

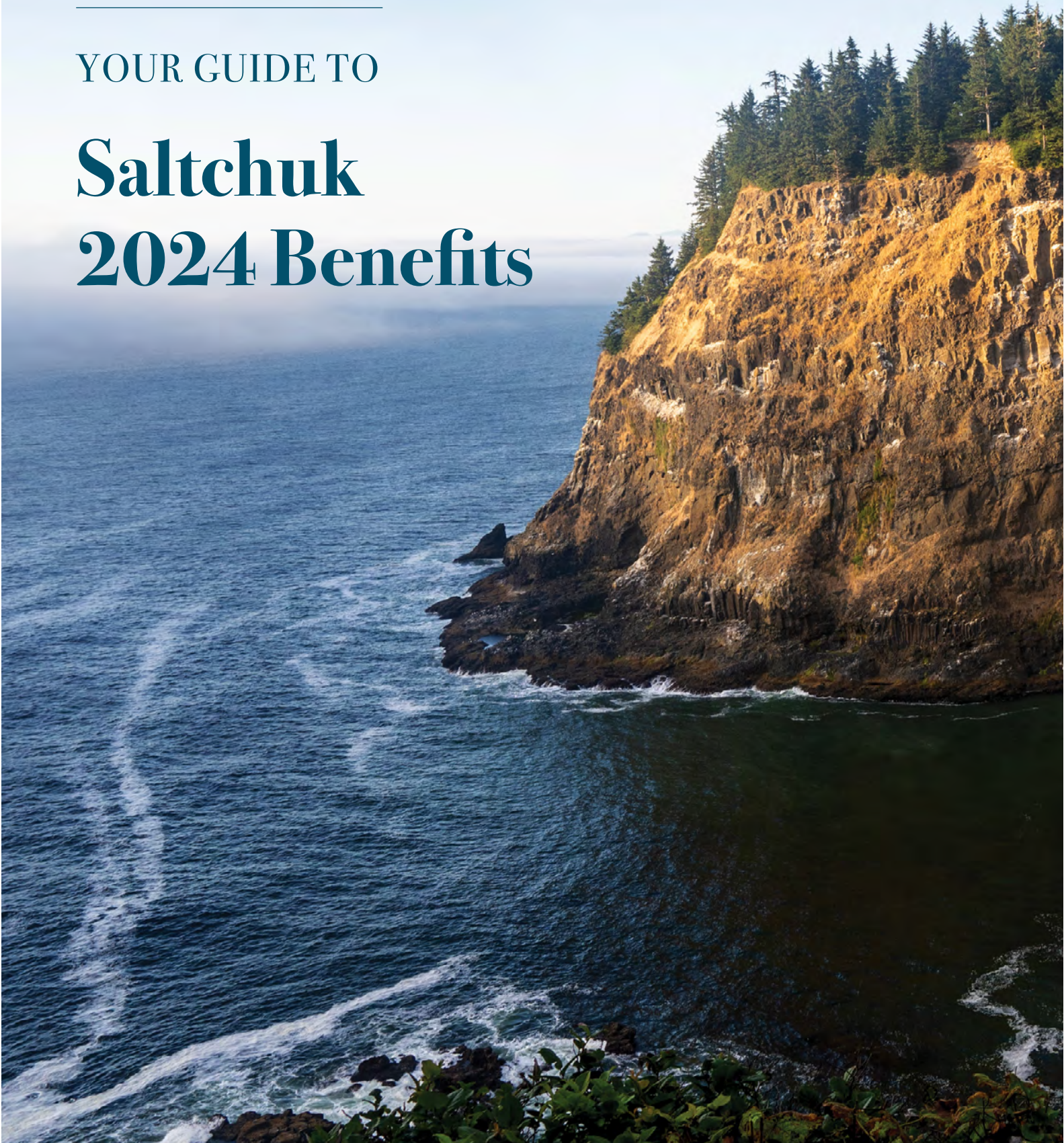


SALTCHUK

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YOUR GUIDE TO

# Saltchuk 2024 Benefits

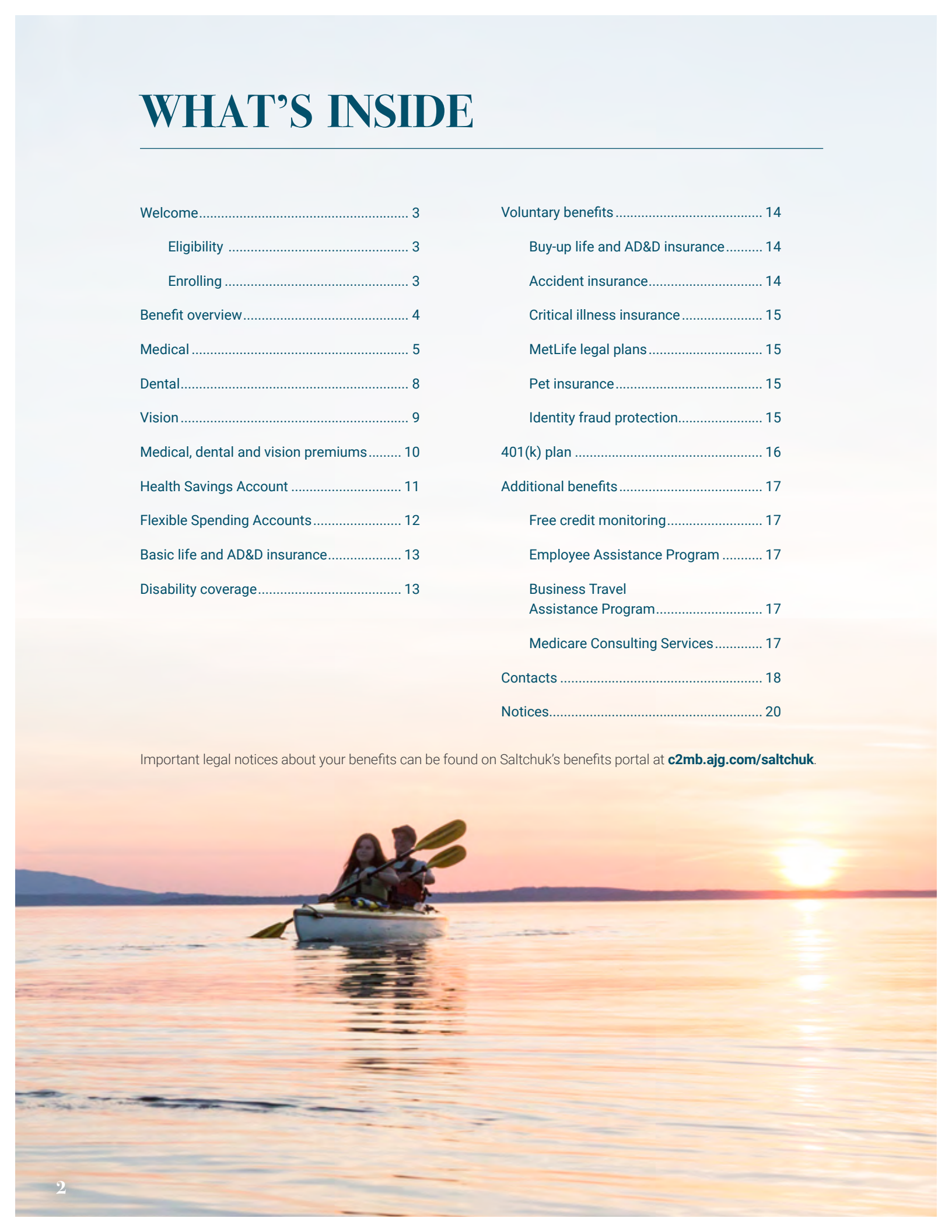


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Important legal notices about your benefits can be found on Saltchuk's benefits portal at [c2mb.ajg.com/saltchuk](https://c2mb.ajg.com/saltchuk).



# WELCOME

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**When you work for Saltchuk, you give us your time, your energy, your enthusiasm, and all your other talents. We have a responsibility toward you, and every reason to invest in you. One way we do that is through our benefits, which help you stay healthy, happy and financially secure. Benefits are a huge part of your compensation; get the most out of them with this guide.**

## Eligibility

All regular full-time and part-time employees scheduled to work 30 or more hours a week are eligible for benefits. If you are eligible, you can also cover your family, including your:

- Spouse
- Domestic partner
- Children up to age 26 (including adopted children, stepchildren, domestic partner's dependents and foster children) or a dependent child of any age who is incapable of self-support

## Enrolling

Enroll when you first become eligible or during annual open enrollment. You can also enroll or change coverage if you have a qualified change in status, such as a marriage, birth, divorce or death. You must make your change within 60 days of the qualifying event.

If you enroll as a new hire, your benefits will go into effect the first of the month following your date of hire. If you are hired on the first of the month, your coverage is effective immediately.

- ✓ Review this guide and explore Saltchuk's benefits portal at [c2mb.ajg.com/saltchuk](https://c2mb.ajg.com/saltchuk) to learn about your benefits.
- ✓ Enroll within 30 days of becoming eligible.



## Questions?

### Your Benefit Advocate can help.

You have access to a team of Benefit Advocates to help you and your covered family members:

- Call **833-535-9180**, weekdays 6 a.m. to 6 p.m. Pacific time
- Email [bac.saltchuk@ajg.com](mailto:bac.saltchuk@ajg.com)

# BENEFIT OVERVIEW

Saltchuk offers a wide variety of benefits. For some benefits, you share the cost and you need to enroll to be covered. Other benefits are provided automatically at no cost to you.

Plan	Details	Enrolling
Medical	<ul style="list-style-type: none"> <li>• Premera High Deductible Health Plan (HDHP)</li> <li>• Premera Base PPO</li> <li>• Premera Buy-up PPO</li> </ul>	<p>Log in to <a href="https://workforcenow.adp.com">workforcenow.adp.com</a>. Enter your log-in info or, if you haven't set up your account, click the "Sign Up" button.</p>
Dental	<ul style="list-style-type: none"> <li>• Delta Dental Base Plan</li> <li>• Delta Dental Buy-up Plan</li> </ul>	<p>Once you have signed up, go to <i>Myself &gt; Benefits &gt; Enrollments</i>. Click <i>Enroll Now</i>.</p>
Vision	VSP Vision Plan	
Flexible Spending Accounts (FSAs)	Health Care and Dependent Care accounts	
Health Savings Account (HSA)	If you choose the High Deductible Health Plan and open an HSA, Saltchuk will contribute to your HSA and you can contribute too through convenient payroll deduction	Open your account and name a beneficiary at <a href="https://401k.com">401k.com</a> . You can also activate your HSA debit card to pay costs straight from your account.
Voluntary benefits	Additional life and accident insurance and other benefits to round out your coverage	<p>Go to <a href="https://GallaghervChoiceEnroll.com">GallaghervChoiceEnroll.com</a> and log in using your PIN:</p> <ul style="list-style-type: none"> <li>• Your PIN is the last four digits of your Social Security number followed by the two-digit year of your birth</li> <li>• Example: Someone with an SSN of xxx-xx-1234 and born in 1980 would have the PIN 123480</li> </ul>
401(k) plan	You decide how much to contribute; receive Saltchuk matching and discretionary contributions	You are automatically enrolled at the contribution rate of 2% of your pre-tax pay. Change your participation at <a href="https://401k.com">401k.com</a> .
Basic life and AD&D insurance	Benefits in the event you are injured or die	<p>You are automatically enrolled in these benefits, which are provided at no cost to you</p>
Disability coverage	Short- and long-term disability coverage if you are unable to work	
Employee Assistance Program	Free confidential support when you need it	
Business travel assistance	Support when you travel for business	

# MEDICAL

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Saltchuk offers three medical plans. All are administered by Premera Blue Cross. Premera is part of the national Blue Cross Blue Shield network.

With each plan, you can see any doctor you like, but you'll pay less when you see a doctor from a Premera network. All cover the same services, but differ in what you pay for coverage (premiums) and how much you pay when you get care (deductibles, copays and coinsurance).

**The High Deductible Health Plan (HDHP)** has the lowest premium, but the highest deductible. It also comes with a Health Savings Account (HSA), where you can save pre-tax money to pay for health care expenses. Saltchuk will also contribute to your HSA – \$875 for employee-only coverage, or \$1,750 if you cover one or more dependents. This plan is great for those who don't expect high medical expenses.

**The Base PPO** is a middle-ground plan. It has a lower deductible than the HDHP option, but a higher premium. However, it has a higher deductible and lower premium than the Buy-up PPO.

**The Buy-up PPO** has the lowest deductible, but the highest premium. This option might be right for you if you expect to have significant medical expenses, such as for an ongoing condition, or if you are expecting a child this year.

## Get the Premera app

Once enrolled in a medical plan, create a Premera account at [premera.com](https://premera.com) (select "Create your account" on the home page) and download the Premera app:

- Log in as a "member" at [premera.com](https://premera.com).
- The login you create for your Premera account should also be used for the Premera app – the app will give you access to your electronic medical ID card.

## An ounce of prevention

Catch problems before they start. Preventive care is 100% covered on all Premera medical plans. This means **you pay nothing** for preventive tests, screenings and services such as:

- **Annual health check-ups** (including well woman and well baby exams)
- **Lab tests** for diabetes, cholesterol, hypertension and more
- **Cancer screenings**, such as mammograms and colonoscopies
- **Vaccinations**
- **Wellness services** for smoking cessation, weight loss, depression screening and more

For a complete listing of preventive care services go to [premera.com/visitor/care-essentials/preventive-care](https://premera.com/visitor/care-essentials/preventive-care).

Additionally, many **preventive medications** are also covered at 100%, including medications to treat:

- High cholesterol
- Asthma
- Diabetes
- And more

To see the full list of preventive medications, sign in to [premera.com](https://premera.com) > *Benefits & Coverage* > *Benefit Details* > *Benefit Booklets* and download the *Prescription Preventive* PDF.

## Plan comparison

The table below shows how much you'll pay when receiving in-network care. You pay more if you receive out-of-network care. To find an in-network provider, go to [premera.com](https://premera.com) > *Find Care* > *Find a Doctor*. For providers in Washington and Alaska, select the *Heritage* network. For providers elsewhere, select the *BlueCard PPO* network.

Medical plan highlights	HDHP	Base PPO	Buy-up PPO
<b>Calendar year deductible</b>	\$1,750 employee only \$3,500 family	\$750 per person \$2,250 family	\$350 per person \$1,050 family
<b>Calendar year out-of-pocket maximum</b> (includes deductible and coinsurance)	\$3,425 employee only \$6,850 family	\$4,000 per person \$12,000 family	\$2,500 per person \$7,500 family
<b>Saltchuk HSA funding</b>	\$875 employee only \$1,750 family	Not applicable	
<b>Preventive care</b>	No charge		
<b>Doctor office visit</b> (PCP or specialist)	20% after deductible	\$25 copay	\$20 copay
<b>Virtual care</b>		No charge for primary care visits (virtual mental health, chemical dependency and physical therapy visits covered as office visits)	
<b>Emergency room</b>		\$200 copay + 20% after deductible	\$200 copay + 10% after deductible
<b>Hospital (inpatient and outpatient)</b>		20% after deductible	10% after deductible
<b>Lab and X-ray</b>			
<b>Prescription drugs</b>			
<b>Retail (30-day supply)</b>	20% after deductible	<ul style="list-style-type: none"> <li>Preferred generic (tier 1): \$10 copay</li> <li>Preferred brand (tier 2): \$30 copay</li> <li>Non-preferred (tier 4): 30%</li> </ul>	
<b>Mail order (90-day supply)</b>		<ul style="list-style-type: none"> <li>Preferred generic (tier 1): \$20 copay</li> <li>Preferred brand (tier 2): \$60 copay</li> <li>Non-preferred (tier 4): 30%</li> </ul>	
<b>Specialty drugs via Accredo (30-day supply)</b>		<ul style="list-style-type: none"> <li>Preferred specialty (tier 3): \$50 copay</li> </ul>	

Please find the medical premiums on [page 10](#).

## Prescription drug coverage

To see the list of covered drugs, go to [premera.com](https://premera.com). Scroll to the bottom of the page and select *Covered Drugs*, then the *E1/E4* drug list.

All specialty medications must be filled via Premera's specialty pharmacy partner, Accredo. To register, go to [premera.com](https://premera.com) (or the Premera Mobile App) or call **800-698-6592**.

### Always get the Right Price

The Premera Right Price program is a behind-the-scenes solution that automatically applies available discounts and coupons to ensure you get the best price for your prescription. Enroll in any Premera medical plan, and you'll always get the Right Price.

## Premera resources

If you enroll in a Premera medical plan, you have many resources to help you stay well.

### General care

#### 24/7 nurseline

Get medical advice, day or night. Call **800-841-8343**.

#### Doctor on Demand

Get immediate video-based virtual care for you and your dependents from online doctors and medical professionals to treat urgent, preventive, and everyday care - including mental health. Go to [doctorondemand.com/premera](https://doctorondemand.com/premera).

#### 98point6

Access on-demand text-based primary care through your mobile device, for you and your covered dependents age 1 and older. Download the **98point6** app.

#### Premera MyCare

Connect with virtual care providers, from primary care to physical therapy. Download the **Premera MyCare** app.

#### Catapult Health

Access next-generation preventive care. Order a free check-up kit, follow the instructions and receive a comprehensive health report and virtual consultation with a nurse practitioner. Go to [virtualcheckup.com/saltchuk](https://virtualcheckup.com/saltchuk).

## Mental health and substance dependency

### Premera Behavioral Health Navigators

Get the extra support you need. Navigators can connect you with in-network providers and facilities that meet your specific care needs and who are accepting new patients. To get started, please call Premera Customer Service at **800-722-1471**.

### Brightline

Access virtual mental and behavioral health care for kids and teens, ages 3 to 18, and their families. Get personalized virtual therapy for anxiety, depression, ADHD and coaching for everyday challenges. On-demand resources and coaches for parents and caregivers are also available. Go to [hellobrightline.com/premera-access](https://hellobrightline.com/premera-access) or call **888-224-7332**.

### Talkspace

Connect to a therapist or psychiatrist by video or secure text. Go to [talkspace.com/premera](https://talkspace.com/premera).

### Alcohol and opioid dependency help

Get virtual care for alcohol or opioid dependency:

- **Boulder Care:** Go to [boulder.care/getstarted](https://boulder.care/getstarted) or call **888-608-0836**
- **Workit Health:** Go to [workithealth.com/premera](https://workithealth.com/premera)

## Health support

### Livongo diabetes, hypertension and weight management support

Access free personalized coaching and digital tools. Join based on the health support you need. For:

- Diabetes management go to [Join.livongo.com/REGCODE/register](https://Join.livongo.com/REGCODE/register)
- Hypertension program go to [Ready.livongo.com/REGCODE/register](https://Ready.livongo.com/REGCODE/register)
- Weight management go to [Healthy.livongo.com/REGCODE/register](https://Healthy.livongo.com/REGCODE/register)

Use the registration code: **PBC-DMHTNWM0-WA**.

You'll need your Premera member ID and group ID to register. If you have questions or need assistance call **800-945-4355**.

### Omada for joint and muscle health

Connect to a licensed physical therapist for virtual physical therapy. Go to [omadahealth.com/premera](https://omadahealth.com/premera).

### Centers of Excellence

Receive enhanced benefits at Designated Centers of Excellence for services listed below. Go to [premera.com/specialty-care](https://premera.com/specialty-care) or call **800-722-1471**.

- Cardiac Care
- Cancer
- Spine surgery
- Knee or hip replacement
- Organ transplants
- CAR-T and gene therapy
- Substance abuse treatment
- Bariatric surgery

## What you pay

Many of these resources are free, but some such as Doctor on Demand, Brightline, 98point6, Talkspace, Boulder Care, Workit Health and Omada may charge a fee. Your cost (deductible, copay and coinsurance) will depend on the services you receive and the medical plan you are enrolled in. Please see the plan comparison chart on [page 6](#) and the benefit summaries on Saltchuk's benefits portal at [c2mb.ajg.com/saltchuk](https://c2mb.ajg.com/saltchuk) for more information.

# DENTAL

Saltchuk offers two dental plans through Delta Dental of Washington. Both plans cover the same services and are part of the same network.

Whenever you need dental care, you have a choice of providers:

- **Delta Dental PPO dentist:** Highest coverage, most discounted – you pay the least.
- **Delta Dental Premier dentist:** Like seeing a PPO dentist, but with slightly lower coverage – you pay a bit more of the cost.
- **Out-of-network dentists:** Same coverage as a Premier dentist but without cost protection. If charges are higher than the maximum allowed, you're responsible for the additional cost.

The table below compares the plans and shows what you'll pay for services under each.

Dental plan highlights	Base Plan	Buy-up Plan
<b>Calendar year maximum benefit</b> (per person)	\$1,500	\$2,000
<b>Calendar year deductible</b>		\$0
<b>Preventive care</b> (up to 2 exams per year, does not count against the plan's calendar year maximum)		\$0
<b>Restorative services</b> (fillings, root canal, periodontics and oral surgery)		Delta Dental PPO dentist: 10% Delta Dental Premier or Out-of-network: 20%
<b>Major services</b> (dentures, implants, bridges, crowns and anesthesia)		Delta Dental PPO dentist: 40% Delta Dental Premier or Out-of-network: 50%
<b>Orthodontia for children and adults</b>		Covered in full up to a \$1,500 lifetime maximum benefit

Please find the dental premiums on [page 10](#).

## Finding a Delta Dental dentist

Search for Delta Dental dentists at [deltadentalwa.com](http://deltadentalwa.com). Go to *Online Tools > Find a Dentist* and select either the *Delta Dental PPO* or *Delta Dental Premier* network from the drop-down menu. You can also call **800-554-1907** for assistance.





# VISION

Saltchuk offers vision coverage through VSP. You can see any provider you'd like, but you pay less when you receive coverage from a VSP provider. The table below shows what you pay for vision services.

## No ID card required

At your appointment, tell your provider you have VSP and provide the employee's Social Security number. ID cards are not required.

Vision plan highlights		
	VSP providers	Other providers
<b>Basic examination</b> <i>Once every calendar year</i>	\$10 copay	Reimbursed up to \$50 after a \$10 copay
<b>Hardware</b> <i>Excluding elective contact lenses</i>	\$25 copay	
<b>Lens allowance every calendar year</b>		
• Single vision	Covered in full	Reimbursed up to \$50 per pair
• Lined bifocals	Covered in full	Reimbursed up to \$75 per pair
• Lined trifocals	Covered in full	Reimbursed up to \$100 per pair
<b>Contact lens fitting and evaluation</b> <i>Once every calendar year</i>	15% discount, then no greater than \$60 copay	Reimbursement included in contact lens allowance
<b>Contact lens allowance (in lieu of glasses)</b> <i>Once every calendar year</i>	Covered in full (up to \$130)	Reimbursed up to \$105
<b>Frame allowance</b> <i>Once every two calendar years</i>	Covered in full, up to: <ul style="list-style-type: none"> <li>\$130 for a wide selection of frames</li> <li>\$150 for featured frame brands</li> <li>\$70 for Costco/Walmart/Sam's Club frames</li> </ul> 20% discount for any amount over the maximum	Reimbursed up to \$70

Please find the vision premiums on [page 10](#).

## Discounts

- Get up to 40% off non-covered lens options when you use a VSP network provider.
- Lasik – get up to 15% off on laser correction. Go to [vsp.com](http://vsp.com) to register and learn more.

## Finding a VSP provider

Search for VSP providers at [vsp.com](http://vsp.com), or call **800-877-7195**. You can set up an account at [vsp.com](http://vsp.com) and search for providers and additional savings.

# MEDICAL, DENTAL AND VISION PREMIUMS

The table below shows your **monthly** costs for medical, dental and vision coverage. Your costs depend on the plans you choose and who you cover. Saltchuk pays the majority of the cost of your coverage.

	Medical (with wellness discount)			Dental		Vision
	HDHP	Base PPO	Buy-up PPO	Base Plan	Buy-up Plan	VSP Vision Plan
Employee only	\$51	\$125	\$219	\$6	\$26	\$1
Employee + spouse/domestic partner*	\$130	\$291	\$509	\$13	\$53	\$2
Employee + child(ren)	\$109	\$250	\$435	\$13	\$52	\$2
Employee + family*	\$192	\$412	\$721	\$21	\$81	\$3

\* You may be taxed on the value of your domestic partner's coverage.

## Wellness discount

The medical premiums shown above include Saltchuk's wellness discount, which saves you \$50 every month on your medical premiums. New hires automatically receive the wellness discount in the year they are hired.

To earn the wellness discount each year, both you and your covered spouse or domestic partner need to get your annual preventive exam. Vivacity, our wellness partner, will automatically be notified when you complete your exam with Catapult or under the Premera plan.

Results are kept strictly confidential and not shared with Saltchuk.



Get your annual preventive exam by November 30. You can get an exam with your own provider or virtually through **Catapult Health**. Order your free check-up kit at [virtualcheckup.com/saltchuk](https://virtualcheckup.com/saltchuk).

Whether you get an exam with your provider or through Catapult, Premera will notify Vivacity when you complete the requirements.

Your exam results are never shared with Saltchuk.





# HEALTH SAVINGS ACCOUNT

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If you enroll in the High Deductible Health Plan (HDHP), you may be eligible for a Health Savings Account (HSA). An HSA lets you save for health care expenses while reducing your taxes. An HSA has triple tax benefits:

1. **Contributions go in tax-free.**
2. **Money grows tax-free.**
3. **Withdrawals for qualified health care expenses are tax-free.**

Use your HSA to cover your and your tax dependents' out-of-pocket health care expenses. At the end of the year, if there's money left in the account, it's yours. Your HSA balance can be used for health care costs you incur over your lifetime and unused amounts can be passed on to your beneficiaries.

## Saltchuk's HSA contributions

If you open a Fidelity HSA, Saltchuk will contribute to your account:

- \$875 if you cover just yourself
- \$1,750 if you cover one or more dependents

If you enroll mid-year, Saltchuk's contributions will be prorated.

## Your contributions

You can also contribute to your HSA from your paycheck, up to IRS maximums. In 2024 the total of what you and Saltchuk can put into your HSA is \$4,150 for individual coverage or \$8,300 if you cover dependents.

If you are age 55 or older, you can contribute an additional catch-up contribution of \$1,000 per year.

## Eligibility

Only those enrolled in the HDHP can contribute to an HSA or receive Saltchuk's HSA contributions. You and Saltchuk cannot contribute to an HSA if you're enrolled in certain government medical plans, such as Medicare or Tricare, or if you're covered by any other non-high-deductible health plan, including a health care FSA.

You can have a limited-purpose health care FSA. If you are unsure if you are eligible to contribute to an HSA, consult a tax professional.



You'll need to open your account with Fidelity to receive Saltchuk's contributions and to make your own contributions. Go to [401k.com](https://www.401k.com) to set up your account and name a beneficiary. You can also activate your HSA debit card, which you can use to pay your share of costs straight from your account.

# FLEXIBLE SPENDING ACCOUNTS

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Flexible Spending Accounts (FSAs) are a way to save tax-free dollars for health care expenses and for child- or elder-care costs. Saltchuk offers three different accounts, along with a Commuter Benefit so you can use tax-free dollars for your parking costs.

## Health Care FSA

You can enroll in a Health Care FSA unless you are contributing to an HSA. Contribute up to \$3,050 (this limit may increase in 2024). Use your FSA to pay for your and your tax dependents' out-of-pocket medical, dental and vision expenses, including deductibles, copays and coinsurance amounts.

## Limited-Purpose Health Care FSA

If you enroll in the High Deductible Health Plan, and open a Health Savings Account (HSA), you can only contribute to a Limited-Purpose Health Care FSA. You can use this account to pay for out-of-pocket dental and vision expenses. Contribute up to \$3,050 (this limit may increase in 2024). Consider contributing to your HSA before electing this plan as an HSA is more flexible.

## Dependent Care FSA

Use a Dependent Care FSA to pay for your eligible child- or elder-care expenses. Contribute up to \$5,000 per year (\$2,500 if married but filing taxes separately).

## Plan carefully

Be careful when figuring how much to contribute. You can't change your contribution during the year unless you have a qualified change in status, such as a marriage, birth, divorce, etc. You cannot transfer funds between the accounts. And the funds you don't use during the year are forfeited.

## Commuter Benefit

Use the Commuter Benefit to pay for parking expenses associated with your daily commute. If you pay to park your car at work, close to work or at a park and ride station, you can pay for these expenses with pre-tax dollars. Contribute up to the annual IRS limit of \$300 per month (this limit may change in 2024).



Saltchuk's FSAs and Commuter Benefit are administered by

Navia. To file a claim or manage your account, go to [naviabenefits.com](https://naviabenefits.com). Or download the **MyNavia Benefits** app.



# BASIC LIFE AND AD&D INSURANCE

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Saltchuk offers basic life and accidental death and dismemberment (AD&D) insurance through Symetra at no cost to you.

In the event of your death, your basic life insurance coverage pays your beneficiary a benefit of two times your annual base salary, up to a maximum of \$750,000.

If you die as a result of an accident, your beneficiary will also receive benefits from basic AD&D insurance, equal to your basic life insurance amount. If you are seriously injured in an accident, you'll receive a portion of the coverage depending on the injury.

Basic life and AD&D insurance age reduction begins at age 65. For additional details visit Saltchuk's benefits portal at [c2mb.ajg.com/saltchuk](https://c2mb.ajg.com/saltchuk).



Choose a beneficiary when you sign up for coverage. Benefits are paid to your designated beneficiary if you die (exclusions apply to certain causes of death). If you haven't named a beneficiary, benefits may not be paid out as you'd like.

# DISABILITY COVERAGE

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Saltchuk provides you with short- and long-term disability coverage. If you suffer an illness or injury that keeps you away from work, disability coverage will replace a portion of your income while you are away.

**Short-term disability** may apply for an employee's serious health condition. Please contact Human Resources to learn what Saltchuk has to offer.

If your disability is planned, please contact Human Resources in advance. If unplanned, begin the process as quickly as possible.

**Long-term disability** begins if you are unable to work for more than 180 days. Long-term disability provides 60% of your usual monthly earnings (up to \$10,000 a month).

You are eligible for payment up to your Social Security normal retirement age. The maximum duration of payments varies depending on your age when the disability begins. For additional details visit Saltchuk's benefits portal at [c2mb.ajg.com/saltchuk](https://c2mb.ajg.com/saltchuk).

To file a claim for long-term disability benefits, contact our disability administrator Symetra by going to [symetra.com/myGO](https://symetra.com/myGO) or by calling **877-377-6773**. You'll need contact information for yourself and your doctor, your Social Security number, and the group policy number: **01-016857-00**.

# VOLUNTARY BENEFITS

## Buy-up life and AD&D insurance

You can buy additional life and AD&D insurance coverage to supplement the basic coverage provided by Saltchuk, as shown in the table below. You can purchase coverage for yourself, your spouse or domestic partner, and your children.

Plan	Coverage levels
Buy-up life	<b>You:</b> 1 - 5x annual salary, up to \$750,000 <b>Spouse/domestic partner:</b> 0.5 - 5x your annual salary, up to \$750,000 or 100% of your coverage <b>Child(ren):</b> \$10,000 (\$1,000 until 6 months old)
Buy-up AD&D	<b>You:</b> Increments of \$100,000, up to \$500,000 or 10x annual salary <b>Spouse/domestic partner:</b> Increments of \$50,000, up to \$250,000 or 50% of your coverage <b>Child(ren):</b> \$10,000

Enroll at [GallaghervChoiceEnroll.com](https://GallaghervChoiceEnroll.com). Depending on the level of coverage you elect, you and/or your spouse may need to provide proof of good health.

## Accident insurance

Nobody plans to have an accident – and most people don't budget for one, either. Accident insurance helps you pay for out-of-pocket expenses that medical insurance won't cover.

If you or a covered family member is injured in a covered accident, you'll receive benefits based on the accident and treatment. For more information on cost and coverage or to enroll, visit [GallaghervChoiceEnroll.com](https://GallaghervChoiceEnroll.com).



## Critical illness insurance

Medical insurance alone can't stop a major diagnosis from draining your finances. Copays, deductibles, alternative treatments – these unexpected expenses can add up quickly. Critical illness insurance provides an affordable option for easing the financial burden that can come with a serious illness. This coverage is offered through Standard Insurance Company.

Critical illness insurance will pay a lump sum upon diagnosis of a covered critical illness. You may elect \$15,000 worth of coverage for yourself, and you may cover your spouse or domestic partner for the same amount. Children are automatically covered at \$3,750 at no extra cost. Certain additional illnesses are covered at 25% of the total coverage level, and the plan covers certain preventive screenings, up to \$50 per year. Learn more at [GallagherChoiceEnroll.com](https://www.gallagherchoiceenroll.com).

## MetLife legal plans

Most of us will need legal assistance at some point. Whether it is help with drafting a will or purchasing a home, a legal plan can give you the support you need. The legal service plan is offered through MetLife.

MetLife offers telephone and office consultations for a variety of legal matters. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action. This benefit can be used to assist you and your immediate family with many issues, including:

- Family and personal law
- Money matters
- Home and real estate
- Vehicle and driving issues
- Civil lawsuits

For more information, contact MetLife at **800-423-0300** or go to [legalplans.com](https://www.legalplans.com).

## Pet insurance

Recent advances in veterinary medicine mean pets can live longer, healthier lives. Pet insurance can help ensure your pets get care when they need it. Pet insurance is offered through Pets Best Insurance, and the plans cover a wide variety of routine and emergency care.

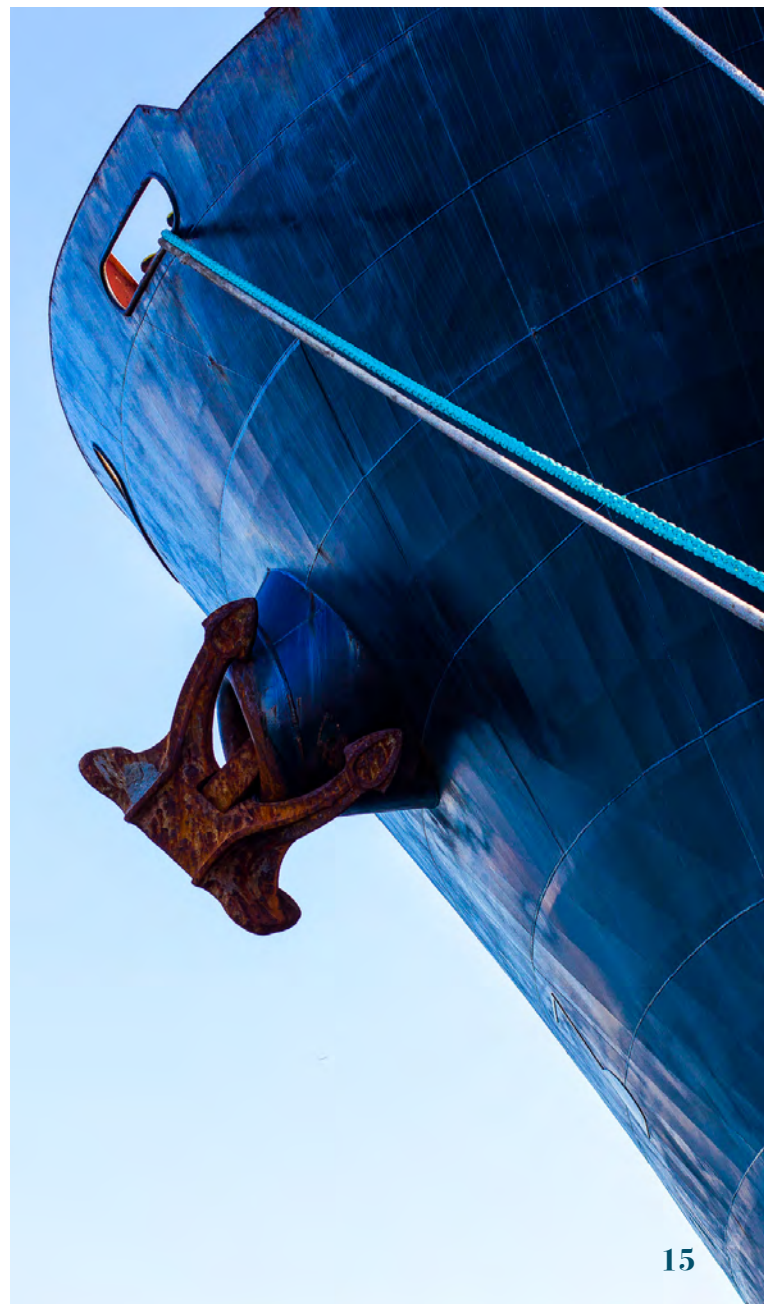
To see full plan details, get a quote and enroll in coverage, go to [petsbest.com/saltchuk](https://www.petsbest.com/saltchuk). Or you can call **888-984-8700** and use the discount code: SALTCHUK.

## Identity fraud protection

Identity fraud is one of the fastest growing crimes in the world and can strike anyone at any time. Identity fraud protection can help to proactively and effectively protect you and your family's personal information. Identity fraud protection is offered through Allstate Identity Protection. Features include:

- Identity monitoring
- Credit monitoring
- Identity reports
- Identity theft insurance
- Solicitation reduction

Learn more at [infoarmor.com](https://www.infoarmor.com) or call **800-789-2720**. Exclusions and limitations apply.





# 401(k) PLAN

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Saltchuk's 401(k) plan helps you save for your future – and get contributions from Saltchuk! All full-time employees are eligible, as well as seasonal and casual employees who work at least 1,000 hours a year.

When you enroll, you decide how much you'd like to contribute to your account, as well as how you'd like to invest your contributions. You can make pre-tax, after-tax or Roth contributions.

If you don't enroll, you'll be automatically signed up for a 2% of pay pre-tax contribution rate with an automatic increase of 1% each year up to a maximum of 15%. You can change your contribution rate at any time.

## Saltchuk contributions!

Saltchuk will also contribute to your 401(k)! **The company will match** what you contribute dollar for dollar, up to **the first 4% of pay** you contribute to your pre-tax or Roth 401(k) account. So if you want the most free money, contribute at least 4% each payday – and your total savings will equal 8% of pay. After-tax contributions are not eligible for company match.

You own Saltchuk's matching contributions immediately – there is no vesting.

There is also a discretionary company contribution of **3% of your base pay** (subject to IRS limits). Discretionary contributions vest at the rate of 20% a year starting with the second year. So you vest 20% after year two and 100% after year six.

## IRS limits

Total annual contributions are limited by the IRS to \$22,500. If you turn 50 or older in 2024, you can make up to an additional \$7,500 in catch-up contributions. These limits may change in 2024.



To access your account, register with Fidelity Investments at

[401k.com](https://www.fidelity.com) or call **800-835-5095**.



Designate your beneficiary at [401k.com](https://www.fidelity.com). If you haven't named a beneficiary, benefits may not be paid out as you'd like in the event of your death.



# ADDITIONAL BENEFITS

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## Free credit monitoring



If you're enrolled in a medical plan, you're eligible for access to free credit report monitoring, as well as ID theft and fraud resolution services through Experian. To enroll, log in to [premera.com](https://premera.com):

- Click on "My Account"
- Select "Account Settings" from the drop-down menu
- Scroll down to "Free Credit Monitoring Services" and select "Sign up today"

## Employee Assistance Program

**888-881-LINC (5462)**



Everyone needs help at some point, and an Employee Assistance Program (EAP) is one easy way to get it. Our EAP is a free and confidential resource for you and your family to talk through problems or find resources. Use the EAP to:

- Arrange counseling sessions: Receive up to six face-to-face meetings with a counselor
- Get parenting resources and referrals
- Talk with a financial counselor or lawyer
- Find elder care
- Search for housing, pet care, activities and more

Through SupportLinc, there's a variety of ways to reach your EAP. Use the number above, visit [supportlinc.com](https://supportlinc.com) or download the eConnect mobile app. First-time users accessing [supportlinc.com](https://supportlinc.com) should click on *Create Account* and use the code **Saltchuk** to set-up a personal account.

## Business Travel Assistance Program

If you travel on business, you are automatically covered by our Business Travel Assistance Program and business travel accident insurance.

The Business Travel Assistance Program is provided through AIG, and offers a broad range of customer service and account support solutions worldwide, including:

- Travel medical assistance
- Security assistance services
- Worldwide travel assistance
- Identity theft assistance
- VIP concierge services

Contact AIG at [assistance@AIG.com](mailto:assistance@AIG.com) or call:

- Within the US: **877-244-6871**
- Outside the US: **715-346-0859**

## Medicare Consulting Services

Choosing the right Medicare plan can be confusing and stressful. That is why we have partnered with LIG Solutions to offer free consulting services for Medicare eligible employees and dependents.

Contact LIG to set up a free consultation online at [partner.ligsolutions.com/Saltchuk-Medicare](https://partner.ligsolutions.com/Saltchuk-Medicare) or call **866-203-9831**.

### Connecting to the EAP

**PHONE:** Call **888-881-LINC (5462)** – available 24/7.

**VIDEO AND LIVE CHAT:** eConnect® is a confidential resource for video counseling and web chat access. Sign in to [supportlinc.com](https://supportlinc.com) and click the camera icon in the top banner.

**TEXT:** Textcoach™ is a message-based service. Sign in to [supportlinc.com](https://supportlinc.com) and click the text icon in the top banner to register to use this service, or access it via the eConnect mobile app.

**SHORT CODE:** Text SUPPORT to 51230 to have a licensed counselor call you back at your convenience.

# CONTACTS

Benefit plan	Administrator	Phone	Website or email
Benefit Advocates	Gallagher	<b>833-535-9180</b>	<a href="http://c2mb.ajg.com/saltchuk">c2mb.ajg.com/saltchuk</a> <a href="mailto:bac.saltchuk@ajg.com">bac.saltchuk@ajg.com</a>
Medical	Premera Blue Cross Group no: 1006087	Customer Service: <b>800-722-1471</b>	<a href="http://premera.com">premera.com</a>
		Blue Card: <b>800-810-2583</b>	<a href="http://bcbs.com">bcbs.com</a>
		Nurseline: <b>800-841-8343</b>	
		Designated Centers of Excellence: <b>800-722-1471</b>	<a href="http://premera.com/specialty-care">premera.com/specialty-care</a>
		Pharmacy/mail order: <b>800-391-9701</b>	
		Boulder Care: <b>888-608-0836</b> Workit Health: n/a	<a href="http://boulder.care/getstarted">boulder.care/getstarted</a> <a href="http://workithealth.com/premera">workithealth.com/premera</a>
		Doctor on Demand	<a href="http://doctorondemand.com/premera">doctorondemand.com/premera</a>
		Livongo: <b>800-945-4355</b>	Diabetes: <a href="http://Join.livongo.com/REGCODE/register">Join.livongo.com/REGCODE/register</a> Hypertension: <a href="http://Ready.livongo.com/REGCODE/register">Ready.livongo.com/REGCODE/register</a> Weight management: <a href="http://Healthy.livongo.com/REGCODE/register">Healthy.livongo.com/REGCODE/register</a>
		Omada	<a href="http://omadahealth.com/premera">omadahealth.com/premera</a>
		98point6	<a href="http://98point6.com/premera">98point6.com/premera</a>
		Talkspace	<a href="http://talkspace.com/premera">talkspace.com/premera</a>
Wellness	Vivacity	Fax: <b>877-657-4183</b>	<a href="mailto:saltchuk@vivacity.net">saltchuk@vivacity.net</a>
HSA	Fidelity Investments	<b>800-835-5095</b>	<a href="http://401k.com">401k.com</a>
Dental	Delta Dental of Washington Group no: 00036	<b>800-554-1907</b>	<a href="http://deltadentalwa.com">deltadentalwa.com</a>
Vision	VSP Group no: 30006353	<b>800-877-7195</b>	<a href="http://vsp.com">vsp.com</a>
Basic life, AD&D and disability	Symetra Group no: 01-016857	<b>877-377-6773</b>	<a href="http://symetra.com">symetra.com</a>

# CONTACTS (continued)

Benefit plan	Administrator	Phone	Website or email
FSAs	Navia Group no: SLT	800-669-3539	naviabenefits.com
401(k) plan	Fidelity Investments Group no: 93610	800-835-5095	401k.com
EAP	SupportLinc	888-881-5462	supportlinc.com
Travel Assistance	AIG Group no: 913 33 49-N	US: 877-244-6871 Outside the US: 715-346-0859	assistance@aig.com
Medicare Consulting	LIG Solutions	866-203-9831	partner.ligsolutions.com/ Saltchuk-Medicare
Voluntary benefits*	Gallagher	833-535-9180	GallaghervChoiceEnroll.com

\* Buy-up life and AD&D, accident and critical illness insurance, prepaid legal, ID theft, pet insurance



# NOTICES

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## Summary of Benefits and Coverage

The Summary of Benefits and Coverage, or SBC, is available for each of your medical plans on Saltchuk's benefits portal at [c2mb.ajg.com/saltchuk](https://c2mb.ajg.com/saltchuk). SBCs provide a different format than provided in this guide as to what your medical plans cover and what it will cost you for different medical services, plus other information about the plans, including coverage examples. You can view the SBCs on the benefits portal or contact the Saltchuk HR department to order a printed copy. You also have a right to view the Summary Plan Description for your benefit plans, which provides an easy-to-understand overview of how the plans work.

## Notices

As a plan participant, you have rights to know the plan rules, financial information and documents that govern and report out on the operation and management of the plan. Available to you on Saltchuk's benefits portal at [c2mb.ajg.com/saltchuk](https://c2mb.ajg.com/saltchuk) are:

- Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Medicare Part D Creditable Coverage Notice
- Notice of Rights Under the Health Insurance Portability and Accountability Act (HIPAA)
- Wellness Program Notice
- Women's Health and Cancer Rights Act Notice

You have the right to receive a paper copy of these notices by contacting the Saltchuk HR department.

## Non-Discrimination Notice

Section 1557 is the non-discrimination provision of the Affordable Care Act. The law prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs or activities. The Non-Discrimination Notice is available on Saltchuk's benefits portal at [c2mb.ajg.com/saltchuk](https://c2mb.ajg.com/saltchuk) or by contacting the Saltchuk HR department.

This overview has been prepared to briefly highlight key features of your plan and is not to replace your insurance contract or booklet. We have compiled information into summary form to answer common questions. Please refer to the insurance carriers' contracts and booklets for more detailed information and plan limitations. Actual claims paid are subject to the terms and conditions of the individual carriers' contracts.