



2024

EMPLOYEE BENEFITS GUIDE

This brochure summarizes the benefit plans that are available to SnapCare's eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Benefits Department. Information provided in this brochure is not a guarantee of benefits.

TABLE OF CONTENTS

A Message to Our Employees	3
Online Enrollment Tool	4
Benefit Eligibility	5
Frequently Asked Questions	6
Medical and Prescription Drug Benefits	
- PrimeCare & EliteCare Minimum Essential Coverage (MEC) Plans	7-9
- Base & Buy-up Limited Indemnity Medical Plans	
Telemedicine & GoodRx	10
Dental Benefits	11
Vision Benefits	12
Term Life Benefits	13
Disability Benefits	14
Worksite Benefits	
- Accident	15
- Hospital Indemnity	
- Critical Illness	
Additional Benefits	16-17
Who To Contact	18



A MESSAGE TO OUR EMPLOYEES



Welcome to SnapCare! This booklet will answer some of the questions you may have about your benefits as an employee with SnapNurse. Please note this document is intended as a high-level summary of the major points of our benefit plans; it does not cover all provisions, limitations, and exclusions. The official plan documents, policies, and certificates of insurance govern in all cases and are available for your review at any time. Guidance and interpretations relating to healthcare matters are being released on a regular basis. SnapNurse is not providing legal advice. This material is for informational purposes only.

VOLUNTARY BENEFITS

Eligible employees may choose to enroll in any of our voluntary benefits, including Telemedicine, Minimum Essential Coverage (MEC) Medical plans, Limited Indemnity Medical plans as well as Dental, Vision, Life, Short-Term Disability and more. You contribute toward the **full cost** of the voluntary benefits you elect.

Please note: the Medical plan options available to elect are **not** considered major medical coverage.

HELP IS HERE WHEN YOU NEED IT

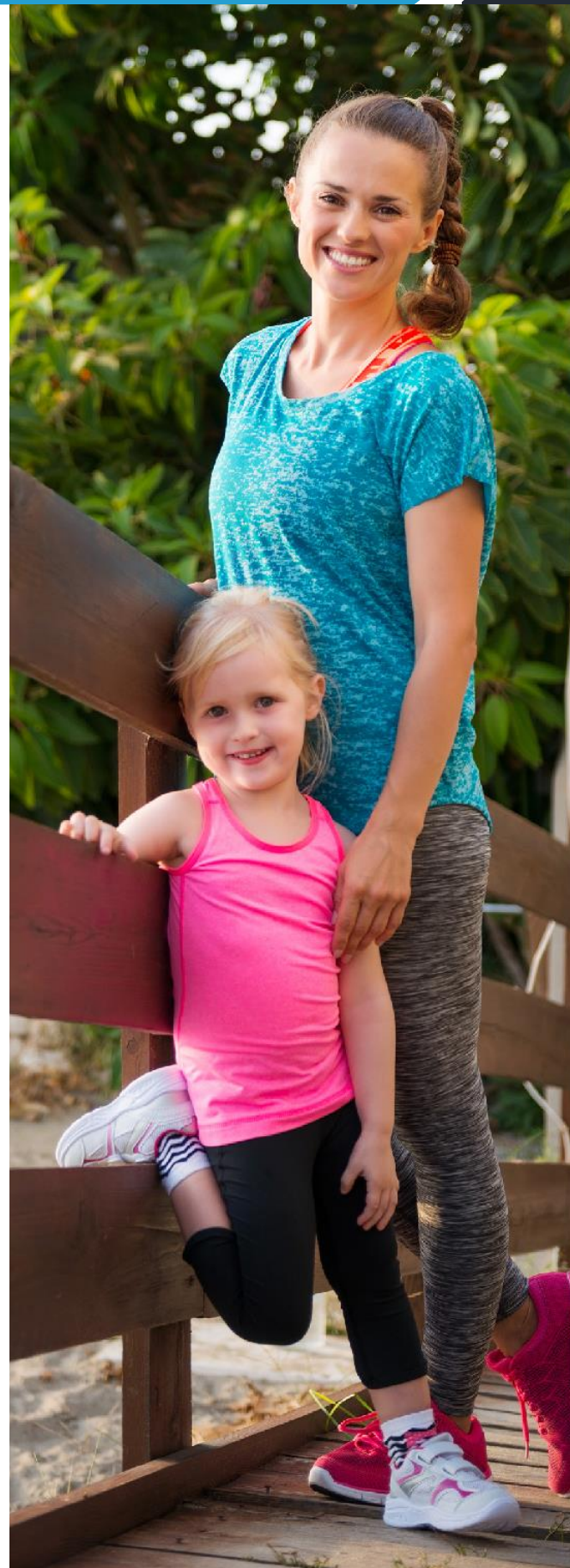
EnrollVB has a team of dedicated professionals available to assist you with any benefit or enrollment questions you may have. The team will provide you friendly, fast, and reliable service Monday through Friday from 8 a.m. to 5 p.m. ET.

To speak to a member of the EnrollVB Team:

CALL: 770-709-6499

EMAIL: support@enrollvb.com

You may also contact the Benefits Department at Benefits@SnapCare.com.



ONLINE ENROLLMENT

PROVIDED BY ENROLLVB

You will begin by using our self-service online enrollment system through EnrollVB at www.enrollvb.com/snapcare. EnrollVB is a web-based tool that allows you to make benefit elections online. It is available 24 hours a day, 7 days a week, throughout the year to access. To login, you will use the last 4 digits of your social security number along with your date of birth.



As a valued team member of SnapCare, you and your family are now eligible for benefits.

▮ [SnapCare Benefit Summary](#)

Benefits being offered include:

- ▮ **Teladoc** offered through New Benefits
- ▮ **Minimum Essential Coverage** offered through SBMA
- ▮ **Supplemental Medical** offered through Beazley
- ▮ **LegalShield & IDShield** offered through LegalShield
- ▮ **Hospital Indemnity** offered through Reliance Standard
- ▮ **Dental** offered through Reliance Standard
- ▮ **Vision** offered through Reliance Standard
- ▮ **Accident** offered through Reliance Standard
- ▮ **Critical Illness** offered through Reliance Standard
- ▮ **Short Term Disability** offered through Unum
- ▮ **Term Life** offered through Manhattan Life

No health questions are required and acceptance is guaranteed within plan parameters.

Have a question? Contact us:
support@enrollvb.com
(770) 709-6499

For any additional questions or concerns, please reach out to:
SnapCare Benefits Department:
Benefits@snapcare.com / 1-888-988-SNAP (7627)

A screenshot of the online enrollment login interface. It features two input fields: the first is labeled "Last four digits of your social security number?" and contains "####"; the second is labeled "Your date of birth?" and contains "mm/dd/yyyy". Below these fields is a blue "SIGN IN" button. Underneath the button, there is a horizontal line with "or" in the center, and a link with a house icon that says "have someone call me".

TIPS FOR ENROLLING

- Have all your dependents' names, dates of birth, and social security numbers available when you enroll
- Remember to select each dependent for each of the benefits in which they will be enrolled
- Be on the lookout for your confirmation statement when you finish your enrollment and keep for your records

If you need assistance or have any questions about your benefits while you enroll, please contact EnrollVB at support@enrollvb.com or your support team at Benefits@SnapCare.com.

BENEFITS ELIGIBILITY

WHO IS ELIGIBLE FOR BENEFITS?

Employees are eligible for all of Snapcare's benefits regardless of the number of hours you work per week or how long you have been with the company. You may make your elections at anytime throughout the year.

You may also cover eligible dependents under many of SnapCare's benefit plans. Eligible dependents include: legal spouse, domestic partners, children up to age 26 whether natural, adopted, stepchildren, or those for whom you have legal custody by court decree, totally disabled children of any age who are unmarried and are physically or mentally incapable of self- support and dependent upon you for support.



WHEN DOES COVERAGE BEGIN?

Your benefits will become effective based on the following:

- 1st of the month following your date of hire if you are hired and make elections *prior to* the 19th of your hire month (*ie- hired on 1/12/23 and make elections by 1/19/23, benefits effective 2/1/23*)
- For those hired or make elections *after the* 19th of the month, benefits will become effective the 1st of following next month (*ie- hired or make elections 1/21/23, benefits effective 3/1/23*)

MAKING CHANGES TO YOUR BENEFITS

Benefit deductions are withdrawn automatically from the credit or debit card you setup on file upon enrollment on the 20th of each month on a post-tax basis. You may make changes to *most of your benefit elections throughout the year **without** requiring a qualifying life event.

**MEC plans and Short-Term Disability plan may only be changed during an approved open enrollment period.*

FREQUENTLY ASKED QUESTIONS

WHAT IS MINIMUM ESSENTIAL COVERAGE (MEC)?

MEC plans generally cover preventive and wellness-related tests and treatments. While they meet specific requirements outlined under the Affordable Care Act (ACA) and ERISA, they are not considered traditional health insurance.

WHAT IS LIMITED INDEMNITY MEDICAL COVERAGE?

Limited Indemnity medical insurance policies help cover the cost of health expenses incurred for treatment due to sickness or injury by paying a fixed dollar amount for covered services. Amounts payable are typically per day per Insured under the plan up to a maximum number of days per calendar year. These plans are not considered major medical coverage.

WHAT IS A COPAY?

A copay is a fixed or flat dollar amount you must pay each time you visit the doctor or purchase medicine. This amount will vary depending on where you go for care, the type of doctor you see and the kind of medicine you need. Not all plans have copays.

WHAT IS AN EXPLANATION OF BENEFITS (EOB)?

An EOB is a statement that comes in the mail and explains details about a submitted insurance claim. The EOB shows the portion that was paid by the insurance carrier and what payment, if any, will be the patient's responsibility. Even though it resembles a bill, it is not. The bill for your portion will come from the health care provider and should be paid to the provider.

WHAT COUNTS AS A PREVENTIVE CARE VISIT?

In general, a preventive care visit is one where you are going for a general checkup and don't have a specific concern. If you have a specific ailment for the doctor to check on, this is typically considered a diagnostic visit. Be aware, however, if you go to the doctor for a yearly check-up and bring up ailments to the doctor, part of the visit might be billed as preventive and part as diagnostic.

WHAT IS THE PREMIUM?

A premium is an amount you pay each month in exchange for insurance coverage

HOW DO I PAY FOR MY COVERAGE?

- All benefits are setup as Direct Pay with EnrollVB, these are **not** payroll deducted. Upon enrolling in benefits, you will set up your preferred debit or credit card for payment each month.
- Payments are due on the 20th of each month and cards on file will automatically be ran.
- If payment is declined for any reason, EnrollVB will attempt to run the card on file 3 more times before coverage is terminated entirely.
- You may sign up for coverage again if your termination is due to non-payment for the following benefits:
 - Teladoc Telemedicine Plan
 - Beazley Limited Indemnity Plans
 - Reliance Standard Dental, Vision, Accident, Hospital Indemnity and Critical Illness Plans
 - Manhattan Life Plan
 - LegalShield Legal and ID Theft Plans
- These benefits will not allow immediate re-enrollment and you will need to wait until an approved open enrollment period to re-enroll:
 - SBMA MEC Plans
 - UNUM iSTD (Short-Term Disability) Plan

Please note that an Evidence of Insurability may be required for re-enrollment

MEDICAL & PRESCRIPTION DRUG BENEFITS

PRIMECARE & ELITECARE MINIMUM ESSENTIAL COVERAGE (MEC) MEDICAL PLANS

The chart below is a brief outline of the Virtual & Ultimate MEC benefits administered by SBMA. You will receive an ID card if you enroll in one of these plans. Please note that this is **not** considered major medical coverage. Please refer to the plan documents for complete plan details.

SBMA- PHCS NETWORK

Plan Features	PRIMECARE MEC PLAN	ELITECARE MEC PLAN
Preventive/Wellness	Covered 100%	Covered 100%
Primary Care Visits	\$15 copay max 3 per year	\$15 copay
Specialist Visits	N/A	\$15 copay
Urgent Care	N/A	\$50 copay
Labs	N/A	\$50 copay
X-Rays	N/A	\$50 copay
Telemedicine	Unlimited - \$0 copay	Unlimited - \$0 copay
Behavioral Health	\$50 fee for first 3 visits, then \$85 fee	\$50 fee for first 3 visits, then \$85 fee

Prescription Drugs Features	PRIMECARE MEC PLAN	ELITECARE MEC PLAN
	In-Network Only	In-Network Only
Generic Rx	Tier 1: \$15 Tier 2: \$30	Tier 1: \$15 Tier 2: \$30
Brand Rx	Tier 3: \$50 Tier 4: \$75	Tier 3: \$50 Tier 4: \$75

EMPLOYEE CONTRIBUTIONS (MONTHLY)

Election Tier	PRIMECARE MEC PLAN	ELITECARE MEC PLAN
Employee Only	\$69.00	\$120.00
Employee + Spouse/Domestic Partner	\$133.00	\$235.00
Employee + Child(ren)	\$133.00	\$235.00
Employee + Family	\$197.00	\$350.00

MEDICAL & PRESCRIPTION DRUG BENEFITS

BASE & BUY-UP LIMITED INDEMNITY MEDICAL PLANS

The chart below is a brief outline of the Base & Buy-Up Limited Indemnity Medical plan benefits administered by Beazley. You will receive an ID card if you enroll in one of these plans. Please note that this is **not** considered major medical coverage. Please refer to the plan documents for complete plan details.

BEAZLEY - FIRST HEALTH PPO		
Plan Features	BASE PLAN	BUY-UP PLAN
Hospital Benefits		
Hospital Confinement Benefit	\$200 per day - 10 days per year	\$200 per day - 10 days per year
Hospital Intensive Care Unit Confinement Benefit	\$400 per day - 10 days per year	\$400 per day - 10 days per year
Hospital Admission Benefit	\$500 per day - 1 day per year	\$1000 per day - 1 day per year
Surgery Benefits		
Inpatient Surgery Benefit	\$300 per day - 1 day per year	\$500 per day - 1 day per year
Outpatient Major Surgery Benefit	\$500 per day - 1 day per year	\$750 per day - 1 day per year
Outpatient Minor Surgery Benefit	\$150 per day - 1 day per year	\$150 per day - 1 day per year
Anesthesia Benefit	\$150 per day - 1 day per year	\$150 per day - 1 day per year
Office Visit Benefits		
Physician Office Visit / Urgent Care Facility Benefit	\$70 per day - 3 days per year	\$100 per day - 3 days per year
Wellness Benefit	\$100 per day - 1 day per year	\$100 per day - 1 day per year
Diagnostic Benefits		
Outpatient Diagnostic Lab Benefit	\$35 per day - 3 days per year	\$35 per day - 3 days per year
Outpatient Diagnostic X-Ray Benefit	\$100 per day - 1 days per year	\$100 per day - 1 days per year
Outpatient Major Diagnostic Testing Benefit	\$250 per day - 1 days per year	\$250 per day - 1 days per year
Accident Benefit Rider		
Urgent Care Facility/Outpatient Surgical Center	\$100 per day - 1 per year	\$100 per day - 1 per year
Emergency Room	\$500 per day - 1 per year	\$500 per day - 1 per year
Inpatient Hospital Confinement	\$750 per day - 1 per year	\$750 per day - 1 per year
Telemedicine Benefit		
WellVia Telemedicine	\$0 consult fee	\$0 consult fee

*Please Note: First Health Network access is not available in New Mexico due to State regulations

MEDICAL & PRESCRIPTION DRUG BENEFITS

BASE & BUY-UP LIMITED INDEMNITY MEDICAL PLANS

The chart below is a brief outline of the Base & Buy-Up Limited Indemnity Medical plan benefits administered by Beazley. You will receive an ID card if you enroll in one of these plans. Please note that this is **not** considered major medical coverage. Please refer to the plan documents for complete plan details.

BEAZLEY - FIRST HEALTH PPO

Prescription Drugs Features	BASE PLAN	BUY-UP PLAN
Tier 1	\$0	\$0
Tier 2	\$10 or less	\$10 or less
Tier 3	\$25 or less	\$25 or less
Tier 4	\$50 or less	\$50 or less
Non-Formulary Drugs	Discounts averaging \$78 per prescription or 67% of U&C	Discounts averaging \$78 per prescription or 67% of U&C
Individual/Family Limit Per Month	None	None

EMPLOYEE CONTRIBUTIONS (MONTHLY)

Election Tier	BASE PLAN	BUY-UP PLAN
Employee Only	\$52.75	\$60.75
Employee + Spouse/Domestic Partner	\$89.75	\$105.75
Employee + Child(ren)	\$75.35	\$88.15
Employee + Family	\$113.35	\$134.15



TELEMEDICINE

PROVIDED THROUGH TELADOC

GET THE CARE YOU NEED, WHEN YOU NEED IT 24/7/365!

Some of the most common uses include:

- Cold & flu symptoms such as cough, fever,
- Earaches and headaches
- Allergies & sinus infections
- Stomach flu
- Bladder infections, UTIs

You will also have access to discounts on MRI and CT Scans, Prescriptions, Hearing Aids, Diabetic Supplies and More!

HOW TO ACCESS TELADOC

Download: New Benefits mobile app to your smart phone

Call: 844-713-2870

Visit: MemberPortal.NewBenefits.com

WHAT YOU'LL PAY

\$15/month with unlimited virtual visits for a \$0 copay.



GOODRX

SAVE MONEY ON YOUR PRESCRIPTIONS!

By using GoodRx when purchasing your prescription drugs, you are able to compare drug prices by pharmacy, and access coupons that help you pay less than the cash price and sometimes price through your insurance!

- 70,000+ US pharmacies accept GoodRx
- No insurance necessary and easy to use at the pharmacy when picking up your prescription

HOW TO ACCESS GOODRX

Go to GoodRx.com or Download the mobile app: GoodRx

WHAT YOU'LL PAY

The cost of the prescription drug and pharmacy you are using a GoodRx coupon at can vary.

GoodRx	
Lipitor Atorvastatin Dallas, TX	
Kroger	\$6.00
Walmart	\$9.00
CVS pharmacy	\$18.41
Walgreens	\$18.42

*Please note: GoodRx is not insurance.

DENTAL BENEFITS

PROVIDED BY RELIANCE STANDARD



To provide employees and their dependents access to an affordable network of dentists, SnapNurse offers two dental plans through Reliance Standard. You can visit any dentist; however, if you want the best value stay In-Network.

To find an in-network dentist, go to [Reliance Standard](#). Under Employee Quick Links select the Find Dental and Vision Providers near you to begin your search. Select 'Dental providers', this will take you to the Ameritas network website where you will enter your zip code and choose the 'Classic (PPO) network'. Please see the Certificates of Coverage(s) for details about any exclusions or limitations that may apply.

RELIANCE STANDARD DENTAL PPO

Plan Features	LOW PLAN	HIGH PLAN
	YOU PAY	
Calendar Year Deductible (Individual / Family) per individual per calendaryear	\$50 / \$150	\$50 / \$150
Annual Benefit Maximum per individual per calendaryear	\$750	\$1,000
Plan Benefits		
Type 1 Routine Exam, Bitewing X-rays, Periapical X-rays Cleaning, Fluoride for Children 15 and under	90%	100%
Type 2 Full Mouth/Panoramic X-rays, Sealants, Space Maintainers, Restorative Amalgams, Restorative, Composites, Crown Repair, Denture Repair, Simple Extractions, Complex Extractions, Anesthesia, Pre- Diagnostic Test	70%	80%
Type 3 Onlays, Crowns, Endodontics, Periodontics, Prosthodontics	Not Covered	50%
Orthodontia Services* (*there is a 6-month waiting period for this benefit. Does not cover Adults)	Not Covered	50%
Orthodontia Lifetime Maximum (per person)	Not Covered	\$1,000

EMPLOYEE CONTRIBUTIONS (MONTHLY)

Election Tier	LOW PLAN	HIGH PLAN
EMPLOYEE ONLY	\$23.96	\$39.52
EMPLOYEE + SPOUSE/DOMESTIC PARTNER	\$41.11	\$78.91
EMPLOYEE + CHILD(REN)	\$51.50	\$87.43
FAMILY	\$72.19	\$127.17

VISION BENEFITS

PROVIDED BY RELIANCE STANDARD

Taking care of your vision is important to your overall health. SnapCare offers a vision plan administered by Reliance Standard. Many eye problems and diseases can be treated if caught early. Reliance Standard members can take care of their vision and have routine eye exams, while saving money on all their eye care needs.

Taking care of your vision can also mean early detection for signs of:

- Diabetes
- Hypertension
- High cholesterol
- Tumors
- Thyroid disorders
- Neurological disorders

You may choose from many private practice doctors, local optical stores, and national retail stores including Walmart and Costco Optical locations. To locate a participating network eye care doctor or location, visit to [Reliance Standard](#). Under Employee Quick Links select the Find Dental and Vision Providers near you and select 'VSP vision providers'. This will take you to the VSP website where you will enter your zip code to begin your search. Please see the Certificates of Coverage(s) for details about any exclusions or limitations that may apply.



RELIANCE STANDARD VISION PLAN

Plan Features	VSP Choice Network	Out-of-Network
YOU PAY		
Deductibles	\$10 Exam \$25 Eye Glass Lenses or Frames	\$10 Exam \$25 Eye Glass Lenses or Frames
Annual Eye Exam	Covered in full	Up to \$45
Frames Allowance	\$120	Up to \$70
Lenses		
Single	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$65
Lenticular	Covered in full	Up to \$100
Contacts (in lieu of glasses)		
Elective	\$120	Up to \$105
Medically Necessary	Covered in full	Up to \$120
Frequency		
Exam/Lens/Frames	12/12/24 Based on date of service	12/12/24 Based on date of service

EMPLOYEE CONTRIBUTIONS (MONTHLY)

Election Tier	VISION
EMPLOYEE ONLY	\$8.41
EMPLOYEE + SPOUSE/DOMESTIC PARTNER	\$17.33
EMPLOYEE + CHILD(REN)	\$17.07
FAMILY	\$25.82

TERM LIFE BENEFITS

PROVIDED THROUGH MANHATTAN LIFE

SnapCare offers you the opportunity to elect Term Life Insurance through Manhattan Life for you, your spouse and your eligible children. Electing to purchase this additional coverage allows you to do more to protect your loved ones financially in the event of your death.

Level term life insurance is renewable to age 80, and available in a term duration of 10 years.

Benefit amounts are available at various levels:

- \$5,000 to \$125,000 for employees

Dependent coverage also can be added:

- Spouse: \$15,000
- Child: \$10,000 for eligible child

The rates for the Term Life Insurance are reflected in the EnrollVB Self-Service Portal as you complete the enrollment process. Tobacco and Non-Tobacco rates apply.



TERM LIFE INSURANCE

Benefit Amounts	
Employee	\$5,000 - \$125,000
Spouse	\$5,000 - \$15,000
Child(ren)	\$5,000 - \$10,000
	Guarantee Issue
Employee	\$125,000
	Contingent Guarantee Issue
Spouse¹	\$15,000
Child(ren)	\$10,000
Pre-Existing Limitation	12/12
Portability / Conversion	Included
Terminal Illness Benefit	Included

¹ Spouse must answer two (2) eligibility questions.

Late enrollees who do not elect coverage when first eligible may be subject to medical questions.

DISABILITY BENEFITS

PROVIDED THROUGH UNUM

Understanding the importance in protecting your income, SnapCare provides you with the opportunity to purchase individual short-term disability for additional income protection.

INDIVIDUAL SHORT-TERM DISABILITY (iSTD)

If you wish to purchase iSTD coverage, you may do so through the iSTD plan administered by UNUM. The amount you receive is based on your base earnings before your disability began.

The rates for the iSTD Benefit are reflected in the EnrollVB Self-Service Portal as you complete the enrollment process. Late enrollees who do not elect coverage when first eligible may be subject to medical questions.



Individual STD Plan Features

Covered Conditions	Covered sickness and off the job accident
Benefit Percentage	60%
Maximum Benefit Amount	\$5,000
Minimum Benefit Amount	\$400
Elimination Period and Benefit Duration <small>Note: Elimination period is the number of days that must pass between your first day of a covered accident or illness and the day you can start receiving disability benefits. Benefit duration is the number of months you could receive benefits while you are disabled.</small>	You can choose from 14/14/3 or 14/14/6 Plans. The first number is the elimination period for a covered off-the-job accident. The second number is the elimination period for an illness. And the third number is your benefit duration.
Pre-Existing Condition Period	12/12
Evidence of Insurability (Health Questions)	Health questions are not required for amounts up to 60% not to exceed \$3,000.

WORKSITE BENEFITS

PROVIDED THROUGH RELIANCE STANDARD

ACCIDENT INSURANCE

Over 40 million Americans receive treatment for an injury each year. These accidents often lead to unexpected expenses that can hurt your wallet. Accident insurance is different from health and disability insurance because it helps protect you from the unexpected costs those types don't cover and can be considered a supplemental insurance.

This plan is an extra layer of protection that pays you cash when you suffer an unexpected, qualifying accident. It provides you money to cover any extra, out-of-pocket expenses associated with your injury. The money you receive from your accident can be used however you want as you recover from your injuries, covering anything from medical costs to non-medical costs like your monthly rent.

BENEFIT FEATURES:

- Fully portable and easy enrollment with no medical questions
- Coverage options available for Employee, Spouse (Spouse must be under age 70 to enroll) and Child(ren) from birth to age 26
- Covers child organized sport
- Covers off the job accidents
- \$50 wellness screening benefit
- Benefits will be paid directly to you

COVERED INJURIES MAY INCLUDE:

- Broken bones
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Burns
- Emergency dental work

BENEFITS MAY BE PAYABLE FOR:

- Initial treatment
- Emergency room visit
- Hospitalization
- Admission (per occurrence)
- Confinement (per day)
- Medical appliance
- Follow-up care



HOSPITAL INDEMNITY

Being hospitalized for a sickness or injury is a common occurrence and can happen to anyone at any time. While your medical insurance may cover hospital bills, it may not cover all the costs associated with a hospital stay, such as deductibles and copays, transportation, and lodging. If you are admitted to a hospital for a covered sickness or injury, you can receive payments that can be used for any purpose, such as high deductibles and copays, travel to and from the hospital for treatment, and childcare service assistance while recovering.

Payments are made directly to you, even if you did not actually incur any out-of-pocket expenses.

BENEFIT FEATURES:

- Fully portable and easy enrollment
- Coverage options available for Employee, Spouse (Spouse must be under age 70 to enroll) and Child(ren) from birth to age 26
- Benefits will be paid directly to you

BENEFITS MAY BE PAYABLE FOR:

- Hospitalization/ICU Admission - \$1,000 / 1 time per year
- Daily Confinement Benefit - \$100 per day up to 365 days
- Daily ICU Confinement Benefit - \$200 per day up to 60 days

CRITICAL ILLNESS

It's a cash payment you receive if you ever experience a serious illness like cancer, a heart attack or a stroke, giving you the financial support to focus on recovery.

Benefits are paid directly to the insured when they need it most. Expenditure for claim process are not limited to cover medical expenses, funds can be used under the discretion of the insured for things such as childcare, transportation and to fill in gaps in their medical plan, life copays and deductibles

You and your spouse may elect a lump sum benefit in increments of \$10,000 with a minimum election of \$10,000 to a max of \$20,000. This is guaranteed issue. Child benefit is 50% of the employee coverage. There is also a \$50 wellness benefit included for certain preventive care screenings. Some covered illnesses include:

- Cancer
- Heart Attack
- Stroke
- Organ Failure
- Kidney Failure
- And More!

LEGAL AND IDENTITY THEFT PROTECTION

PROVIDED THROUGH LEGALSHIELD & ID SHIELD



LegalShield provides the legal protection you and your family need and deserve.

Here are some of the great benefits and services available to you through our Legal plan:

[Direct access to a dedicated provider law firm](#)

You will receive unlimited legal consultation and advice on personal legal matters. 100% of matters are covered in-network and your provider firm is even available for emergency situations.

[Document Review and Preparation](#)

An attorney can help you review and prepare common legal documents for Wills, Trusts, and more.

[Court Representation](#)

You will receive representation for legal matters such as traffic tickets and even house closings.

[Letter and Phone Calls](#)

Letters and phone calls can be made on your behalf to resolve legal matters such as warranty disputes or a dispute with a creditor.



IDShield provides the identity and privacy protection you and your family need and deserve.

Here are some of the great benefits and services available to you through our ID Theft plan:

[360 Degree Protection](#)

IDShield monitors your identity, credit, financial accounts, social media accounts, and provides device and online privacy reputation management services.

[Full-Service Restoration and Unlimited Consultation](#)

If your identity is stolen IDShield provides you direct access to a dedicated Licensed Private Investigator, who will restore your identity to its pre-theft status, guaranteed. You can also talk to an identity theft specialist about any identity theft or online privacy concern. In the event of an emergency, IDShield provides 24/7 emergency assistance.

[Financial Protection](#)

Financial account monitoring and a \$1 Million Identity Fraud Protection Plan for unauthorized electronic fund transfers and identity theft related expenses.

[Real-Time Alerts](#)

If a threat is detected to your identity or credit, you will receive an alert. You can view your alerts on the IDShield mobile app, member portal and receive them by email.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

PROVIDED THROUGH GUARDIAN INTEGRATED BEHAVIORAL HEALTH, INC.

The WorkLifeMatters Employee Assistance Program (EAP) provides counseling and support services for you and your immediate family with confidential, professional counseling resources at no cost to you. This program includes unlimited 24/7 expert support. In addition to up to 3 face-to-face visits per issue per year, the EAP can help you with a variety of topics, including:

- Childcare and elder care assistance
- Identity theft resolution services
- Legal Services
- Maternity education
- Employee Discounts
- Webinars, Podcasts, Articles and FAQs
- Tax Consultation
- Will preparation services and much more!

To learn more about the services and resources available through WorkLifeMatters, go to worklife.uprisehealth.com and enter access code (worklife). You may also call 1-800-386-7055 anytime of day, 7 days per week. For more information on will preparation services, go to ibhwillprep.com and enter the username (WillPrep) and password (GLIC09); or call 1-877-433-6789.

988 SUICIDE & CRISIS HOTLINE

PROVIDED THROUGH SAMHSA

988 offers 24/7 access to trained crisis counselors who can help people experiencing mental health-related distress. That could be:

- Thoughts of suicide
- Mental health or substance use crisis, or
- Any other kind of emotion distress

People can call or text [988](tel:988) or chat 988lifeline.org for themselves or if they are worried about a loved one who may need crisis support.

988 serves as a universal entry point so that no matter where you live in the United States, you can reach a trained crisis counselor who can help.

EMPLOYEE DISCOUNT PROGRAM

PROVIDED THROUGH BENEFITHUB

Enjoy discounts, rewards, and perks on 1,000s of brands you love in a variety of categories:

- Travel
- Apparel
- Entertainment
- Beauty & Spa
- Auto
- Local Deals
- Restaurants
- Tickets
- Electronics
- Education
- Health & Wellness
- Auto & Home Insurance

**It's easy to access
and start saving!**

[SnapCare BenefitHub](#)
Referral Code: PWDVAVJ

Questions? Call 1-866-664-4621
or email
customercare@benefithub.com

Hertz

LEGOLAND

Office
DEPOT

Lenovo

GROUPON

Budget

TrueCar

sam's club

DELL

GARMIN

CityPASS

AVIS

WHO TO CONTACT

BENEFIT	COMPANY	POLICY #	WEBSITE / EMAIL	PHONE NUMBER
Telemedicine Plan	New Benefits	NB10930D UT, VT- NB10930E WA- NB10930F	www.newbenefits.com	1-800-800-7616
Minimum Essential Coverage (MEC) Plans	SBMA	7176001	www.sbmamec.com	1-888-505-7724
Limited Indemnity Medical Plans	Beazley	5B000061	www.Beazley.com	1-800-508-9238
Dental and Vision	Reliance Standard	136-421835	www.reliancestandard.com	1-800-497-7044
Term Life	Manhattan Life	890751	www.manhattanlife.com	1-855-448-6982, option 2
Individual Short-Term Disability (ISTD)	UNUM	R0841502	www.unum.com	1-800-635-5597
Accident, Critical Illness, Hospital Indemnity Insurance	Reliance Standard	Acc- VAI872571 CI- VCI872576 HI- VHI872578	www.reliancestandard.com	1-800-351-7500 ext. 6415
Employee Assistance Program (EAP)	Guardian Integrated Behavioral Health	584493	worklife.uprisehealth.com Access code: worklife Will Prep ibhwillprep.com Username: WillPrep Password: GLIC09	EAP: 1-800-386-7055 Will Prep: 1-877-433-6789
Legal & ID Theft	LegalShield	302920	www.legalshield.com	1-800-654-7757
BenefitHub	BenefitHub	----	https://SnapNurseperks.benefitHub.com Referral Code: PWDVAVJ customerCare@benefitHub.com	1-866-664-4621
Ethics Hotline 24/7	SnapNurse	---	Snapethics.com	Call: 1-800-461-9330 Text: 1-470-380-0104
988 Suicide & Crisis Lifeline <i>24/7/365 confidential support</i>	Substance Abuse and Mental Health Services Administration (SAMHSA)	---	https://www.samhsa.gov/find-help/988/key-messages	Call or Text: 988
<i>For any questions or assistance with enrollment contact:</i>		---		
EnrollVB	EnrollVB		support@enrollvb.com	770-709-6499
Benefits Department	SnapCare	---	Benefits@snapcare.com	1-888-998-SNAP (7627)



2024 BENEFITS GUIDE

This brochure summarizes the benefit plans that are available to SnapNurse's eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Benefits Department. Information provided in this brochure is not a guarantee of benefits.