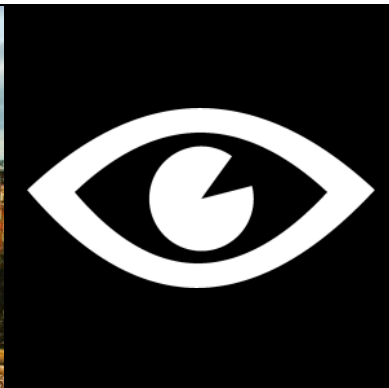


2019 Benefits Enrollment Guide

(Traveler Benefits)



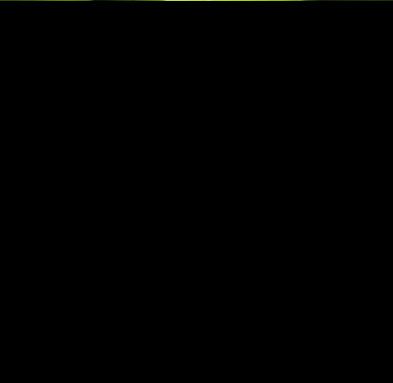
Leah Helmbrecht



Kyle Thomas Williams



Laura Rogers



Mitchell Woodruff



Travel Nurse Across America

Welcome to your 2019 Benefit Enrollment!

WE'VE GOT YOU COVERED!!

We are so excited and honored to present your 2019 Benefit Options! We have partnered with Explain My Benefits (EMB) to provide a positive enrollment experience utilizing a new online enrollment system including a mobile app.

Our Benefits Package is designed to recognize the diverse needs of our workforce. We continue to:

- Provide competitive and comprehensive benefit options
- Maintain a program that considers your individual needs
- Provide long-term financial security for you and your family

We encourage you to review all of your benefit options before making your elections. Only you can determine which benefits are the best for you. We want you to understand all of your options and make informed decisions.

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Introduction

Enrollment

TNAA would like for all our employees to take advantage of all the benefits we offer. Employees can do so by enrolling as a new hire or on a yearly basis during our annual open enrollment.

Selecting a Plan

TNAA's goal is to offer a variety of benefits that deliver quality care at affordable prices depending on the varying needs of each employee.

Considerations

Please remember that choosing benefits is dependent on the needs of each employee and the balance between cost and coverage. It is important to consider the following when selecting a plan that best fits your needs:

1. **Frequency of Use:** How often do you use a healthcare service and what care do you predict being a requirement for you and your dependents?
2. **Payroll Deductions:** The amount that will be deducted from each payroll check.
3. **Copays/Coinsurance:** The amount you are expected to pay for "out-of-pocket" medical expenses at the time of the service.
4. **Deductibles:** The amount you will pay "out-of-pocket" each year before the plan begins to pay benefits. (Remember, the amount of your deductible varies depending on the medical plan you choose). Also, keep in mind that any deductible you meet will accumulate toward the maximum out-of-pocket.
5. **History:** Both your health history and those of your dependents.

Qualifying Life Event

General Rule: Unless one of the following Qualifying Life Events summarized below applies, no benefit elections can be changed until the following year's open enrollment.

- A change in your legal marital or domestic partnership status (marriage, divorce, death)
- A change in the number of dependents (birth, adoption, death of a dependent)
- A change in your spouse's employment status (including commencement or termination of employment, a leave of absence, change from full-time to part-time, or vice-versa)
- Your dependent satisfying or ceasing to satisfy an eligibility requirement for coverage as a dependent
- Loss of other coverage

If you experience a Qualifying Life Event and wish to make changes to your current benefit elections, you must login to EMB Enroll and make changes **within 30 days of the event**.

Please Note: Additional documentation may be requested as proof of the Qualifying Life Event (such as; a marriage certificate, birth certificate, proof of loss of coverage, etc.)

Enrollment Procedure

- ◆ *Enrollments must be completed within 30 days of the first day worked.*
- ◆ If you do not make elections within 30 days you will not be eligible to enroll in benefits until TNAA's annual Open Enrollment **OR** until you have a qualifying event.
- ◆ All plans provided by TNAA, *with the exception of Accident and Critical Illness*, are effective on the first day worked, and end on the last day worked. Accident and Critical Illness coverage begins first of the month following the first day worked.
- ◆ To review Benefit Options and other important information, visit www.TNAA-TravelerBenefits.com.

Enrollment Options

Decide which of these three convenient enrollment options best fits your needs:



Self-Service

Visit www.TNAA-TravelerBenefits.com, click on the red "Log into Your Benefit System" button or download the mobile app and move through the enrollment system at your own pace. Login instructions are on page 5.

- ◆ You **MUST** click "submit" once your elections are complete, and you should receive a confirmation number. *If you do not receive a confirmation number, your elections are not complete.*
- ◆ You may return to the system anytime to review your enrollment confirmation.



Contact Your Dedicated Benefits Specialist

Call us at 1-800-240-2526 and ask to speak with your Benefits Specialist OR Email us at HRTrav@nurse.tv.

- ◆ Your Benefits Specialist will walk you through the process or make your elections for you via phone.



Call Center Sessions

Schedule a phone session with a Benefits Counselor from EMB, trained specifically on your plan options. Visit www.TNAA-TravelerBenefits.com and select "Click Here to Schedule Your Enrollment Session".

- ◆ EMB Enrollment Sessions are scheduled in 30-minute increments.
- ◆ EMB's Benefit Counselors can answer all of your questions as well as make elections for you!

**** In order to prepare for making enrollment elections via any of the above options you will need to Review the 2019 Benefits Guide prior to going through any enrollment process and gather dependent and beneficiary information (i.e. Social Security Numbers and Dates of Birth).**

Login Instructions

ACCESSING EMB ENROLL

Access your company's **Benefit Resource Website** and select **"Log Into Your Benefit System"**

- A Access** the system using your Username and Password
- B Forgot username**
 - Enter your 9-digit ID (SSN without dashes)
 - Answer your three security questions
 - Your username will be emailed to your email address on file (watch for an email from autobenestatus@autobene.com)
- C Forgot password**
 - Enter your username
 - Answer your three security questions
 - Enter and confirm your new password
 - Confirm your email address; you will receive a confirmation of the change

Log In

Username

Password

Enter

B Forgot Username | Forgot Password **C**

For New Users and Prior Users That Have Not Accessed EMB Enroll Since March 1, 2018

Create a New Account

- A Hover** over the question mark next to each field for specific instructions
- B Enter** the required Employee ID and PIN as instructed
- C Click** **"Create New Account"**

In the event the system advises that an account already exists, return to the "Log In" steps above.

Create New Account

Enter Employee ID

Enter PIN

Create New Account

USERNAME AND PASSWORD CRITERIA

Username:

- At least one (1) letter and one (1) number
- Between 8 - 32 characters
- Not the same as your password
- No more than three sequential characters (*abc, cba, 123, 321*)
- No more than three repeating characters (*aaa, 111*)
- Permitted special characters: @ . - _ *
- Your username must be unique

Password:

- At least one (1) uppercase letter and one (1) lowercase letter
- At least one (1) number
- Between 8 - 20 characters
- Not the same as your username
- No more than three sequential characters (*abc, cba, 123, 321*)
- No more than three repeating characters (*aaa, 111*)
- Permitted special characters: @ . - _ *
- Password cannot be the same as your previous 10 passwords on this system

Create New Account

Create Username

Enter Username: Username rules

Create Password

Enter Password: Password rules

Confirm Password:

Choose Security Questions

Security Question 1:

Answer 1:

Security Question 2:

Answer 2:

Security Question 3:

Answer 3:

E-mail Address

Enter E-mail Address:

Confirm E-mail Address:

Cancel

Continue

Referencing the criteria to the left:

- Create your Username and Password
- Choose your Security Questions and Answers
- Click Continue.

Three (3) Security Questions with Answers and a valid email address are required to validate identity.

Mobile App



BENEFITS ENROLLMENT APP

TNAA has provided you with an app to manage your benefits that allows you to:

- ✓ **Enroll in your benefits from your phone**
- ✓ **View your current benefits**
- ✓ **Watch benefit education videos, review benefit guides and plan summaries**
- ✓ **Receive important message notifications about your benefits**



Benefits at your fingertips!

TO DOWNLOAD:

1. Visit the Apple or Android App Store
2. Search for: **Explain My Benefits**
3. Download the free app!
4. Enter company code: **travelertnaa**



Medical

Travel Nurse across America continues to work to provide medical coverage, at affordable rates, for you. Medical insurance coverage will be administered by Cigna.

Benefits	PPO Base	PPO Buy-Up	HDHP Plan
Co-Insurance • In-Network • Out-of-Network	Plan pays 70% Plan pays 50%	Plan pays 80% Plan pays 60%	Plan pays 70% Plan pays 50%
Calendar Year Deductible • In-Network (Individual/Family) • Out-of-Network (Individual/Family)	\$3,000 / \$6,000 \$3,000 / \$6,000	\$1,000 / \$2,000 \$3,000 / \$6,000	\$7,250 / \$14,500 \$10,000 / \$30,000
Out-of-Pocket Maximum (Deductible included) • In-Network (Individual/Family) • Out-of-Network (Individual/Family)	\$6,750 / \$13,500 \$11,000 / \$22,000	\$5,000 / \$10,000 \$11,000 / \$22,000	\$7,950 / \$15,900 \$22,050 / \$44,100
Primary Care Office Visit Copay • In-Network • Out-of-Network	\$40 Copay Plan pays 75% after deductible	\$25 Copay Plan pays 75% after deductible	Plan pays 70% after deductible Plan pays 50% after deductible
Specialist Office Visit Copay • In-Network • Out-of-Network	\$60 Copay Plan pays 75% after deductible	\$50 Copay Plan pays 75% after deductible	Plan pays 70% after deductible Plan pays 50% after deductible
Preventative Services • In-Network • Out-of-Network	Covered at 100% Plan pays 75% after deductible	Covered at 100% Plan pays 75% after deductible	Covered at 100% Plan pays 75% after deductible
Hospital Services (Inpatient) • In-Network • Out-of-Network	Plan pays 70% after deductible Plan pays 50% after deductible	Plan pays 80% after deductible Plan pays 60% after deductible	Plan pays 70% after deductible Plan pays 50% after deductible
Hospital Services (Out Patient) • In-Network • Out-of-Network	Plan pays 70% after deductible Plan pays 50% after deductible	Plan pays 80% after deductible Plan pays 60% after deductible	Plan pays 70% after deductible Plan pays 50% after deductible
Urgent Care • In-Network • Out-of-Network	\$75 Copay \$75 Copay	\$75 Copay \$75 Copay	Plan pays 70% after deductible Plan pays 70% after deductible
Emergency Room Services • In-Network • Out-of-Network	\$500 Copay \$500 Copay	\$500 Copay \$500 Copay	Plan pays 70% after deductible Plan pays 70% after deductible
Medical Lifetime Max. Benefits	Unlimited	Unlimited	Unlimited
In-Network Retail (30 day supply) • Generic • Formulary • Non-Formulary • Specialty	\$10 \$40 \$75 Plan pays 80% after deductible	\$10 \$40 \$75 Plan pays 80% after deductible	Plan pays 70% after deductible Plan pays 70% after deductible Plan pays 70% after deductible Plan pays 70% after deductible
Out-of-Network Retail (30 day supply) • All brands	Plan pay 75% after deductible	Plan pays 75% after deductible	Plan pays 50% after deductible

	Plan	Employee	Employee + 1	Employee + 2 or more
Weekly Payroll Deductions	PPO Base	\$67.44	\$143.71	\$239.90
	PPO Buy-Up	\$78.79	\$162.83	\$268.79
	HDHP Plan	\$43.52	\$103.26	\$178.60

**Dependents can be enrolled through age 25. Coverage terminates on the dependent's 26th birthday.*

Dental



Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the TNAA dental benefit plan through **Delta Dental**.

Benefits	Delta Dental Base Plan		Delta Dental Buy-up Plan	
	In Network	Out-of-Network	In Network	Out-of-Network
Annual Benefit Max (Calendar Year) • Per Insured Person	\$1,000	\$1,000	\$2,000	\$2,000
Annual Deductible (Calendar Year) (Does not apply to Orthodontic Services) • Per Insured Person / Family maximum • Waived for Diagnostic/Preventive	\$75 / \$225 Yes	\$75 / \$225 Yes	\$50 / \$150 Yes	\$50 / \$150 Yes
Diagnostic and Preventive Services • Periodic oral exam • Teeth cleaning • Bitewing X-rays • Full mouth or Panoramic X-rays • Fluoride application	100% Covered, No Deductible	90% Covered, No Deductible	100% Covered, No Deductible	90% Covered, No Deductible
Basic Services • Amalgam (silver-colored) filling • Composite (tooth-colored) filling • Space Maintainers	Plan pays 80% after Deductible	Plan pays 72% after Deductible	Plan pays 80% after Deductible	Plan pays 72% after Deductible
Major Services • Crowns • Jackets • Prosthetics Bridges Partial and Full Dentures • Implants	Plan pays 50% after Deductible	Plan pays 45% after Deductible	Plan pays 50% after Deductible	Plan pays 45% after Deductible
Coverage for the following benefits varies by plan: (endodontics, oral surgery, periodontics - maintenance, non-surgical & surgical)	Covered under Major Services	Covered under Major Services	Covered under Basic Services	Covered under Basic Services
Orthodontic Services • Children under age 19	Not Covered	Not Covered	Plan pays 50% up to Lifetime Max	Plan pays 45% up to Lifetime Max
Orthodontic Lifetime Benefit Max • Per Eligible Insured Person	Not Covered	Not Covered	\$2,000	\$2,000

	Plan	Employee	Employee + 1	Employee + 2 or more
Weekly Payroll Deductions	Base Plan	\$5.31	\$11.52	\$20.64
	Buy-up Plan	\$7.27	\$16.25	\$31.11

**Dependents can be enrolled through age 25. Coverage terminates on the dependent's 26th birthday.*

THE DELTA DENTAL DIFFERENCE

Delta Dental of Arkansas is proud to offer you quality dental insurance, and we hope you will take advantage of your benefits to receive the best care possible for your smile. For more information about your dental insurance plan, contact Delta Dental Customer service at 1-800-462-5410.

SAVE MONEY

Delta dental has the largest network of dentists in Arkansas and across the nation, which means you will find quality care wherever you are. While you are free to see the dentist of your choice, it works to your advantage to choose a dentist from one of the two Delta Dental networks: Delta Dental Premier and Delta Dental PPO. To obtain the *deepest* discounts and the *least* amount of out-of-pocket expenses, choose a dentist from the **Delta Dental PPO** network.

Locate a participating dentist near you by visiting www.deltadental.com to use the online directory. The directory will create a list of dental offices that match your search and will also provide maps and directions to a selected office.

ADDED BENEFITS

Through evidence based dentistry, Delta Dental encourages patients to receive the dental care that is most appropriate for certain medical conditions.

For covered members with diabetes, heart disease, have a history of periodontal disease or who are pregnant, Delta Dental will cover up to four routine cleanings or periodontal maintenance procedures per year.

The additional benefits may not be combined for patients with more than one of the above conditions.

INCREASE YOUR ANNUAL MAXIMUM

Delta Dental's Carryover Benefit allows you to carryover a portion of your unused benefits each year giving you the opportunity to grow your coverage.

If you need a procedure that costs more than your annual maximum, you can pay the difference with carryover benefits.

If you are enrolled in the **Base Plan**, you will **qualify to carryover \$250** or 25% of your annual maximum each year if you meet the following requirements:

- You must submit at least one claim for covered services during the calendar year.
- Your paid claims must be less than half (\$499) of your annual maximum (\$1,000) for the Accumulation Year.

If you are enrolled in the **Buy-Up Plan**, you will **qualify to carryover \$500** or 25% of your annual maximum each year if you meet the following requirements:

- You must submit at least one claim for covered services during the calendar year.
- Your paid claims must be less than half (\$999) of your annual maximum (\$2,000) for the Accumulation Year.

The amount accumulated under the Carryover Benefit cannot exceed the amount of the member's annual maximum (\$1,000 Base Plan or \$2,000 Buy-Up Plan).



Sheryl Ann Acutin

Vision

Regular eye examinations cannot only determine your need for corrective eyewear, but also may detect general health problems in their earliest stages. Protection for your eyes should be a major concern to everyone. Vision is offered through **DeltaVision**.

Benefits	In-Network	Out-of-Network	Frequency
Routine Eye Exam			
• A comprehensive eye exam	\$10 Copay	Up to \$36 reimbursement	Every 12 months
Eyeglass Frames			
• One pair of eyeglass frames	\$150 retail allowance	Up to \$70 reimbursement	Every 24 months
Eyeglass Lenses (instead of contacts)			
One pair of standard plastic lenses			
<ul style="list-style-type: none"> • Single vision lenses • Bifocal lenses • Trifocal lenses • Lenticular lenses • Progressive Lens Upgrade (subject to copay) 	\$25 copay \$25 copay \$25 copay \$25 copay Covered up to the cost of lined trifocal; insured pays balance	Up to \$28 reimbursement Up to \$42 reimbursement Up to \$56 reimbursement Up to 78 reimbursement Up to \$56 reimbursement	Every 12 months
Contact Lens Fitting Exam (subject to copay)			
<ul style="list-style-type: none"> • Standard CFL Exam • Specialty CFL Exam 	Covered in full \$50 retail allowance	Not covered	Every 12 months
Contact Lenses (instead of glasses)			
<ul style="list-style-type: none"> • Elective (Conventional or Disposable) • Medically Necessary 	\$150 retail allowance Covered in full	Up to \$100 reimbursement Up to 210 reimbursement	Every 12 months in lieu of glasses
Discounts			
<ul style="list-style-type: none"> • Frames • Lens Options (scratch coat, UV coat, tint, etc.) • Progressives • Refractive Surgery (LASIK) 	20% off amount over allowance 20% off retail 20% of amount over retail lined trifocal lenses 15% - 50% off retail	N/A	N/A

	Plan	Employee	Employee + 1	Employee + 2 or more
Weekly Payroll Deductions	Vision	\$1.30	\$2.46	\$3.23



Voluntary Benefits

What are Voluntary Benefits?

Voluntary Benefits are offered to strengthen your overall benefits package. You customize the benefit based on need and affordability.

- Ownership - Policies are fully portable and belong to you if you leave your employer, same price and same plan
- Benefits are payroll deducted
- *Cash benefits are paid directly to you, not to a hospital or a doctor*
- *Benefits are paid regardless of any other coverage you may have*
- Level premiums - Rates do not increase with age
- Guaranteed Renewable
- Designed to provide additional cash flow to assist with out-of-pocket medical costs and other bills



Felino Taruc

The Voluntary Benefits offered are **Accident and Critical Illness** through Lincoln.

Accident Plan



Ally Ferguson

Life is full of unexpected moments. Some are ones you'd rather forget—like accidental injuries. Lincoln Accident Insurance pays cash should you or a family member suffer an accidental injury, and you decide the best way to spend it.

Just a few examples of benefits included in the plan:

- Emergency room Visits - \$170
- Hospitalization - \$1,300 admission benefit, \$250 per day benefit
- Intensive Care daily benefit - \$600 per day
- Fractures - up to \$6,800
- Dislocations - up to \$6,000
- Follow-up Care (up to 6 sessions) - \$80 per session
- See brochure for a complete list of benefits

	Employee	Employee & Spouse	Employee & Child(ren)*	Family*
Weekly Payroll Deductions	\$4.41	\$6.70	\$7.78	\$10.80

**Dependents up to age 26 can be covered regardless of student status.*

Voluntary Benefits

Critical Illness

If serious illness strikes, the last thing you need to be concerned with is how to pay the bills: copayments, car payments, rent or mortgage, utilities and food.

That's why Lincoln Critical Illness Insurance provides cash to help with extra expenses—so you can focus on your recovery and not have to worry about money if you get sick.

If you are diagnosed with a covered illness, you get a lump-sum cash benefit to use however you wish—even if you receive benefits from other insurance. Use it how you need it: for treatments not covered by other insurance or a dream vacation to celebrate your recovery. You decide.



Stanton Hinson

Guaranteed Issue New Hires Only
\$30,000 employee / \$15,000 spouse / \$7,500 children

Regardless of other coverage in force, the benefit is paid out in a full lump sum.

Examples of covered conditions:

100% Benefit: Heart Attack, Heart Transplant, Stroke, Invasive Cancer, End Stage Renal Failure, Major Organ Transplant, ALS/ Lou Gehrig's Disease, Advanced Alzheimer's Disease, Advanced Parkinson's Disease

25% Benefit: Cancer in Situ, Benign Brain Tumor, Bone Marrow Transplant, Acute Respiratory Distress Syndrome, Advanced MS, Loss of Sight, Hearing, Speech

10% Benefit: Arteriosclerosis, Aneurysm

A Health Screening Benefit is included in your Critical Illness Policy and Lincoln pays \$50 for one screening test per calendar year.

Examples of health screenings:

- Low dose mammography
- Stress test
- Serum Cholesterol
- Bone Marrow
- Pap Smear
- Colonoscopy
- Prostate specific antigen
- Chest X-ray

Also included is a Recurrence Benefit that provides a cash payment for each of the covered conditions in the event the covered person is diagnosed with the same covered illness. Each recurrence diagnosis is paid at 50% of the original benefit. There is also an Additional Category benefit that provides a cash payment of 100% of the original benefit if an insured is diagnosed with a different covered illness.

Pre-Existing Condition: Anything you received medical treatment, advice or consultation, care or services including diagnostic measures, or had drugs or medicine prescribed or taken in the 12 months prior to your insurance effective date will not be covered for the first 12 months of the policy.

If you waived this benefit previously or are increasing benefit amounts, you must answer a few health questions and be approved for coverage.

Rates

This benefit is customized by each employee so rates vary, but can start as little as a few dollars a week. See brochure for more details. **Your specific rate will be calculated for you in the electronic enrollment system.**

Basic Life & AD&D Insurance

Life Insurance at no cost to you!

TNAA provides basic life and accidental death and dismemberment (AD&D) insurance coverage in the amount of \$25,000 through **Lincoln Financial** to all benefit eligible employees at no cost to the employee.

What is Basic Life?

In the event of your death, Basic Life Insurance helps provide financial protection for your loved ones at no cost to you.

Your benefit is \$25,000. If you feel like you need additional life insurance protection, you have the opportunity to purchase more for yourself, your spouse and your child(ren).

Accidental Death & Dismemberment (AD&D)

Accidental Death and Dismemberment (AD&D) insurance provides an additional \$25,000 for a covered accidental bodily injury that directly causes dismemberment (loss of a hand, foot or eye).

In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable

Importance of Selecting a Beneficiary

Selecting a beneficiary is a very personal decision. Some people want to use a death benefit to protect their loved ones, and other people look at it as more of a financial transaction. When you designate beneficiaries, you have the final say over who receives your death benefit. If you do not choose one, your state's laws determine who gets the benefit.



Miya & Eric Harris

Voluntary Life Insurance

TNAA employees have the option to enroll in Voluntary Life Insurance through Lincoln Financial. You can elect Voluntary Life coverage for yourself, your spouse and/or your child(ren).

Voluntary Life coverage automatically comes with Accidental Death & Dismemberment (AD&D) coverage. This means, if you die in an accident, the policy will pay out double the amount of your election.

How much can I get?

Employee:

You may purchase in \$10,000 increments to a maximum of \$250,000. Employees age 70+, maximum coverage is \$50,000.

Spouse:

You may purchase for your spouse no more than 50% of your elected amount in \$5,000 increments up to \$50,000.

Child(ren):

This benefit is \$10,000 for children age 6 months to 26 years and \$250 for children 14 days to 6 months. The cost is \$2.00 per month.

Guarantee Issue for New Hires Only

Employee - \$250,000 (under age 70)

Spouse - \$50,000

Child(ren) - \$10,000

Age Reduction

Benefits will reduce:

- 35% at age 65; and an additional 15% at age 70
- Spouse coverage reduces by 35% at age 65 and will terminate at employee age 70 or retirement, whichever occurs first

Employee & Spouse* Monthly Rates			
Age	Rate per \$1,000	Age	Rate Per \$1,000
<35	\$0.085	55-59	\$0.655
35-39	\$.0115	60-64	\$0.685
40-44	\$0.175	65-69	\$1.255
45-49	\$.0255	70-74	\$2.855
50-54	\$0.445	75+	\$8.145

*Spouse rates based on employee's age

Example: A 36 year old female wants to purchase \$50,000 of term life insurance.

.115	X	50	=	\$5.75
Rate per \$1,000		# of units/\$1,000		Monthly Premium

Importance of Selecting a Beneficiary

Selecting a beneficiary is a very personal decision. Some people want to use a death benefit to protect their loved ones, and other people look at it as more of a financial transaction. When you designate beneficiaries, you have the final say over who receives your death benefit. If you do not choose one, your state's laws determine who gets the benefit.



Andre and Brittney Laster

Short Term Disability



Matti, Lee, Logan & Paige Jernigan

What is Short Term Disability?

Short Term Disability Insurance helps protect your income for a short duration. If you become disabled and are unable to work, disability insurance can help replace some of your lost income, help you pay bills and protect your long-term savings.

How does the benefit work?

Short Term Disability benefits begin on the **15th day of disability due to an accident or an illness (including pregnancy*)**.

STD will pay **60% of your weekly salary to a maximum of \$3,000 per week** and you may receive this benefit for up to **11 weeks**.

Rate per \$10 of weekly benefit is \$0.76.

Pre-Existing Condition: Anything you received medical treatment, advice or consultation, care or services including diagnostic measures, or had drugs or medicine prescribed or taken in the 3 months prior to your insurance effective date will not be covered for the first 6 months of the policy.

Rates: Your specific rate will be calculated for you in the electronic enrollment system.

*See the STD FAQ flyer on the benefits portal for more information.

Long Term Disability

What is Long Term Disability?

Long Term Disability Insurance helps safeguard your financial security by replacing a portion of your income while you are unable to work. LTD benefits are intended to protect your income for a long duration after you have depleted short-term disability or available paid time off. LTD will take effect if your accident or illness prevents you from returning to work beyond your Short Term Disability period or 90 days.

How does the benefit work?

If your injury or illness prevents you from returning to work for **90 days**, your Long Term Disability benefits will pay **60% of our monthly salary to a maximum of \$10,000 per month**. Your LTD benefits are payable for the period during which you continue to meet the definition of disability and if necessary, may continue for a maximum of 5 years.

Rate per \$100 of monthly benefit is \$0.80.

Pre-Existing Condition: Anything you received medical treatment, advice or consultation, care or services including diagnostic measures, or had drugs or medicine prescribed or taken in the 3 months prior to your insurance effective date will not be covered for the first 12 months of the policy.

Rates: Your specific rate will be calculated for you in the electronic enrollment system.



Drew & Carie Shumate

Employee Assistance Program (EAP)

Life comes with many demands - from family issues... to legal and financial concerns... to coping with stress. Occasionally these matters can affect your work, health and family. When that happens, count on *EmployeeConnect Plus* services to provide you with the support, resources and information you need to rise to the challenge. **The EAP is provided to all benefits eligible employees by TNAA at no cost.**

EmployeeConnect Plus overview

- Company sponsored
- Strictly confidential
- Provided at no charge to you
- Available to you and your dependents 24/7

You get:

- Unlimited phone access to legal, financial, and work-life services
- In-person help with short-term issues
- Up to six* sessions per person, per issue, per year

For confidential employee assistance:

Call 855-327-4463

Or visit us at

www.GuidanceResources.com
(Web ID = Lincoln)

*In California, up to three sessions in six months, starting with initial contact by the employee.

GuidanceConsultants

Confidential counseling for emotional and stress-related matters.

It's reassuring to know that you and your loved ones have access to counseling from trained clinicians for:

- * Stress, anxiety, and depression
- * Relationship/marital conflicts
- * Issues with children
- * Job pressures
- * Grieving and loss
- * Substance abuse

GuidanceResources Online

Information always at your fingertips.

Whenever you need information or guidance on important life matters, just visit GuidanceResources.com. You'll find a wealth of knowledge on issues such as relationships, work, school, children, legal, financial, and more.

Financial Services

Guidance that's "right on the money".

Everyone needs a bit of financial advice now and then. That's why *EmployeeConnect Plus* gives you access to a GuidanceConsultant to discuss your specific situation and schedule a phone appointment with a ComPsych® financial expert.

Legal Services

Helping you navigate the legal system.

When a legal matter arises, you can feel overwhelmed. Fortunately, help is just a phone call away. *EmployeeConnect Plus* gives you access to a GuidanceConsultant who will talk with you about your specific situation and schedule a phone appointment for you with a ComPsych® staff attorney.

Along with unlimited phone access to staff attorneys, you are entitled to one free 30-minute consultation with a local attorney (per legal issue), and 25% off network attorneys' customary legal fees.

Work-life Services

A helping hand with everyday challenges.

When you need help resolving issues at home or at work, *EmployeeConnect Plus* is here for you. Work-life specialists will research your question and in just a few business days will send you information on your topic of interest.

Pet Benefit Solutions

65% of US households have at least one pet and more than half of those have two or more pets. Pet families typically spend more than \$2,000 annually on each pet. Vet services and wellness care are the largest expenses for pet owners.

Pet Assure is a veterinary discount plan. Pet Assure member save 25% on all in-house medical services at participating veterinarians. Pet Assure covers **every type of pet** with absolutely **no exclusions**. All ages, breeds and stages of health are covered.

PETPlus is a prescription savings plan that includes a 24/7 Pet Help Line. Members receive wholesale pricing of up to 50% off on brand-name prescriptions, flea & tick products, vitamins and supplements, heartworm preventatives and specialty and prescription food. Save day pick-up is available for most prescriptions at over **50,000 Caremark® pharmacies** nationwide (CVS, Walgreens, Target, Walmart, RiteAid).



Leo Brekeen

Pet Assure - Vet Discount Plan

Services covered:

- Wellness Exams
- Emergency Care
- Sick Visits
- Vaccinations
- Dental Cleanings
- Spay & Neuter
- Surgical Procedures
- Ultrasound

Pet Assure Benefits:

- 25% off ALL in-house medical services at a participating veterinarian.
- No Deductible, No Exclusions - works for every pet regardless of age or health
- Cover all pets in the household* (not limited to cats and dogs)
- No paperwork for claims - instant savings
- Lost pet recovery service with 24/7 monitoring

**Under Pet Assure, any type of pet can be enrolled, including dogs, cats, horses, rabbits, birds, ferrets, etc.*

PETPlus - Prescription Savings Plan

With PETPlus, you will save on brand-name prescriptions and preventatives. You can shop online or on the PETPlus app and shipping is always free. Most prescriptions are available for same day pick-up at **Caremark pharmacies nationwide**, including CVS, Target and Walmart.

Save on:

- Prescriptions
- Flea & Tick Products
- Dietary Foods
- Heartworm Preventatives

Also included with PETPlus:

- 24/7 Pet Help Line
- 20% off other purchases at PetCareRx.com, like toys, beds and grooming supplies

Weekly Payroll Deductions Pet Assure - Vet Discount Plan	
One Pet	\$1.85
Unlimited Pets	\$2.54

Weekly Payroll Deductions PETplus - Prescription Savings Plan	
One Dog or Cat	\$0.87
All Dogs & Cats in your home	\$1.73

LegalShield / IDShield **NEW!**

WE'RE HERE TO PROTECT YOUR EMPLOYEES.
JUST LIKE YOU ARE.



LEGAL & IDENTITY THEFT ISSUES ARE MORE COMMON THAN YOU THINK...



30 new identity theft victims per minute

Identity thieves are hacking and stealing data at a frightening rate - with 30 new victims of identity theft per minute¹.



6 out of 10 employees

66% of employees take at least one day off from work each year to deal with a legal issue



16 consecutive years

Identity theft was among the top consumer complaints filed with the Federal Trade Commission for 16 consecutive years². Of the more than 2.5 million consumer complaints logged, 13 percent were for identity theft³.

¹CNN Money. "Identity Fraud Hits New Victim Every Two Seconds." Ellis, Blake. 2014. (<http://money.cnn.com/2014/02/06/pf/identity-fraud/>)

²The Legal Needs of American Families. A Research Study Conducted by Decision Analyst, Inc. Commissioned by LegalShield, 2012.

³FTC's Consumer Sentinel Network Data Book 2015.

MEMBERSHIP BENEFITS INCLUDE:

- Dedicated Law Firm
- Letters/Calls Made on Your Behalf
- Personal Legal Advice and Consultation¹
- Lawyers Prepare Your Will/Living Will/Health Care Power of Attorney/Financial Power of Attorney
- Contract and Documents Reviewed²
- Residential Loan Document Assistance
- Speeding Ticket Assistance
- IRS Audit Assistance
- Trial Defense³
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation⁴
- 25% Preferred Member Discount⁵
- 24/7 Emergency Access⁶
- **Social Media Monitoring** Allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks, like exposure of personally identifying information or foul language, drug and alcohol references, or discriminatory terms.
- **Privacy and Security Monitoring** This benefit provides you with comprehensive identity protection service that leaves nothing to chance. The family plan provides monitoring for up to 8 children under the age of 26 for no additional cost.
- **Consultation** Includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.
- **Full Identity Restoration** If your identity is stolen, it will be restored to its pre-theft status.
- **\$5 Million Service Guarantee** We don't give up until your identity is restored. We'll spend up to \$5 million using our licensed private investigators to do whatever it takes for as long as it takes to help recover and restore your identity to its pre-theft status.

¹On unlimited issues

²For documents up to 15 pages.

³Available if named defendant/respondent in a covered civil action suit.

⁴Available 90 days after enrollment.

⁵For services such as bankruptcy, criminal charges, DUI, personal injury, etc.

⁶For covered situations.

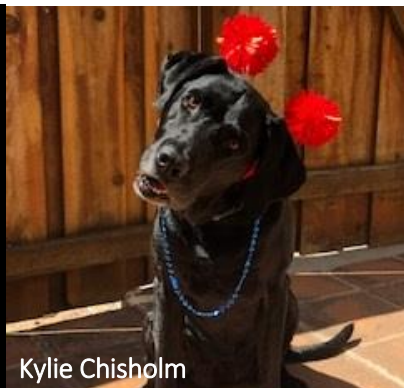
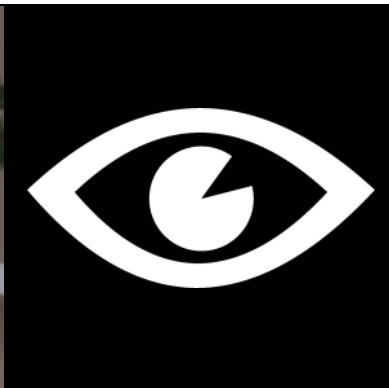
	Plan	Individual	Household
Weekly Payroll Deductions	LegalShield	N/A	\$4.37
	IDShield	\$2.07	\$4.37
	LegalShield/IDShield Combo	\$6.44	\$7.82

Important Contacts

Vendor	Phone	Website
Medical Cigna	800-401-4041	www.mycigna.com
Dental Delta Dental	800-462-5410	www.deltadental.com
Vision DeltaVision	800-507-3800	www.deltadental.com
Basic & Voluntary Term Life Lincoln Financial Group	800-423-2765 Reference ID: SURNU2	www.lincolnfinancial.com
Disability Lincoln Financial Group	800-423-2765 Reference ID: SURNU2	www.lincolnfinancial.com
Pet Benefit Solutions	800-891-2565	www.petassure.com/land/tnaa
Legal Shield / ID Shield	800-654-7757	barryroe@conwaycorp.net
Worksite Benefits Lincoln Financial Group	800-423-2765 Reference ID: SURNU2	www.lincolnfinancial.com
Worksite Benefits Claims Help Explain My Benefits	888-734-6937, Option 3	service@explainmybenefits.com
TNAA HR Team	800-240-2526	hrtrav@tnaa.com
EAP Lincoln Financial Group	855-327-4463	www.GuidanceResources.com (Web ID = Lincoln)



Miya & Neeko Harris



Kylie Chisholm



Kyle and Melissa Jenkins



Laura Rogers



Benefit Guide Description

Please Note: This guide provides information regarding the TNAA benefit program. More detailed information is available from the plan documents and administrative contacts. The plans and policies stated in this information are not a contract or a promise of benefits of any kind, and therefore, should not be interpreted as such.



**Travel Nurse
Across America**