

2026

BENEFITS GUIDE



Gage



The information in this enrollment guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancies between this guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your guide, contact Human Resources.

What I Need to Know?



Who Is Eligible?

Employees with Gage Marine are eligible to enroll in the benefits outlined in this guide if working 30 hours or more per week. In addition, your dependents (spouse, natural or adopted child, grandchild, or child for whom you have legal guardianship) are eligible for these benefits.

How To Enroll?

Are you ready to enroll? All of your new hire benefit elections, as well as open enrollment elections, will be made in Paylocity. See the following page for instructions.

The decisions you make during your initial enrollment and/or open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

When To Enroll?

The benefit choices you make now will cover you and your dependents through the entire year. **The benefits run on Calendar year, January 1st - December 31st of each year.**

New employees are eligible for benefits on the 1st day of the month following 30 days of employment.

When Can I Make Changes Outside of Open Enrollment?

Unless you experience a HIPAA Special Enrollment event, you cannot make changes to the benefits you elect until the next open enrollment period. A Special Enrollment event would include: A loss of eligibility for other health coverage, termination of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP), the acquisition of a new spouse or dependent by marriage, birth, adoption or placement for adoption, or becoming eligible for a premium assistance subsidy under Medicaid or a state CHIP. In the case of a HIPAA Special Enrollment, you have **30 days** to make changes to your benefit plans.

Paylocity Enrollment Platform

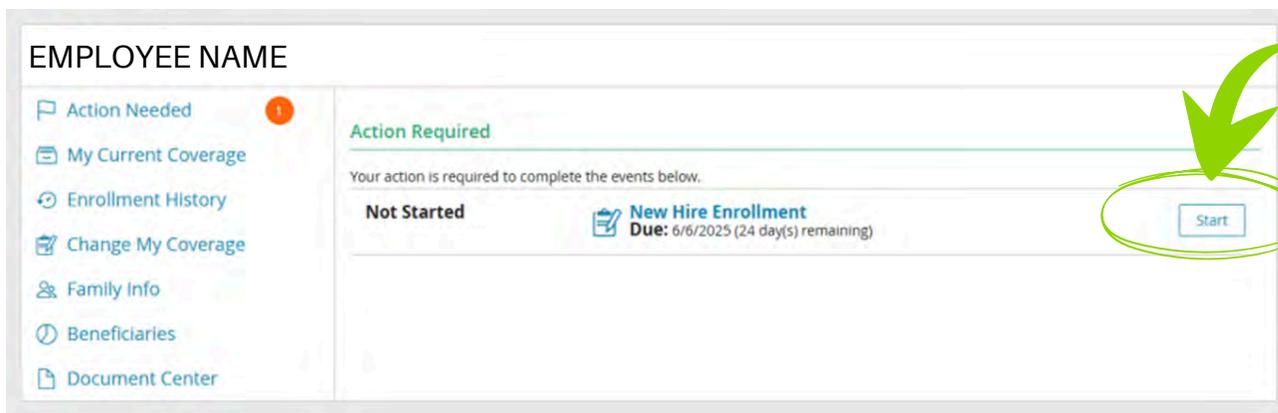
Whether you want to enroll or waive benefits, you'll need to make your elections using Paylocity. Once you're ready, you will log into Paylocity and select "Benefits" from the menu. From there you'll see "Action Required" and you'll click "Start" to walk through the election steps. You can start or stop at any time along the way and the system will save your progress.

If you have any questions or concerns, please contact Gage HR gage@jhendersonconsulting.com

1 Paylocity Menu



2 EMPLOYEE NAME



3 Additional Self Service Options in Paylocity Self Service Portal include:

- View your Check Stubs
- View your W2
- Change Direct Deposit
- Update Personal Information
- Make benefit changes for Qualifying Events
- View Benefit Plan Documents such as SPD, SBC, Benefit Summaries via Document Library

Your Benefits

BENEFITS	CARRIER	WHO CONTRIBUTES	PREMIUM TAX TREATMENT
Medical Insurance	Gage Marine/Allegiance	You & Gage Marine	Pre-tax
Mental Health Support Services	ERC/AllOne Health	Gage Marine	N/A
Health Savings Account (HSA)	Bank of Choice	You	Pre-tax
Accident Insurance	Mutual of Omaha	You	Pre-tax
Critical Illness Insurance	Mutual of Omaha	You	Pre-tax
Dental Insurance	Delta Dental	You	Pre-tax
Vision Insurance	Delta Vision	You	Pre-tax
Basic Life and AD&D Insurance	Mutual of Omaha	Gage Marine	N/A
Voluntary Life and AD&D Insurance	Mutual of Omaha	You	Post-tax
Short Term Disability Insurance	Mutual of Omaha	You	Post-tax

Did You Know?

Pre-tax vs. Post-tax Deductions

Pre-tax Deductions:

Costs of benefit elections are taken from your paycheck before any applicable taxes are deducted.

Post-tax Deductions:

Taken from your paycheck after any applicable taxes are deducted.

Health Insurance

COPAY PLAN

Gage Marine offers two comprehensive Health Plan options to choose from, an HSA Plan and a Copay Plan. Below are the benefits outlined under the Copay Plan.

COVERAGE	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLE *(Embedded)	\$1,000 Individual \$2,000 Family	\$3,000 Individual \$6,000 Family
COINSURANCE	80% Gage Marine / 20% Employee	60% Gage Marine/ 40% Employee
MAXIMUM OUT-OF-POCKET (Medical & Rx Combined)	\$4,000 Individual \$8,000 Family	\$12,000 Individual \$24,000 Family
PREVENTIVE CARE Well Adult/Well Child and Annual Eye Exam	Covered 100% by Insurance	Price Charged goes towards Deductible then Coinsurance
VIRTUAL VISITS (Through Recuro Health)	No Cost through Recuro	
OFFICE VISIT	\$30 Copay	Covered 60% after Deductible
CHIROPRACTIC (Limit of 30 visits)	\$30 Copay	Covered 60% after Deductible
SPECIALIST VISIT	\$60 Copay	Covered 60% after Deductible
URGENT CARE	\$100 Copay	Covered 60% after Deductible
EMERGENCY ROOM	\$250 Copay	\$250 Copay
PRESCRIPTION BENEFIT Retail = 30 day supply Mail Order = 90 day supply	Tier 1: \$10 Copay (\$25 Mail Order) Tier 2: \$35 Copay (\$97.50 Mail Order) Tier 3: \$60 Copay (\$150 Mail Order) Specialty: \$250 Copay	

*Embedded: With an embedded deductible, the plan begins to pay as soon as one member of the family has reached their individual deductible. One member in the family would never pay more than the individual deductible and out of pocket maximum amounts. The remaining members in the family would then work together to collectively meet the family deductible and out of pocket maximum.

Health Insurance

HSA PLAN

Gage Marine offers two comprehensive Health Plan options to choose from, an HSA Plan and a Copay Plan. Below are the benefits outlined under the HSA Plan. Enrolling in this plan also allows the ability to contribute pre-tax earnings into an HSA account.

COVERAGE	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLE *(Embedded)	\$3,400 Individual \$6,800 Family	\$6,400 Individual \$12,800 Family
COINSURANCE	100%	60% Gage Marine / 40% Employee
MAXIMUM OUT-OF-POCKET (Medical & Rx Combined)	\$3,400 Individual \$6,800 Family	\$8,000 Individual \$16,000 Family
PREVENTIVE CARE Well Adult/Well Child and Annual Eye Exam	Covered 100% by Insurance	Price Charged goes towards Deductible then Coinsurance
VIRTUAL VISITS (Through Recuro Health)	No Cost through Recuro	
OFFICE VISIT	Price Charged goes towards Deductible, then covered 100%	Price Charged goes towards Deductible then Coinsurance
CHIROPRACTIC (limit of 30 visits)	Price Charged goes towards Deductible, then covered 100%	Price Charged goes towards Deductible then Coinsurance
SPECIALIST VISIT	Price Charged goes towards Deductible, then covered 100%	Price Charged goes towards Deductible then Coinsurance
URGENT CARE	Price Charged goes towards Deductible, then covered 100%	Price Charged goes towards Deductible then Coinsurance
EMERGENCY ROOM	Price Charged goes towards Deductible, then covered 100%	Price Charged goes towards Deductible then Coinsurance
PRESCRIPTION BENEFIT	Price Charged goes towards Deductible then covered 100% <i>Includes \$0 Preventative Drug List</i>	

*Embedded: With an embedded deductible, the plan begins to pay as soon as one member of the family has reached their individual deductible. One member in the family would never pay more than the individual deductible and out of pocket maximum amounts. The remaining members in the family would then work together to collectively meet the family deductible and out of pocket maximum.

Health Savings Account (HSA)

Only applicable if enrolling in the HSA Health Plan

A Health Savings Account (HSA) is an employee-owned account meant to pay for healthcare expenses. To maximize tax benefits, HSA funds must be used for qualified medical, dental, vision and pharmaceutical expenses.

Annual Contributions Limits

Individual Maximum:

2026: \$4,400

Family Maximum:

2026: \$8,750

Catch Up Contribution:

An additional \$1,000 annual contribution can be made for members 55 and older.

Bank:

You will need to open an HSA Account at any bank of your choice. You will then need to provide the account and routing number to HR for your payroll deductions to be set up

Why an HSA?

- You can make pre-tax deposits to the account through payroll deductions.
- An HSA account reduces your taxable income by up to 28%.
- These accounts operate just like a checking account with a debit card.
- You own the HSA account. If there is a transition of employment, the money and the account goes with you.
- The money in the account can be rolled over from one year to the next, potentially building up thousands of dollars over time if funds are not used. There is no "use it or lose it" feature.
- At age 65, you can use your HSA dollars to pay for any non-qualified medical expenses, however, you won't be eligible to take full advantage of the tax savings as you will be required to pay state and federal taxes on those non-qualified distributions.

How much can I save by using an HSA? This example shows an individual earning \$40,000 per year, with an additional \$600 of take home income by using an HSA vs. paying for medical expenses out of pocket with after tax money.

	Without HSA	With HSA
You Earn:	\$3,333 per month	\$3,333 per month
You Set Aside (Pre-Tax):	\$0 per month	\$200 per month
IRS Taxes You on:	\$3,333 per month	\$3,133 per month
Dollars spent on medical, dental & vision expenses for your family	\$2,400 per year	\$2,400 per year
You Take Home:	\$27,600 per year	\$28,200 per year

Your personal income and tax savings may vary based on income, tax rate, and the amount you contribute to your HSA account.

- I am not a dependent on someone else's tax return
- I am not receiving Medicare, VEBA, or TRICARE benefits
- I am covered by a high deductible health plan (HDHP) HSA eligible health plan
- I am not covered under any other type of health insurance plan other than a HDHP (except for insurances specific to injuries, accidents, disability, dental, vision, or long-term care)
- The only FSAs I have, if any, are limited purpose, after-tax, or dependent care



HealthCARE At No Cost To You

Costs covered by Gage Marine



Our Services

We perform physicals, provide immunizations, and treat illnesses and injuries at our Wisconsin offices.

Services vary by location. Please call to confirm availability.

Services Will Vary Based On Location

No Cost to ALL Employees!
Offered to Spouses and Dependents of those only on the health plan.

Office Visit

- Family Practice
- Women's Health
- Pap
- Pediatrics
- School/Sports Physicals
- Health Coaching & Nutritional Counseling

Additional Services

- Select Medicine Dispensed
- Physical Therapy
- Occupational Therapy
- Wellness Coaching
- X-rays
- Minor Trauma (suturing)

Lab Work

- A1c
- CBC
- Metabolic Panel
- Lipid Panel
- Influenza A&B
- Strep
- Vaccinations

Non Covered Services

- Counseling Services
- Chiropractic
- Massage Therapies/Hot Stones
- Facial Rejuvenation
- Acupuncture
- Life/Business Coaching
- Mental Health Services

Locations



Darien, Wisconsin

P: 262-725-3331
M-Th 8:00-6:00
F-Sa 8:00-2:00



Brookfield, Wisconsin

P: 414-455-0463
M-Th 8:00-5:00
F-Sa 8:00-12:00



Janesville, Wisconsin

P: 608-713-0472
M-Th 8:00-5:00
F-Sa 8:00-12:00



Cedarburg, Wisconsin

P: 262-421-9911
M-Th 8:00-5:00
F-Sa 8:00-12:00



Burlington, Wisconsin

P: 262-757-4131
M-Th 8:00-5:00
F-Sa 8:00-12:00

2026 Health Plan Costs

Employee

Copay

HSA

Semi-Monthly Payroll Deduction:

\$160.33

\$87.60

Employee & Spouse

Copay

HSA

Semi-Monthly Payroll Deduction:

\$376.25

\$264.09

Employee & Child(ren)

Copay

HSA

Semi-Monthly Payroll Deduction:

\$324.94

\$228.08

Family

Copay

HSA

Semi-Monthly Payroll Deduction:

\$547.27

\$384.13

Virtual Urgent Care

Getting Started

Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits. Depending on your needs, at-home lab testing kits can be conveniently delivered to your doorstep to personalize your treatment with a tailored care plan. Video and telephone-based visits are available.



Activate Now

Sign up through the app by scanning the QR Code here, or simply visit:

member.recurohealth.com



Call 1.855.6RECURO

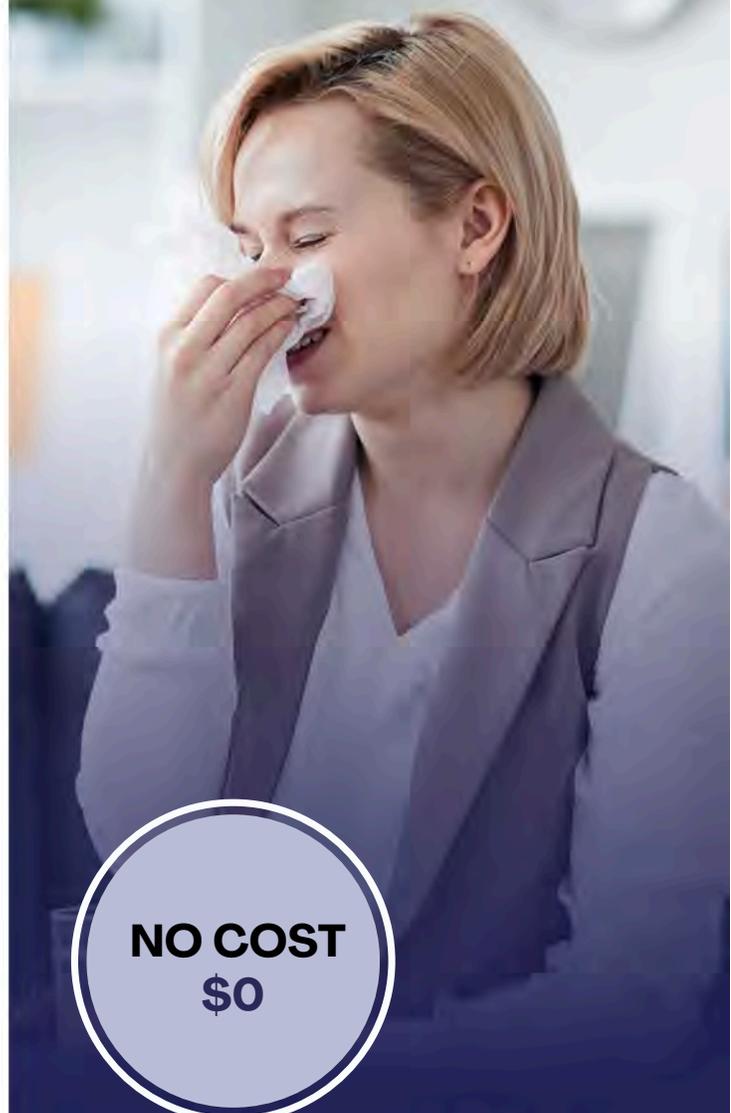


Recuro Care
Digital Health Solutions

Open



Visit member.recurohealth.com



**NO COST
\$0**

Example Conditions Treated

Acne/Rash

Insect Bites

Allergies

Nausea

Cold/Flu

Pink Eye

GI Issues

Respiratory

Ear Problems

UTI's

Fever

And More...



Important Health Plan Information

Medical Networks

The Alliance
Self-Funding Smart

Trilogy
Health Solutions

The Alliance/Trilogy Networks
(Gundersen Access)

www.the-alliance.org



Mayo Direct Contract

(no directory necessary as any Mayo provider will be in network)



CIGNA

Network utilized outside the state of Wisconsin, Winona, Houston, MN

www.Cigna.com

(Choose: OAP/Open Access Plus, OA Plus, Choice Fund OA Plus)

*Medical providers and in-network coverage may vary based on your medical plan.

TPA

Third Party Administrator

Allegiance
by Cigna Healthcare

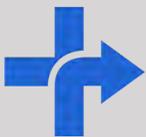
Medical Claims Processor

In coordination with Rightway, the Allegiance team assists with navigating your healthcare needs:

- Locating in-network providers
- Claims questions or concerns
- Requesting a copy of your medical ID card
- Obtaining a copy of your Explanation of Benefits (EOB)
- Pre-authorization requirements
- Case management

Call: 833-419-9980
www.askallegiance.com

Pharmacy & Care Navigation



Rightway

One Team For Both Pharmacy and Care Navigation:

1-833-419-9980 | joinrightway.com



Download the
Rightway Mobile App

Let Rightway assist with any benefit questions, EOB explanation, billing questions, verifying in-network providers and most importantly, navigating to find the highest quality, lowest cost providers for services such as:

- MRI
- CT Scan
- Colonoscopy
- At Home Sleep Studies
- Breast Biopsy
- Hysterectomy
- Orthopedic Procedures
- Out-Patient Surgeries

Pharmacy Mail Order: 888-273-6100
www.WalgreensMailService.com

Any Specialty Drugs must be purchased through Walgreens Specialty Pharmacy: 866-249-5367

Rightway Care Navigation App



Our healthcare system can be complex and confusing. Rightway helps make it simpler for you by making it easy to get the highest quality care for the best price. Here's how we do it.....

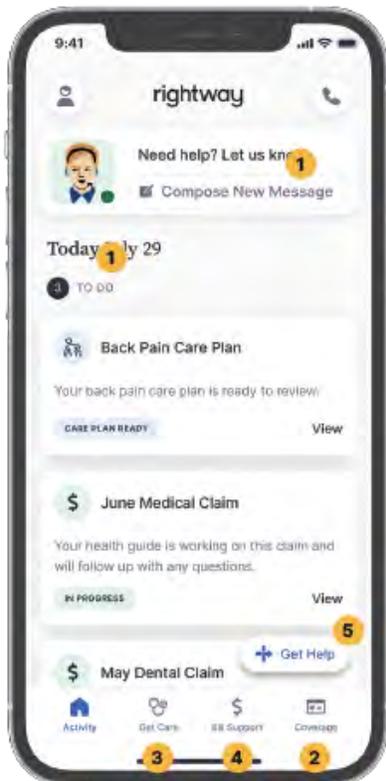
Exploring the Rightway App

We pair you with an expert Health Guide.

You have unlimited access to a healthcare expert who has your specific benefits information and will tailor their recommendations to your needs.

Rightway is available through a simple, modern app!

The Rightway app is the front door to your healthcare. Use it to connect with your Health Guide, view your benefits information, find a top doctor in your area, and much more



GETTING STARTED IS EASY

Download the Rightway app on the App Store, Google Play, or scan the QR code with your smartphone.



Have Questions?

Call Your Care Navigation Team at Rightway
1-833-419-9980

Visit us online: [joinrightway.com](https://www.joinrightway.com)

Exploring the Rightway App

1 CONNECT WITH YOUR HEALTH GUIDE

Tap the “Compose New Message” button or the phone icon.

2 VIEW INSURANCE COVERAGE

View a breakdown of your benefits, including your copays. If you have questions about your coverage or about the price of a service, your Health Guide can answer them.

3 GET A CARE PLAN

A Health Guide can put together a plan with options for high quality, in-network providers. Select one and your Health Guide will schedule an appointment at a convenient time.

4 REVIEW OR DISPUTE A BILL

Take a picture of your bill and send it to your Health Guide. They will answer your billing questions and explain your charges. If something looks wrong, they will dispute it on your behalf.

5 GET HELP BUTTON

Your fast track to help you need

Incentives for Being A Good HealthCARE Consumer!

Procedure Incentive Offerings

Your Employer will offer the incentive listed in the orange column if you and/or your dependents on the health plan are using your Care Navigator **proactively** to find the most Fair Priced, High Value provider for the below listed procedures. This offers a significant savings to YOU, the consumer of HealthCARE!

Mayo Complex Care Program for Complex Diagnosis Procedures:				
Medical Review and Second Opinion for Cancer, Neck, Back & Spine, Transplants, etc.		→	100% Covered	
Procedures	Incentive Amount Paid to Member when using Care Navigation Proactively ↓	Midwest Estimated Cost Range Between Health Care Facilities		
		Low Cost	High Cost	
Infusions:				
• Smart Infusion	\$750	\$6,500	>\$13,000	
• OSMS Green Bay				
• GI Associates and other Centers of Excellence				
Women's Health				
Breast Biopsy	\$250	\$1,500	\$8,500	
Hysterectomy	\$1,000	\$11,500	\$34,855	
Gastro-Intestinal				
Colonoscopy (Screening and/or Polyp Removal)	\$350	\$2,000	>\$20,000	
Cologuard Screening	\$500			
Upper GI (endoscopy with or w/o biopsy)	\$350	\$1,500	>\$10,000	
Diagnostic Imaging/Radiology				
Services administered within our High-Value Locations; Sensible MRI, SMT, Smart Scan, MH Imaging	CT Scans	\$350	\$600	\$4,600
	MRI	\$600	\$450	\$5,400
	Ultrasound	\$50	\$250	\$800
	X-Ray	\$50	\$70	\$250
Ear, Nose and Throat				
Nasal/Sinus Septoplasty	\$500	\$4,400	\$17,381	
Sleep Study (at home)	\$250	\$250	\$800	
Sleep Study (in clinic)	\$250	\$1,400	\$4,100	
Tonsilectomy/Adenoids	\$500	\$4,200	\$9,850	
Tympanostomy/Myringotomy (Ear Tubes)	\$500	\$2,850	\$12,891	

**This is not an all-inclusive list of incentive offerings. If the high value option(s) being offered provides a nominal savings opportunity, additional incentives may be offered. Approval of such, required by employer.

Procedure Incentive Offerings

Procedures	Incentive Amount Paid to Member when using Care Navigation Proactively ↓	Midwest Estimated Cost Range Between Health Care Facilities	
		Low Cost	High Cost
Allergy/Asthma			
Allergy/Asthma Complete Workup	\$150	\$1,900	\$4,550
Cardiology			
ECG, ECG with tracing and report	\$300	\$900	\$3,500
Doppler ECG	\$300	\$900	\$3,800
Cardiovascular Stress Test	\$250	\$950	\$2,680
General Surgery			
Gallbladder Removal	\$1,000	\$9,500	\$24,972
Groin-Hernia Repair > 5 years and older	\$1,000	\$3,900	\$19,827
Orthopedics			
Hand Surgery (Carpal Tunnel)	\$500	\$3,500	\$12,300
Knee Shaving and Debridement (Arthroscopy)	\$500	\$6,250	\$18,430
Knee Meniscus/Cartilage Repair	\$500	\$6,500	\$18,430
Knee Ligament Repair	\$1,000	\$12,500	\$29,000
Shoulder Rotator Cuff	\$1,000	\$16,500	\$39,309
Total Hip Replacement	\$3,000	\$27,500	>\$80,000
Total Knee Replacement	\$3,000	\$27,500	>\$80,000
Spine/Level 1 or 2 Cervical Fusion or Disc Arthroplasty	\$3,000	\$26,500	>\$80,000
Second Opinion for Shoulder/Hip/Knee/Spine done with a Center of Excellence	\$500		
Spine Lumbar Fusion	\$3,000	\$26,500	>\$80,000
Urology			
Kidney Stones-Lithotripsy	\$1,000	\$9,950	\$24,375
Vasectomy	\$250	\$1,600	\$10,000

**This is not an all-inclusive list of incentive offerings. If the high value option(s) being offered provides a nominal savings opportunity, additional incentives may be offered. Approval of such, required by employer.

Rightway Pharmacy Benefit



As your new pharmacy benefits provider, Rightway provides you with a better way to manage your prescription medications. Here's how we do it.

We provide you with expert guidance.

You have unlimited access to a healthcare expert who has your specific benefits information and will tailor their recommendations to your needs.

Contact the pharmacy team for help with prior authorizations, specialty medications, mail delivery, and other prescription needs.

A member of the pharmacy can connect you with a Rightway pharmacist to do a medication review or to discuss possible side effects.

We provide you with a simple, modern app.

The Rightway app is the front door to your pharmacy benefits. Use it to access your ID card, view your medication history, and your current prescriptions.

GETTING STARTED IS EASY

Download the Rightway app on the App Store, Google Play, or scan the QR code with your smartphone.

joinrightway.com



Additional Resources

Mail Order Set Up:

 Walgreensmailservice.com

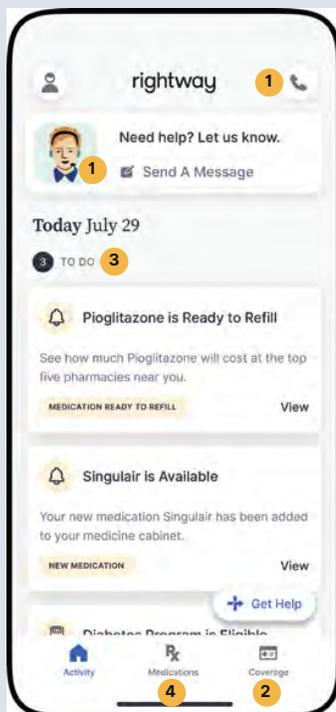
 1-888-273-6100

Mark Cuban Cost Plus:

 costplusdrugs.com

Walgreens Specialty Pharmacy:

 1-866-249-5367



How to use the Rightway app.

1. CONNECT WITH THE PHARMACY TEAM

Tap the "Send A Message" button or the phone icon to connect with a member of the pharmacy team.

2. VIEW YOUR COVERAGE AND YOUR DIGITAL ID CARD

View a breakdown of your pharmacy benefits and your digital ID card.

3. REVIEW YOUR LATEST UPDATES

The activity screen displays your latest updates and highlights the items that may need your attention.

4. VIEW PRESCRIPTIONS AND FIND A PHARMACY

Find active and pending prescriptions, your medication history, and recommendations for the best pharmacy with the lowest price.

Have questions? Let's connect. Email us: rwr@rightwayhealthcare.com | Visit us online: joinrightway.com/rx

Start saving with Cost Plus Drugs

Cost Plus Drugs online pharmacy helps patients like you save on medications

We offer hundreds of common drugs at the lowest possible prices and shipped right to your door. We negotiate directly with manufacturers and pass all savings directly to our patients.

Get started today in 3 easy steps!

1



Find your medication

Go to costplusdrugs.com/medications/ to find your generic drugs on our Medication List.

2



Create your account

Go to costplusdrugs.com/create-account/ and enter your basic health information. Make sure to complete all steps.

3



Ask your doctor to send a new prescription to: **“Mark Cuban Cost Plus Drug Co.”**

Put the email address you used to create your account on the Rx.

Scan the QR code or visit costplusdrugs.com to get started!



“Everyone should have safe, affordable medicines with transparent prices.”

- Mark Cuban

Your Mental Health Support

Helping You Thrive

Everyone experiences challenges that can affect their mental health. Your employer offers a benefit called an Employee Assistance Program (EAP) through ERC: Counselors & Consultants that can help you address mental health issues and create positive ripples in your life.

- The EAP provides short-term mental health counseling for you (employees), your spouse, your dependents, and those in your immediate household.
- There is no cost or co-pay to use the program, and the EAP is not tied to your insurance. Your employer sponsors this mental health benefit.
- EAP counseling is confidential and HIPAA protected. No identifying information is provided to your employer without your written consent.
- ERC has a team of licensed counselors as well as a proprietary network of counselors throughout the nation to assist you where you are located.



This service offers 8 sessions per condition

How to Use Your Employee Assistance Program



Recognize an Issue

The EAP can help you address relationship and family issues, stress, anxiety, depression, grief, alcohol abuse, and other mental health concerns.



Schedule an Appointment

Call 1-800-222-8590 to make an appointment with a counselor. Your free and confidential EAP benefit can include telephonic, video, or face-to-face counseling (where available).



Talk with a Counselor

During your counseling sessions, you and your counselor will talk about your concerns and develop an ongoing plan for meeting your mental health goals.

For in-the-moment mental health support, call the EAP anytime. For emergencies or imminent danger to yourself or others, please call 911, 988 for the national Suicide and Crisis Lifeline, or your local crisis center.



There is one number to call, and it is answered 24/7/365.

Call 1-800-222-8590

Appointment Scheduling Hours:
Monday–Thursday 8 a.m. to 5 p.m. (CST) Friday 8 a.m. to 2 p.m. (CST)

Mental and Behavioral Healthcare That Actually Helps...



Who is Wire Health?

When life feels overwhelming, Wire Health is here for you. In partnership with your health plan, we make expert mental health care easy to access. Whether you need a psychiatrist, therapist, or advanced treatments, we connect you with the right support to help you feel better, faster.

How is Wire Health Different?

Unlike traditional health insurance, we never cap visits or limit care. We create a personalized plan to ensure you get the right treatment for as long as you need it.

Getting Started is Simple

- Answer a quick welcome questionnaire
- Get matched to a care plan designed for you
- Start feeling better with expert support

It's that easy. Scan the QR code, call 414-626-0120, or visit Wire Health to connect with our Care Coordination team.

- Addiction
- ADHD
- Anxiety
- Bipolar Disorder
- Borderline Personality Disorder
- Children & Adolescent Issues
- Complex Psychopharmacology
- Crisis-focused Care
- Depression
- Drug or Alcohol Dependency
- Dissociative Disorders
- Eating Disorders
- Interventional Psychiatry
- Narcissistic Personality Disorder
- OCD
- Postpartum Depression
- Psychedelic Medicine
- PTSC
- Suicide Attempts/Ideation

Comprehensive Mental Health Support

- ✓ Psychiatrists, therapists, and coaches—all in one place
- ✓ Groundbreaking treatments beyond medication
- ✓ Personalized care plans designed by experts
- ✓ Ongoing support to real, lasting progress

Call: 414-626-0120

Visit: <https://wire.health/members/>



What Our Members Are Saying

"Instead of rearranging furniture in a burning house, they put out the fire."

"I can't believe they went this far for our family."



Mayo Clinic Complex Care Program

Mayo Clinic Complex Care Program



If you are facing complex health challenges, you may be eligible for care at Mayo Clinic with travel and lodging paid for by your employer.

The Mayo Clinic Complex Care Program is an enhanced health care benefit for:

- Cancer
- Spine health
- Transplant (solid organ and bone marrow transplant)
- Undiagnosed/diagnostic odyssey – conditions for which you've been unable to find answers from other medical providers

[Step 1. Get Started](#)

Call your Care Navigation / Health Guides for full details, help with collecting your medical records, and to get connected with Mayo Clinic. 1-833-419-9980

[Step 2. Medical Review](#)

A Mayo Clinic specialist will review your medical records and determine if you would benefit from care at Mayo Clinic.

[Step 3. Travel to Mayo Clinic for care](#)

Mayo clinic will call you to coordinate your travel, lodging, and appointment itinerary for you and a caregiver.

[Step 4. Return Home](#)

After you return home, your local medical provider and Mayo Clinic will work closely to coordinate your ongoing care.

Maternity Management

Personal Support for a Smooth & Healthy Pregnancy

The Allegiance Maternity Management Program offers assistance and support for members who are pregnant at no additional cost. The program provides you with ongoing one-on-one care and expertise throughout your pregnancy.

When you sign up, your personal maternity nurse will be available to share education and resources to ensure a healthy and low-stress pregnancy. After your baby is born, your nurse will continue to be a resource for you during those crucial first few weeks as a new parent.

Everyone's pregnancy, delivery, and postpartum needs and challenges are different. With the Allegiance Maternity Management Program, you can feel secure knowing we're with you every step of the way.



This program is available at no cost to you - in fact, your employer has set up a bonus for participating!

Incentive

If you register within the first or second trimester of your pregnancy, you will receive a **gift card** upon completion of the program. \$50 if enrolling in the 1st Trimester or \$50 if enrolling in the 2nd trimester.

- Register as early in your pregnancy as possible
- Check in with your nurse regularly throughout your pregnancy
- Complete the Post Pregnancy Assessment

Sign up online by completing the enrollment form at www.askallegiance.com/Resources/MaternityManagementRequest

For more information, questions, or to enroll by phone, call the Allegiance Care Management Nurse at 1-877-792-7827 ext. 1.

Benefits are paid once per accident unless otherwise noted here or in the brochure

Insurance for the employee/member terminates at age 80. If insurance for the employee/member terminates due to age, insurance for any dependents also terminates. Child coverage begins at birth and terminates at age 26 unless the child is incapacitated.

Benefit	Class 1
Emergency Room Services Rider	\$400
Urgent Care Center	\$325
Initial Physician Office Visit	\$175
Emergency Transportation	
Ground Ambulance	\$400
Air Ambulance	\$2,000
Other Injuries	
Lacerations	
Less than 2 inches	\$350
2 Inches to 6 inches	\$700
Greater than 6 inches	\$1,500
No repair required	\$175
Burns	
2nd Degree <=9% TBSA	\$450
2nd Degree 10-36% TBSA	\$500
2nd Degree >36% TBSA	\$2,500
3rd Degree <18% TBSA	\$5,000
3rd Degree 18-36% TBSA	\$15,000
3rd Degree >36% TBSA	\$25,000
Skin Graft (% of burn benefit)	50%
<small>Note: "TBSA" is an acronym for "total body surface area."</small>	
Dental Care	
Crown of Filling Repair	\$400
Extraction	\$175
Hospital	
Admission	\$2,000
Daily Confinement (Up to 365 days per accident)	\$400 per day
ICU Confinement	\$800 per day
Rehab Facility Confinement (Up to 30 days per accident)	\$300 per day
Surgical	
Exploratory/Arthroscopic (365 days)	\$800
Abdominal/Cranial/Thoracic (365 days)	\$5,000
Herniated Disc (365 days)	\$2,700
Torn Knee Cartilage (365 days)	\$2,000
Ligament/Rotator Cuff/Tendon (365 days)	\$2,000
Eye Procedure (90 days)	\$600
Blood Products (90 days)	\$650
Pain Management (90 days)	\$450
Diagnostic	
X-Ray	\$100
Diagnostic Exam	\$400
Brain Injury Diagnosis	\$400
Physician Follow-Up Office Visit (Up to 6 per accident)	\$175
Therapy Services (Up to 6 per accident)	\$100
Medical Device	\$400
Prosthetic Devise(s) (Up to 2 per accident)	\$1,750
Transportation (Up to 3 Trips per accident)	\$450 per trip
Lodging (Up to 30 nights per accident)	\$300 per night
Childcare (Up to 30 nights per accident)	\$40 per day
Health Screening	\$100
Catastrophic Benefits	
Accidental Death	
Principal Sum	<ul style="list-style-type: none"> Employee \$70,000 Spouse \$35,000 Child(ren) \$10,000
Basic Accidental Death	100%
Common Carrier Accidental Death	300%
Transportation of Remains	Up to \$5,000

Fractures	Open Reduction	Closed Reduction
Skull, depressed (Cranial bones)	\$12,000	\$6,000
Skull, non-depressed (Cranial Bones)	\$6,000	\$3,000
Bones of face (Except nose and lower jaw)	\$2,400	\$1,200
Nose (Nasal Bones)	\$2,050	\$1,025
Lower jaw (Mandible)	\$2,400	\$1,200
Shoulder blade (Scapula)	\$2,400	\$1,200
Collarbone (Clavicle)	\$2,050	\$1,025
Breastbone (Sternum)	\$2,400	\$1,200
Rib	\$2,050	\$1,025
Upper arm (Humerus)	\$2,400	\$1,200
Forearm (Radius and/or ulna)	\$2,400	\$1,200
Wrist (Carpals)	\$2,400	\$1,200
Hand (metacarpals, except fingers)	\$2,400	\$1,200
Fingers (Phalanges)	\$600	\$300
Vertebral body (except vertebral process)	\$6,000	\$3,000
Vertebral process	\$2,400	\$1,200
Tail Bone (Coccyx)	\$2,050	\$1,025
Pelvis (Except tail bone and hip bones)	\$6,000	\$3,000
Hip Bones (Ilium, ischium and/or pubis)	\$10,000	\$5,000
Thigh (Femur)	\$6,000	\$3,000
Knee cap (Patella)	\$2,400	\$1,200
Lower leg (Tibia and/or fibia)	\$6,000	\$3,000
Ankle (Talus)	\$2,400	\$1,200
Foot (Metatarsals and calcaneus, except toes)	\$2,400	\$1,200
Toes (Phalanges)	\$600	\$300
Chip Fracture	25% of the closed reduction amount for the bone/bone group	
Dislocations		
Joint/Joint Group		
Lower Jaw (Temporomandibular)	\$3,700	\$1,850
Shoulder (Glenohumeral)	\$3,700	\$1,850
Collarbone and breastbone (Sternoclavicular)	\$3,700	\$1,850
Elbow	\$3,700	\$1,850
Wrist (Radiocarpal and/or intercarpal)	\$3,700	\$1,850
Hand (Carpometacarpal and/or intrametacarpal)	\$3,700	\$1,850
Fingers (Interphalangeal and/or metacarpophalangeal)	\$750	\$375
Hip	\$12,000	\$6,000
Kneecap (Patella)	\$7,500	\$3,750
Ankle (Talocalcaneal and/or talocalcaneonavicular)	\$5,400	\$2,700
Foot (Tarsometatarsal and/or intermetatarsal)	\$5,400	\$2,700
Toes (Interphalangeal and/or metatarsalphalangeal)	\$750	\$375
Partial Dislocation	25% of the closed reduction amount for the joint/joint group	
Catastrophic Benefits		
Dismemberment & Paralysis		
Loss of Both Hands, Loss of Both Feet, Loss of Entire Sight of Both Eyes or any combination of two or more of these losses	100%	
Loss of Speech and Loss of Hearing (Both ears)	100%	
Loss of One Hand, Loss of One Foot, Loss of Entire Sight of One Eye or Loss of Hearing (Both ears)	50%	
Loss of Thumb and Index Finger of the Same Hand	25%	
Loss of Multiple Fingers or Loss of Multiple Toes	10%	
Quadriplegia (Paralysis of both upper and both lower limbs)	100%	
Triplesia (Paralysis of three limbs)	75%	
Triplesia (Paralysis of three limbs)	75%	
Hemiplegia (Paralysis of an upper and a lower limb)	50%	
Paraplegia (Paralysis of both lower limbs)	50%	
Uniplegia (Paralysis of a limb)	25%	

Occurrence/Service	Benefit Payment
ER Visit.....	\$400
CT Scan (Diagnostic Exam).....	\$400
X-Ray.....	\$100
Concussion	\$400
Broken Collarbone.....	\$1,025
Pediatrician Follow Up Visit.....	\$175
Physical Therapy Benefit (3).....	\$300
TOTAL BENEFIT =	\$2,800

Example

Jeff's son Chris was playing football during recess at school. He trips and falls hard, injures his shoulder and is taken to the ER by his parents with concern of head trauma. He was diagnosed with a concussion, broken collarbone and was released with a sling and directed to follow up with his Pediatrician in two weeks

DON'T FORGET!



Annual Health Screening Benefit

\$100 Benefit will be paid per person, per calendar year, for a having a Health Screening done



ELIGIBLE HEALTH SCREENINGS

- Cholesterol Test
- Blood test for Triglycerides
- Fasting for Blood Glucose Test
- Mammogram
- Blood test for Breast Cancer
- Blood test for Ovarian Cancer
- Blood test for Colon Cancer
- Blood test for Prostate Cancer (PSA)
- Breast Ultrasound
- Double contrast barium enema (X-ray of the large intestines, colon and rectum)
- Bone Marrow Testing
- Chest X-Ray
- Colonoscopy
- EKG
- CT angiography
- Pap Smear
- Stress Test (bike or treadmill)
- Hemocult stool analysis
- Thermography
- SPEP (blood test for myeloma and MS)



Per Paycheck Cost	Gross Cost	*Net Cost	Annual *Net Cost	Health Screening Reimbursement	Annual Cost After Health Screening
Employee	\$6.50	\$4.68	\$112.32	\$100	\$12.32
Employee/Spouse	\$9.50	\$6.84	\$164.16	\$200	-\$35.84
Employee/Child(ren)	\$12.00	\$8.64	\$207.36	\$100+	\$107.36
Family	\$16.50	\$11.88	\$285.12	\$200+	\$85.12

*Approximately 28% savings due to Pre-Tax premium



1 per person, per calendar year. The amount of individuals within a family submitting for reimbursement will determine what your annual net cost will be. The more members that submit a health screening, the less you pay for the coverage.

Your Options For CRITICAL ILLNESS & CANCER INSURANCE

Mutual of Omaha

Critical Illness coverage helps provide financial support if you or your family members are diagnosed with a covered critical illness listed below. When a diagnosis occurs, we want you to be focused on getting better and taking care control of your health, not stressing over financial concerns. This coverage will help protect those financial concerns.

	Minimum Amount	Increments	Maximum Amount
For You	\$5,000	\$5,000	\$30,000
Spouse	\$5,000	\$5,000	100% of employee's benefit, up to \$30,000
Children	Up to 50% of Employee's Benefit, up to \$15,000		

Heart/Circulatory/Motor Function Category

Heart Attack (Myocardial Infarction)	100% of the Benefit
Heart Transplant/Placement on UNOS List	100% of the Benefit
Heart Valve Surgery	25% of the Benefit
Coronary Artery Bypass	25% of the Benefit
Aortic Surgery	25% of the Benefit
Stroke	100% of the Benefit
ALS (Lou Gehrig's) Disease*	100% of the Benefit
Advanced Alzheimer's Disease*	100% of the Benefit
Advanced Parkinson's Disease*	100% of the Benefit
Dementia	100% of the Benefit
Major Organ Transplant	100% of the Benefit
End-Stage Renal Failure	100% of the Benefit
Acute Respiratory Distress Syndrome (ARDS)	25% of the Benefit
Inflammatory Bowel Disease	25% of the Benefit

Childhood/Developmental Category

These benefits are available to children only

Cerebral Palsy*	100% of the Benefit
Structural Congenital Defects*	100% of the Benefit
Genetic Disorders*	100% of the Benefit
Congenital Metabolic Disorders*	100% of the Benefit
Type 1 Diabetes*	100% of the Benefit

Cancer Category

Cancer (Invasive)	100% of the Benefit
Skin Cancer	\$500
Carcinoma in Situ (non invasive)	25% of the Benefit
Benign Brain Tumor	100% of the Benefit
Bone Marrow/Stem Cell Recipient	100% of the Benefit

*A benefit for this critical illness is only payable once per insured person under the policy.

1 in 2 men will be diagnosed with Cancer in their lifetime

			Males
Prostate	288,300	29%	
Lung & bronchus	117,550	12%	
Colon & rectum	81,860	8%	
Urinary bladder	62,420	6%	
Melanoma of the skin	58,120	6%	
Kidney & renal pelvis	52,360	5%	
Non-Hodgkin lymphoma	44,880	4%	
Oral cavity & pharynx	39,290	4%	
Leukemia	35,670	4%	
Pancreas	33,130	3%	
All Sites	1,010,310	100%	

1 in 3 women will be diagnosed with Cancer in their lifetime

			Females
Breast	297,790	31%	
Lung & bronchus	120,790	13%	
Colon & rectum	71,160	8%	
Uterine corpus	66,200	7%	
Melanoma of the skin	39,490	4%	
Non-Hodgkin lymphoma	35,670	4%	
Thyroid	31,180	3%	
Pancreas	30,920	3%	
Kidney & renal pelvis	29,440	3%	
Leukemia	23,940	3%	
All Sites	948,000	100%	



#1

cardiovascular diseases are the leading cause of death worldwide

1 out of 3

deaths worldwide are due to cardiovascular diseases



Your Options For CRITICAL ILLNESS & CANCER INSURANCE

Mutual of Omaha



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ELIGIBLE HEALTH SCREENINGS

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- Fasting for Blood Glucose Test
- Mammogram
- Blood test for Breast Cancer
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- Blood test for Colon Cancer
- Blood test for Prostate Cancer (PSA)
- Breast Ultrasound
- Double contrast barium enema (X-ray of the large intestines, colon and rectum)
- Bone Marrow Testing
- Chest X-Ray
- Colonoscopy
- EKG
- CT angiography
- Pap Smear
- Stress Test (bike or treadmill)
- Hemoccult stool analysis
- Thermography
- SPEP (blood test for myeloma and MS)



Rates for Critical Illness Insurance Per Paycheck

Employee Cost Per Paycheck

Spouse's cost is based on Employee's age

AGE	\$5k	\$10k	\$15k	\$20k	\$25k	\$30k
<25	\$1.03	\$2.05	\$3.08	\$4.10	\$5.13	\$6.15
25-29	\$1.13	\$2.25	\$3.38	\$4.50	\$5.63	\$6.75
30-34	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80
35-39	\$1.60	\$3.20	\$4.80	\$6.40	\$8.00	\$9.60
40-44	\$2.23	\$4.45	\$6.68	\$8.90	\$11.13	\$13.35
45-49	\$3.15	\$6.30	\$9.45	\$12.60	\$15.75	\$18.90
50-54	\$4.73	\$9.45	\$14.18	\$18.90	\$23.63	\$28.35
55-59	\$7.18	\$14.35	\$21.53	\$28.70	\$35.88	\$43.05
60-64	\$10.65	\$21.30	\$31.95	\$42.60	\$53.25	\$63.90
65-69	\$15.58	\$31.15	\$46.73	\$62.30	\$77.88	\$93.45
70-74	\$20.83	\$41.65	\$62.48	\$83.30	\$104.13	\$124.95

Don't Forget!
\$100 Health Screening
per person, per calendar year!

For Example:
36 year old with a \$20,000 Critical Illness policy would pay \$153.60 a year for this coverage. After **\$100** Health Screening Reimbursement, the policy would now only cost **\$53.60 annually**

Other Cost Examples:

46 year old employee with a \$10,000 Critical Illness policy for herself, spouse and children would cost \$302.40 a year. After \$200 Health Screening Reimbursement for both EE and Spouse, the policy would now only cost **\$102.40 annually**

52 year old employee with a \$15,000 Critical Illness policy for both him and spouse would cost \$680.64 a year. After \$200 Health Screening Reimbursement for both EE and Spouse, the policy would now only cost **\$480.64 annually**

Advocacy services give an employee who has been diagnosed with a medical condition access to skilled clinicians and nurses for personalized, problem-solving assistance in a one-on-one setting. Call 1-866-372-5577 Monday - Friday 7 A.M. to 7 P.M. CST or email customerserve@personifyhealth.com for assistance.

*Employee/member and spouse premiums are calculated with the employee/member's age as of the effective date of the plan. Rates are adjusted once each year on the plan anniversary date that coincides with or follows the day an employee/member reaches the starting age of the next age band. Child insurance is automatic. Children have no additional cost to be covered. 100% of the CI Benefit Amount is payable for an insured person in each benefit category, subject to any policy benefit maximum. If a partial benefit is paid, the remainder of the CI Principal Sum will be available to an insured person if diagnosed with another critical illness in the same category. Pre-Existing Limitations due apply

Health Screening Benefit



With your accident, critical illness and/or hospital indemnity insurance policy, you and other covered family members may receive a lump sum amount for certain preventative health screenings* and routine care.

Advantages of Health Screenings

- Improve outcomes, such as faster treatment, longer life and less suffering
- Determine and influence risk factors

Available Preventative Care Screenings

Cancer Preventative Care:

- Breast cancer
- Breast cancer genetic testing
- Blood (cancer) chemistry profile
- Cervical cancer
- Colorectal cancer
- Lung cancer
- Ovarian cancer
- Prostate cancer
- Skin cancer
- Cancer biopsies

General Preventative Care:

- Adult immunizations
- Annual/routine dental exam
- Annual/routine hearing exam
- Annual/routine vision exam
- Annual/routine physical exam
- Domestic violence screening
- Genetic testing
- Hepatitis B and C screening
- Sexually transmitted diseases and blood borne infection
- Sports physical exam

Women Preventative Care:

- Annual/routine well women exam
- Prenatal/perinatal care

Child Specific Preventative Care (age appropriate):

- History
- Measurements
- Sensory screening
- Developmental/behavioral screenings
- Physical exams and procedures
- Oral health
- Anticipatory guidance
- Child and adolescent vaccines

Available Health Screenings

Heart/Circulatory/Vascular:

- Abdominal aortic aneurysm
- Angiogram/angiography (arteriogram)
- Carotid doppler ultrasound
- Chest X-ray
- Echocardiogram
- Exercise, pharmacologic (nuclear) or echocardiographic/radiological stress test
- Lipoprotein profile
- Lower extremity arterial ultrasound
- Vascular ultrasound (including lower extremity Venous ultrasound)

Metabolic:

- Body mass index assessment
- Diabetes screenings
- Basic metabolic screening
- Comprehensive metabolic screening

*The health screening benefit may not be available in all states. Check with your local sales representative.



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Available Health Screenings (cont.)

Mental Health, Sleep and Substance Abuse:

- Mental health consultation/evaluation for depression and anxiety
- Substance abuse screening
- Sleep studies

Motor, Neurological and Progressive:

- Neurological health screening
- Neurological imaging studies

Benefits are paid one to two times per calendar year per insured person and six to eight per insured family for one of the listed screenings. The number of screenings, the benefit amount payable and a complete list of all health benefit screenings can be found in the contract.

We Make Submitting a Claim Easy



Complete preventative health screening test and obtain proof of completed test.



Submit claim form by web submission, email, fax, telephonic or mail.



Scan the QR to access the health screening benefit form or visit mutualofomaha.com/support/forms

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this summary, the certificate booklet will prevail.

This policy provides ACCIDENT, CRITICAL ILLNESS, and HOSPITAL INDEMNITY insurance only. It does NOT provide basic hospital, basic medical or major medical insurance. It is not a Medicare supplement policy. Some exclusions, limitations and reductions may apply.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

The IRS limits the types of supplemental insurance that an individual who participates in a Health Savings Account (HSA) may have, while still maintaining the tax-exempt status of HSA contributions. The IRS allows additional insurance that provides benefits for "a fixed amount per day (or other period) of hospitalization." Anyone who has or plans to open an HSA, should consult tax and legal advisors to determine which supplemental benefits may be purchased by employees with an HSA.

Accident insurance, critical illness insurance and hospital indemnity insurance are underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Policy form number for accident insurance is 7000GM-U-EZ 2010 or state equivalent (7000GM-U-EZ 2010 NC). Policy form number for critical illness insurance is G2018MP or state equivalent (G2018MP FL, G2018MP ID, G2018MP NC, G2018MP OK, G2018MP OR, G2018MP PA, G2018MP TX). In NJ and WA, policy form number is if 7000GM-U-EZ 2010. Policy form number for hospital indemnity is G2018MP or state equivalent (G2018MP NC).

DENTAL INSURANCE

Delta Dental

Gage Marine offers Full Time employees two dental plan options to choose from. Plan 1 is a Preventative Only plan, Plan 2 offering the same services with the addition of Major Services and Orthodontia.

SERVICES	Preventative Only Plan	High Plan
Annual Deductible	\$50/Individual \$150/Family	\$25/Individual \$75/Family
Individual Annual Maximum Benefit <small>Per person, per calendar year</small>	\$1,000	\$1,000
Preventative Services	100% Covered by Delta (Deductible does not apply)	100% Covered by Delta (Deductible does not apply)
Basic Services	80% Covered after Deductible (fillings and emergency pain treatment)	80% Covered after Deductible
Major Services	No Coverage	50% Covered after Deductible
Orthodontia	No Coverage	50% to a \$1,000 Life Maximum Per child to age 19

Preventative Services: Cleanings (prophylaxis), fluoride treatments, sealants, evaluation, bitewing x-rays.

Basic Services: Emergency treatment to relieve pain, fillings, non-surgical extractions

Major Services: Oral Surgery, crowns, bridges, dentures, implants, repairs and adjustments.



Delta Dental offers two networks; PPO and Premier. Both save you money! PPO providers offer the lowest agreed upon fees. Premier providers also agree to discounts, just not as deep as PPO. But the Premier network is much broader. Seeing either a PPO or Premier provider will ensure treatments are guaranteed and no balance billing can occur. The only time balance billing will occur is for seeking treatment from an **Out-of-Network Provider** that chooses not to contract with Delta, meaning they are not willing to offer discounted services. 9 out of 10 dentists contract with Delta Dental.

Your Cost Per Paycheck

Plan 1	Employee Only \$10.56	Employee & Spouse \$20.98	Employee & Child(ren) \$22.50	Family \$36.74
Plan 2	Employee Only \$18.25	Employee & Spouse \$36.51	Employee & Child(ren) \$35.84	Family \$59.10



Website: www.Deltadentalwi.com
Customer Service: 1-800-236-3712

Or scan the QR Code:



VISION INSURANCE

Delta Vision/EyeMed

Gage Marine provides the opportunity for Full Time employees to enroll in Vision coverage through Delta Vision.

COVERED BENEFITS	IN-NETWORK (Insight Network)	NON-NETWORK REIMBURSEMENT
Vision Exam	\$20 Copay	\$35
Retinal Imaging	Member pays up to \$39	Not Covered
Lenses (Glass or Plastic) Single Vision/Bifocal/Trifocal	\$20 Copay See Benefit Summary for additional lens options	\$25/\$40/\$55
Frames	\$200 Allowance (20% discount on remaining balance)	50% up to \$100
Contact Lens Fit & Follow Up: • Standard • Premium	No Cost 10% Discount off retail, plus \$55	\$40
Contact Lenses: • Conventional • Disposable	\$200 Allowance (15% off balance) \$200 Allowance	80% up to \$160
Laser Vision Correction Lasik or PRK	15% off retail price OR 5% off promotional price	Not Covered
Frequency of Services Based on Calendar Year	Every 12 months: Exam and Lenses <u>OR</u> Contacts Every 12 months: Frames	

Additional In-Network Discounts: 40% off a second purchase of eyeglasses after benefit has been exhausted, including prescription sunglasses. 15% off second purchase of conventional contact lenses after benefit has been exhausted. Your vision benefits can also be used at Glasses.com, Lenscrafters.com, Targetoptical.com, Rayban.com, Oakley.com and Contactsdirect.com. **Walmart Vision Centers** and **Sam's Club** are now included in the vision network. Additional Lens Upgrades available. See full benefit summary for additional benefits offered.

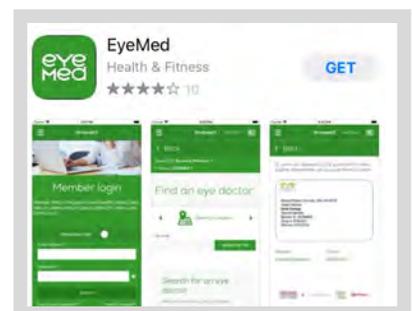
Your Cost Per Paycheck

Employee Only \$3.99	Employee & Spouse \$7.98	Employee & Child(ren) \$8.15	Family \$12.14
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Website: www.deltadentalwi.com
Network: "Insight" Network
 Eye Med Customer Service: 1-844-848-7090
 Mobile App: EyeMedMembers

Or scan the QR Code to find a provider!



Employer Paid Life & AD&D Insurance

Mutual of Omaha

Gage Marine provides Full Time employees with a \$25,000 Life Insurance and Accidental Death and Dismemberment benefit at no cost to you.

The Benefit

Benefit Amount:
\$25,000

Spouses: \$10,000

Child(ren): \$2,500
(6 months +)

Features

Living Care/Accelerated Death Benefit:

If you are diagnosed as terminally ill, you may be able to receive up to 75% of your Life coverage benefit as a lump sum.

Conversion:

If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide Evidence of Insurability.

Travel Assistance:

Travel and medical assistance, plus emergency medical evacuation benefits. Assistance available for travel 100+ miles away from home.

Will Prep:

Epoq, Inc. will help you create legal documents such as a will, healthcare power of attorney or other documents to protect your family and property.

www.willprepservices.com

WILL PREPARATION SERVICES

Services provided by Epoq, Inc.



Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following FREE documents:

- Living Will and Trust
- Power of Attorney
- Healthcare Directive
- Pour-Over Will
- Last Will and Testament

Here's how it works:

- Log on to www.willprepservices.com and use the code MUTUALWILLS to register
- Answer the simple questions from any device and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements

Create your will at www.willprepservices.com
and use the code **MUTUALWILLS** to register



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Epoq are independent, unaffiliated companies. Although United of Omaha Life Insurance Company make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United of Omaha Life Insurance Company does not provide, is not responsible for, does not assume any financial liability for and does not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United of Omaha Life Insurance Company also is not responsible and do not assume liability for any disclosure of personal data or information by Epoq. These services are only available to group life insurance customers of United of Omaha Life Insurance Company. This service is not available in New York.

Voluntary Life Insurance

Mutual of Omaha

Gage Marine offers Full Time employees the opportunity to enroll in Voluntary Life Insurance. This benefit is offered on a group basis which often offers a lower premium for employees who are interested in purchasing additional Life Insurance.

	Minimum Amount	Guarantee Issue (No medical questions asked) Applies to initial enrollment only	Maximum Amount (Will have to answer medical questions)
For You	\$10,000	\$100,000	\$250,000
Spouse	\$5,000	100% of employee's benefit, up to \$50,000	100% of employee's benefit, up to \$100,000
Children	\$10,000	\$10,000	\$10,000

Rates for Voluntary Life Insurance

Employee Cost Per Paycheck										
AGE	\$10k	\$20k	\$30k	\$40k	\$50k	\$60k	\$70k	\$80k	\$90k	\$100k
<30	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
30-34	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
35-39	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
40-44	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
45-49	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00
50-54	\$2.05	\$4.10	\$6.15	\$8.20	\$10.25	\$12.30	\$14.35	\$16.40	\$18.45	\$20.50
55-59	\$3.10	\$6.20	\$9.30	\$12.40	\$15.50	\$18.60	\$21.70	\$24.80	\$27.90	\$31.00
60-64	\$4.75	\$9.50	\$14.25	\$19.00	\$23.75	\$28.50	\$33.25	\$38.00	\$42.75	\$47.50
65-69	\$8.40	\$16.80	\$25.20	\$33.60	\$42.00	\$50.40	\$58.80	\$67.20	\$75.60	\$84.00
70-74	\$14.95	\$29.90	\$44.85	\$59.80	\$74.75	\$89.70	\$104.65	\$119.60	\$134.55	\$149.50

**Spouse and Child(ren) coverage also available.
See Paylocity for premium costs.**

FEATURES

Annual Benefit Increase

Each year during the annual enrollment period, an employee already enrolled in Voluntary Life can increase 1 increment (\$10,000), up to the Guarantee Issue Amount (\$100,000) without providing a health questionnaire or Evidence of Insurability (EOI). Any employee who elects more than 1 increment, goes over the Guarantee Issue amount, or has previously waived coverage would need to complete the EOI.

Accelerated Death Benefit

If you are diagnosed as terminally ill, with less than 12 months life expectancy, you may be able to receive up to 75% of your benefit amount in a lump sum, not to exceed \$187,500.

Additional Features

- Waiver of Premium
- Portability
- Conversion
- Hearing Discount Program
- Will Prep
- Travel Assistance

SHORT-TERM DISABILITY INSURANCE

Mutual of Omaha

Gage Marine offers Full Time employees the opportunity to purchase Short-Term Disability. This is a voluntary plan which means employees pay 100% of the premium cost. In the event you become disabled from an injury or sickness that is non-work related, disability income benefits are provided as a source of income.

THE BENEFIT

Benefit Begins:

On the day 8th day following an injury or an illness

Benefits Payable:

60% of weekly earnings

Maximum Benefit:

\$3,000 per week

Benefit Duration:

Up to 25 weeks

Pre-existing Limitation:

The pre-existing condition under this plan is 3/6 which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage, would not be covered.

Protect your paycheck & so much more

Advantages:

Provides a continuous financial benefit when you are out of work due to a Physician's restrictions so there is no loss of income during this timeframe.

Example:

If you are out for several weeks following a medical event such as surgery or birth of a child:

You have a certain number of days before your short-term disability insurance kicks in (called an elimination period). During this time, you may be able to use any earned time off.

After the elimination period, you will receive a weekly benefit, until you are able to return to work or your coverage period ends.

Elimination Period (7 days)

During this time, you may be able to use any earned time off that you have accrued

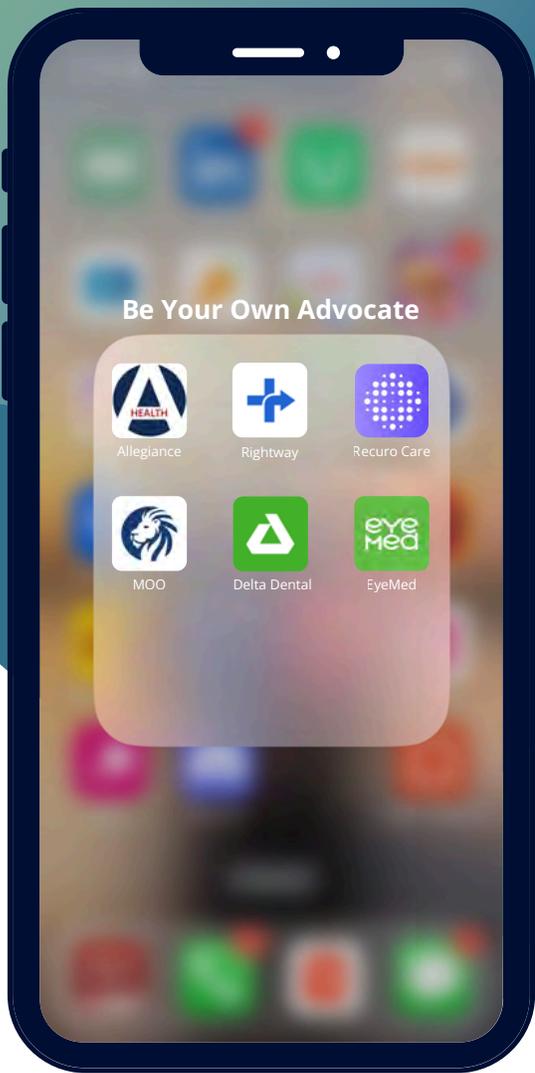
Benefit Period (up to 25 weeks)

During this time, you would receive a weekly benefit until you are able to return to work or your coverage period ends.



NAVIGATE YOUR HEALTH WITH CONFIDENCE

Effortlessly manage your health benefits with mobile apps. File claims, view digital ID cards, find in-network providers, schedule appointments, and get health reminders. Your hub to easy benefits management!



Scan the QR code to visit the website and/or download the app!



Allegiance

Specializes in medical claims, issuing ID cards, providing an explanation of benefits, medical management and prior authorization to ensure seamless healthcare management.



askallegiance.com



Mutual of Omaha

Supplemental insurance covers accidents, cancer, and critical illnesses, offering additional protection beyond standard health plans.



mutualofomaha.com/support/forms



Rightway

Rightway serves as a Pharmacy Benefit Manager and Care Navigation Health Guide, offering access to network discount programs and high-value providers for cost-effective medication and care management.



rightwayhealthcare.com/member



Delta Dental

Delta Dental is a dental plan provider with PPO and Premier Network access offering the largest network of dental providers.



deltadentalwi.com



Recuro

Recuro offers Virtual Urgent Care through telemedicine, providing immediate and convenient healthcare assistance online with a great price.



recurohealth.com



Delta Vision/EyeMed

Delta Vision teams up with EyeMed offering vision plans with a variety of Network options.



eyemed.com



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Gage

