

CONTRACT EMPLOYEE BENEFITS QUICK REFERENCE GUIDE

January 2025–December 2025



IMPORTANT:

THE HOSPITAL COST PROTECTION, ACCIDENT PROTECTION AND CRITICAL ILLNESS PROTECTION PLANS DESCRIBED IN THIS GUIDE ARE FIXED INDEMNITY POLICIES, NOT HEALTH INSURANCE.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- ▶ The payment you get isn't based on the size of your medical bill.
- ▶ There might be a limit on how much this policy will pay each year.
- ▶ This policy isn't a substitute for comprehensive health insurance.
- ▶ Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

LOOKING FOR COMPREHENSIVE HEALTH INSURANCE?

- ▶ Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- ▶ To find out if you can get health insurance through your job, or a family member's job, contact the employer.

QUESTIONS ABOUT THIS POLICY?

- ▶ For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- ▶ If you have this policy through your job, or a family member's job, contact the employer.

Medical—BlueCross BlueShield

(Eligible 1st day of the month following or coinciding with your hire date)

- Two medical plan options, both plans feature national BlueCross BlueShield network
- Both plans pay 100% with no deductible for most preventive care in-network
- Both plans include prescription drug coverage through Caremark

(1) Basic Medical Plan

Pays 100% of basic services, such as in-network physician and specialist office visits and in-network generic drugs (no coverage for major services such as hospitalization, emergency room services, surgery, diagnostic imaging (e.g., x-rays, or MRIs) or specialty medications and no coverage for any out-of-network services).

(2) High Deductible Comprehensive Medical Plan

Pays 80% for most in-network services after calendar year deductible is met. Health Savings Account (HSA) eligible.

Health Savings Account (HSA) – Optum Bank

(Eligible 1st day of the month following or coinciding with your hire date)

- Allows you to set aside pre-tax dollars to pay for current or future medical expenses
- You keep your HSA account even if you end employment with Allegis Group (no “Use It Or Lose It”)
- Only available if you elect the High-Deductible Comprehensive Medical Plan

Hospital Cost Protection Plans – Symetra

(Eligible 1st day of the month following or coinciding with your hire date)

- Three (3) options available, with different maximum benefits per covered person, per year: Advantage – \$40,000; Advantage Plus – \$65,000; and Advantage Premium: \$120,000
- Pays a daily cash benefit for medical services such as hospitalization, major diagnostic testing, emergency room visits, and more, up to the annual maximum
- Designed to be used in combination with either Medical Plan option, or coverage can be purchased separately

Critical Illness Protection – Symetra

(Eligible 1st day of the month following or coinciding with your hire date)

- Two (2) plan options: \$10,000 or \$20,000 lump sum benefits
- Provides cash benefits if you or a covered family member is diagnosed for the first time with a covered serious medical condition
- Designed to be used in combination with either Medical Plan option, or coverage can be purchased separately

Accident Protection – Symetra

(Eligible 1st day of the month following or coinciding with your hire date)

- Plan pays up to \$10,000 per year
- Plan pays for medical services related to an accidental injury not incurred at work
- Cash benefits paid directly to you regardless of any other insurance you have
- Designed to be used in combination with either Medical Plan option, or coverage can be purchased separately

Health Cost Estimator + TM – Health Advocate

(Eligible 1st day of the month following or coinciding with your hire date)

A tool that allows you to compare prices for medical procedures by provider in your area to help you be a more educated health care consumer. This tool is available at no cost to you and is only available if you elect either the Basic or High Deductible Comprehensive Medical Plan.

Health Advocacy Services – Health Advocate

(Eligible 1st day of the month following or coinciding with your hire date)

Access to a Personal Health Advocate, typically a registered nurse, supported by a team of physicians and administrative experts, who will help in handling health care and insurance related issues. This service is available at no cost to you and is only available if you elect either the Basic or High Deductible Comprehensive Medical Plan.

QUICK TIPS

- **Looking for benefit plan rates or more detailed benefit information? Need to know if you are eligible for benefits? Have questions about enrolling in benefits?**

Please refer to your benefit guide which can be located on AllegisMarketplace.com under the Documents section of the Resources tab.

- **Need a temporary medical, dental or vision card?**

Log on to AllegisMarketplace.com and select the “My Benefits & Personal Information” tab at the top of the Homepage. Under the Benefits Information Column, select “Print Temporary Benefit Confirmation”. Select the benefits you would like to print a temporary confirmation for and select “Retrieve ID Cards”.

- **Need to order a new medical ID card?**

Log on to AllegisMarketplace.com and click on the tab titled “My Benefits & Personal Information”. In the “Member Overview” section, click on “Order New ID Card” under the “Benefits” section.

- **Do you know about www.AllegisMarketplace.com?**

It’s a one-stop shop for all of your benefits needs where you can easily compare plans, rates and coverage options, and enroll in plans. The Allegis Marketplace provides you with a wide variety of plan options that can be combined together or purchased by themselves so you can build a plan that is right for you and your budget. Instructions on how to log in can be located in your benefit guide.

- **Have questions?**

Contact the Benefits Service at 1-866-886-9798, Monday through Friday 8am to 6pm ET, or you may send an email to askbenefits@allegisgroup.com.

Employee Assistance Program – Health Advocate

(Eligible 1st day of the month following or coinciding with your hire date)

Confidential counseling for emotional, legal, financial, and other personal issues. Company paid, automatically enrolled at hire.

Dental—MetLife

(Eligible 1st day of the month following or coinciding with your hire date)

- Open choice plan. Provides in and out-of-network coverage
- Deductible per calendar year—\$50 per person
- \$1,000 limit per person per calendar year

Vision - VSP (Vision Services Plan)

(Eligible 1st day of the month following or coinciding with your hire date)

- Extensive nationwide network of doctors
- \$15 co-pay for eye exam once every 12 months from your last date of service
- Allowance for lenses or frames once every 12 months from your last date of service

Life and AD&D—Reliance Standard Life

(Coverage for guaranteed issue amounts begin 1st day of the month following 60 days of employment)

- **Employee:** Increments of \$10,000 up to \$150,000 maximum. Guaranteed issue: \$150,000 (no underwriting required).
- **Spouse:** Increments of \$10,000 up to \$30,000 maximum. Guaranteed issue: \$30,000 (no underwriting required).
- **Child:** 14 days to 6 mo.: \$1,000; 6 mo. to 19 years (26 years if a full-time student): \$2,500, \$5,000, \$7,500 or \$10,000.
- **AD&D:** \$10,000-\$500,000: no underwriting required.

Weekly premiums determined by age and amount of coverage elected.

Short-Term Disability— MetLife

(Eligible 1st day of the month following or coinciding with your hire date)

- Benefit is 60% of pre-disability weekly pay up to a maximum benefit of \$600 per week
- Benefit begins on the 8th day of total disability and will be paid for up to 13 weeks
- Benefit is paid tax-free

Weekly premiums determined by age and weekly salary.

Long-Term Disability—MetLife

(Eligible 1st day of the month following or coinciding with your hire date)

- The monthly benefit is 60% of the pre-disability monthly base pay
- The maximum monthly benefit is \$5,000
- Begins after 90 days of disability
- You can choose the coverage level: 5-year duration or to age 65

Weekly premiums determined by age and weekly salary.

Transportation Benefit—Optum Bank

- Transportation Benefits allow you to use pre-tax payroll dollars to pay for qualified parking and transit expenses
- Conveniently place your order online and set up your order as recurring for the following months
- Place your order by the 10th of the month for use the following month

Work Life Benefits

Great Discounts on a variety of products and services including:

- Car rentals
- Books and Music
- Electronics
- Entertainment
- Cell Phones
- Fitness
- Sports
- Moving and Home Search
- Health and Beauty
- Travel

401(k) Plan—Principal

(Eligible 1st day of the month after completing 30 days of service)

- Set aside your pre-tax dollars for retirement or, contribute to the Roth via post-tax contributions
- You may elect to contribute 1% to 100% of weekly pay up to the federal limit, after applicable taxes and benefit premiums
- Convenient online access to all account information and investment options
- Employees over 50 have an opportunity to contribute to the catch-up plan

Medical/prescription, Hospital Cost Protection, Critical Illness Protection, Accident Protection, dental and vision coverage ends at midnight on the Saturday following your last day of employment. Disability, life, AD&D, and all other coverage ends on your last day of work.

Any information contained in this Reference Guide provides a general description of the benefits available to Contract Employees through Allegis Group. If there is any disagreement between this Guide and the wording of the corresponding contract or plan document, the contract or plan document will govern. More detailed information about our benefits for each of the medical plan options can be found in the Summary of Benefits and Coverage (SBCs), available at www.AllegisMarketplace.com.