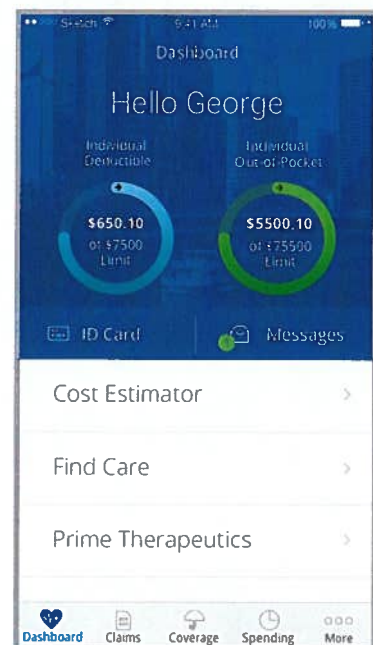
- 1 Go to **bcbstx.com**
- 2 Click the **Log In** tab, and then click **Register Now** link
- 3 Use the information on your BCBSTX ID card to complete the process
- 4 Then, log in to BAM. Provider Finder is located under the **Doctors & Hospitals** tab

## The BCBSTX App!

Stay connected with Blue Cross and Blue Shield of Texas and access important health benefit information wherever you are.

- Find an in-network doctor, hospital or urgent care facility
- Access your claims coverage and deductible information
- View and email your member ID card
- Download and share your Explanation of Benefits
- Get push notifications and access to Message Center

Text **BCBSTX APP** to **33633** to DOWNLOAD



# Virtual Visits



**SAVE TIME AND MONEY**  
So there's more leftover for the things that really matter.

Your employer is giving you access to several convenient benefits.  
This program includes your immediate family—so everyone is healthy and happy!

#### **Teladoc (\$0 Visit Fee)**

Feel better now! 24/7 access to a doctor is only a call or click away—anytime, anywhere with no per visit fee. With Teladoc, you can talk to a doctor by phone or online video to get a diagnosis, treatment options and prescription, if medically necessary. Save time and money by avoiding crowded waiting rooms in the doctor's office, urgent care clinic or ER. Just use your phone, computer, smartphone or tablet to get a quick diagnosis by a U.S. licensed physician.

#### **Doctors Online**

The fast, easy way to get health information from an online resource you can trust. You have 24/7 access to doctors, pharmacists, psychologists, dentists, dieticians and more by email or smartphone app. You'll get treatment options and advice you understand. With Doctors Online, the doctor's always in!

#### **Health Advocate™ Solutions**

Healthcare is becoming harder to understand. Personal Health Advocates help you navigate through insurance and healthcare systems. Advocates research treatments, resolve claims and locate doctors, specialists, hospitals, dentists and pharmacies. Skilled negotiators will attempt to negotiate discounts on your behalf, no matter your benefit status. Registered nurses are on-call 24/7 to answer questions and provide medical explanations.

#### **Retail & Mail Order Pharmacy**

Don't let the cost of medications keep you from managing your health. Enjoy discounts on your prescription medications with Retail and Mail Order Pharmacy. Save 10% to 85% on most prescriptions at 60,000 retail pharmacies nationwide, and on 30+ day supply prescriptions shipped directly to your home with free standard shipping.

# Virtual Visits

## Durable Medical Equipment

Need an easy way to order medical equipment online or by phone? Not only will your supplies ship to you, but you'll save 20% to 50% and an additional \$5 on orders over \$100! Save on walking aids, wheelchairs, scooters, hospital beds, bathroom safety, orthopedic products and more.

## Hearing Aids

If you suffer from hearing loss, you shouldn't have to empty your wallet to access hearing aids. Retail Hearing Care by Amplifon and Home Delivery Hearing Aids by Hearing Assist, the #1 direct to consumer hearing aid brand, will help you find an affordable solution with the fit, comfort, and amplification you need.

## Lab Testing

Know your numbers! You have direct access to major clinical laboratories nationwide where you can save 10% to 80% on typical costs for lab work. Find a location near you and order online or by phone. Confidential results are available online in as little as 24 hours for most tests. *Lab benefit not available in MD, ND, NJ, NY and RI.*

## MRI & CT Scans

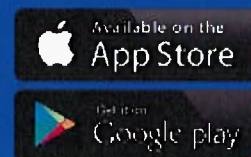
A better image leads to a better diagnosis, better treatment and a better recovery. Save 40% to 75% on usual charges for MRI and CT Scans at thousands of credentialed radiology centers nationwide.

## ACCESS YOUR BENEFITS ON THE GO! With the **My Benefits Work**<sup>™</sup> mobile app



### What to Expect?

- Membership materials (booklet and ID card) will be mailed to your home address
- Your **Wellspring** membership provides access to 24/7 doctor visits by phone, mobile app, or online video for \$0 out-of-pocket
- Once you receive your membership kit, download My Benefits Work<sup>™</sup> from the App Store or Google Play (you will need your Member ID and Group ID from the front of your membership card to complete your registration)
- New app feature: My Wallet. Keep all your benefit cards in one convenient location!



### DISCLOSURES

**This program is NOT insurance** and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. It contains a 30 day cancellation period, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyBenefitsWork.com. Not available to residents of UT, VT & WA.

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# Dental Insurance



Group Number: G000BG3X



[www.dentalselect.com](http://www.dentalselect.com)



1-800-999-9789



Network: Platinum

Dental PPO Plan	
Plan Features	
Benefit Maximum (Calendar Year)	\$1,000 per person
Deductible (Individual / Family)	\$50 / \$150
Preventive Services (cleanings)	100%
Basic Services (fillings, sealants, spacers)	Deductible then 20%
Major Services (crowns, dentures, root canals)	Deductible then 50%
Orthodontia Services	Deductible then 50%
Orthodontia Lifetime Max (dependent children to age 19)	\$1,000 per child
Periodontal & Endodontics	Deductible then 50%

The Mutual of Omaha dental plan allows you to seek treatment from the provider of your choice.

However, you will get the benefit of network discounts and have a lower out of pocket cost if you use providers in the Network.

You may find a participating vision provider at [www.mutualofomaha.com](http://www.mutualofomaha.com).

The City of Glen Rose will provide a defined contribution amount of \$800 to be used toward the following benefits:

- Medical
- Dental
- Vision
- HSA Bank—Health Savings Account if enrolled in the HSA qualified medical plan (not to exceed the annual contribution amount)

Total Monthly Costs	
Employee Only	\$25.72
Employee + Spouse	\$57.79
Employee + Child(ren)	\$71.90
Family	\$100.95

# Vision Insurance



Group Number: G000BG3X

[www.eyemed.com](http://www.eyemed.com)

1-800-999-9789

Network: Eye Med



The Mutual of Omaha vision plan allows you to seek treatment from the provider of your choice.

However, you will get the benefit of network discounts and have a lower out of pocket cost if you use providers in the Network.

You may find a participating vision provider at [www.eyemed.com](http://www.eyemed.com).

Vision PPO Plan	
<b>Plan Features</b>	
<b>Eye Exam / Refraction</b>	\$10 Copay
<b>Glass Lenses</b> Single Bifocal Trifocal Lenticular	\$25 Copay
<b>Frames</b>	\$130 Allowance plus 20% off balance
<b>Contact Lenses</b> (In lieu of frames)	\$130 Allowance plus 15% off balance
<b>Frequency</b> (based on date of service)	Exam: once every 12 months Lenses: once every 12 months Frames: once every 24 months

The City of Glen Rose will provide a defined contribution amount of \$800 to be used toward the following benefits:

- Medical
- Dental
- Vision
- HSA Bank—Health Savings Account if enrolled in the HSA qualified medical plan (not to exceed the annual contribution amount)

Total Monthly Costs	
<b>Employee Only</b>	\$5.49
<b>Employee + Spouse</b>	\$12.61
<b>Employee + Child(ren)</b>	\$13.98
<b>Family</b>	\$21.34

# Basic and Voluntary Life



## Basic Life Insurance

The City of Glen Rose provides all full-time employees with a **\$40,000** group Term Life and Accidental Death and Dismemberment (AD&D) policy through Mutual of Omaha and pays the full cost of this benefit. If you were to pass away as the result of an accident, the benefit is twice the amount of the term life. There is an age reduction in the benefit by 35% in force amount at age 65, and an additional 15% of original amount at age 70. Benefits will terminate at retirement. **If you experience some type of a change of status such as marriage or divorce, please always remember to update your beneficiary.**

## Voluntary Life Insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage through Mutual of Omaha. When you enroll yourself and/or your dependent(s) in this benefit, you pay the full cost through payroll deductions.

Voluntary Life Plan Features	
<b>Employee</b>	
Benefit Increments	\$10,000
Maximum Amount	\$300,000
Guarantee Issue Amount (new hires only)	\$70,000
<b>Spouse</b>	
Benefit Increments	\$5,000
Maximum Amount (not to exceed 100% of employee's benefit)	\$100,000
Guarantee Issue Amount (new hires only)	\$20,000
<b>Child</b>	
Benefit Increments	\$10,000

# Voluntary Life Rate Grid



Group Number: G000BG3X

## COST SUMMARY\*

### Voluntary Term Life

Age Band	Employee & Spouse Rate per \$1,000	All Children Rate per \$1,000
<25	\$0.099	\$0.160
25 - 29	\$0.099	--
30 - 34	\$0.099	--
35 - 39	\$0.177	--
40 - 44	\$0.229	--
45 - 49	\$0.411	--
50 - 54	\$0.723	--
55 - 59	\$1.347	--
60 - 64	\$2.023	--
65 - 69	\$3.323	--
70 - 74	\$4.961	--
75 - 79	\$4.961	--
80 - 84	\$4.961	--
85 - 89	\$4.961	--
90 - 100	\$4.961	--



[www.mutualofohama.com](http://www.mutualofohama.com)



1-800-877-5176



Network: N/A

### Voluntary AD&D

Employee Rate per \$1,000	Spouse Rate per \$1,000	All Children Rate per \$1,000
\$0.031	\$0.031	\$0.040

# Long Term Disability Insurance



Group Number: G000BG3X

The City of Glen Rose provides all full-time employees with a long term disability income benefit. In the event you become disabled from a non-work related injury or sickness, disability income benefits are provided as a source of income.



[www.mutualofohama.com](http://www.mutualofohama.com)



1-800-877-5176



Network: N/A

LTD Plan Features	
Employee	
Monthly Benefit	60% to \$6,000
Elimination Period	90 Days
Own Occupation	2 year own occupation
Maximum Benefit Duration	Up to Social Security Normal Retirement Age (SSNRA)
Pre-Existing Limitation	3 months look back / 12 months exclusion

**\* Own Occupation means the usual and customary employment, business, trade, profession or vocation that the Employee performed as it is generally recognized in the national economy immediately prior to the first date Total or Partial Disability began. Own Occupation is not limited to the job or position the Employee performed for the Employer or performed at any specific location.**

## Do you have questions concerning your benefits?

The HUB team is here to assist you with all your benefits needs. Your designated account manager is an expert when it comes to your benefits package and is able to assist you with the following:

- Benefits plan selection
- Submission of claims
- Appeal of claims
- Provider networks
- Qualifying life events
- And much more!



HUB offers a direct line for all of your employee benefits related claims and questions. You can send your questions by email or call to speak with a representative. A HUB team member will respond to your inquiry as promptly as possible.

### HUB Argyle Office

124 Old Town Blvd N  
Ste 100  
Argyle, TX 76226  
(940) 464-4400

### Supplemental Specialist

**Colonial Life**

Whitney Bieler  
whitney.bieler@coloniallifesales.com  
(512) 757-3860