Gage

BENEFITS GUIDE











2027

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

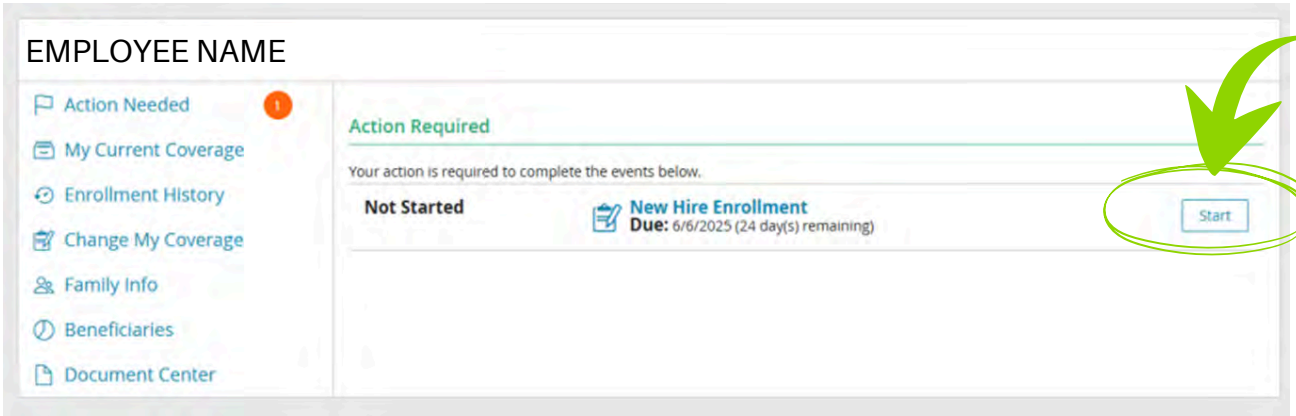
Whether you want to enroll or waive benefits, you'll need to make your elections using Paylocity. Once you're ready, you will log into Paylocity and select "Benefits" from the menu. From there you'll see "Action Required" and you'll click "Start" to walk through the election steps. You can start or stop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



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	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.

HealthCARE At No Cost To You
Costs Reimbursed by Gage Marine

the DOCTOR'S OFFICE

Cost of services will be reimbursed to ALL Employees!

Also offered to Spouses and Dependents of those only on the health plan.

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

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

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 earrings into an HSA account.

COVERAGE	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLE *(Embedded)	$3,500 Individual $7,000 Family	$6,400 Individual $12,800 Family
COINSURANCE	100%	60% Gage Marine / 40% Employee
MAXIMUM OUT-OF-POCKET (Medical & Rx Combined)	$3,500 Individual $7,000 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% ***Includes $0 Preventative Drug List***	

*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)

A Health Savings Account (HSA) is an employee-owned account for healthcare expenses.

To maximize the tax benefits of this account, HSA funds must be used for qualified medical, pharmaceutical, dental, or vision expenses.

Why an HSA?

- **Triple tax benefits**
  - Pre-tax deposits through payroll deductions
  - Interest earned is not taxable
  - Withdrawals for eligible expenses are not taxable

- Reduces taxable income up to 28%-35%

- Unused funds are rolled over year to year, potentially accumulating thousands of dollars.

- Funds can easily accessible through an HSA debit card

- Employee owned - If there is an employment transition, the account and unused funds remain with the employee.

- At age 65, funds can be withdrawn and used for any type of expense; however, income taxes may apply. Also, it is important to understand the 6-month rule regarding contributions prior to retirement!
  — Work with your tax accountant.

2027 HSA Contribution Limits

$4,500 Individual Plan

$9,000 Family Plan (2+)

- Members 55+ can contribute an extra $1,000 -

*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.

Savings Example

	Without HSA ✗	With HSA ✓
Annual Salary	$40,000	$40,000
Pre-tax HSA Contributions	0	$2,400
Taxable Income (after HSA contribution)	$40,000	$37,600
Healthcare Expenses	$2,400	$2,400
Employer Contribution		
NET INCOME	$37,600	**$35,200**

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

HSA Eligibility

- 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

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AN ALERA GROUP COMPANY

2027 Health Plan Costs

Employee	Copay	HSA
Semi-Monthly Payroll Deduction:	$166.43	$90.21

Employee & Spouse	Copay	HSA
Semi-Monthly Payroll Deduction:	$392.31	$277.84

Employee & Child(ren)	Copay	HSA
Semi-Monthly Payroll Deduction:	$338.81	$239.96

Family	Copay	HSA
Semi-Monthly Payroll Deduction:	$570.63	$404.13

Important Health Plan Information

Medical Networks

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

HealthCARE Cash Incentives

Get the app
Need Help? 1-833-419-9980

Cash incentives are available f you and/or your dependents on the health plan are engaged with your Rightway Health Guides when enrolled on Copay or HSA plans. Incentives are taxable to the recipient.

	Procedures	Your Cash Incentive	Estimated Cost Range High Value Providers $	 Overpriced $$$
Infusions	Services administered by Smart Infusion, Vital Care, OSMS Green Bay, GI Associates & High Value Providers	**$750**	$6,500	$20,000+
Women's/Men's Health	– Breast Biopsy	**$250**	$1,500	$8,500
	– Hysterectomy	**$1,000**	$11,500	$34,855
	– Cervical Cancer Screening	**$250**	$705	$5,513
	– Prostate Screening	**$250**	$545	$3,937
Gastro-Intestinal	– Colonoscopy (screening and/or Polyp Removal)	**$350**	$2,000	$20,000+
	– Cologuard Screening or FIT Screenings	**$500**	$300	$10,000+
	– Upper GI (endoscopy with or w/o biopsy)	**$350**	$1,500	$10,000+
Diagnostic Imaging/Radiology	Services administered by Sensible MRI, SmartScan, MH Imaging, SimonMed & High Value Providers			
	– CT Scans	**$500**	$600	$5,600
	– MRI	**$600**	$800	$8,000+
	– Ultrasound	**$50**	$250	$800
	– X-Ray	**$50**	$70	$250
Ear, Nose,& 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
	– Tonsillectomy/Adenoids	**$500**	$4,200	$9,850
	– Tympanostomy / Myringotomy (ear tubes)	**$500**	$2,850	$12,891
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)	**$1,000**	$3,400	$12,300
	– Knee Shaving and Debridement (Arthroscopy)	**$1,000**	$6,250	$18,430
	– Knee Meniscus/Cartilage Repair	**$1,000**	$6,500	$18,430
	– Knee Ligament Repair	**$2,000**	$12,500	$29,000
	– Shoulder Rotator Cuff	**$2,000**	$16,000	$39,309
	– Total Hip Replacement	**$6,000**	$28,500	$80,000+
	– Total Knee Replacement	**$6,000**	$28,500	$80,000+
	– Spine / Level 1 or 2 Cervical Fusion or Disc Arthroplasty	**$6,000**	$26,500	$80,000+
	– (2nd opinion) Shoulder/Hip/Knee/Spine with Center of Excellence	**$500**	$26,500	$80,000+
	– Spine Lumbar Fusion	**$6,000**	$26,500	$80,000+
Urology	– Kidney Stones – Lithotripsy	**$1,000**	$9,950	$24,375
	– Vasectomy	**$250**	$1,600	$10,000

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Rightway®

**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. Any incentives paid are considered taxable income.

Rightway Healthcare

Your Pharmacy Benefit + Care Navigation

We provide you with expert guidance.
The Rightway team is your front door to your healthcare! Use the app to connect with your Health Guide, view your benefits, find a top doctor in your area and which ones offer incentives!

You have unlimited access to healthcare experts who have 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.

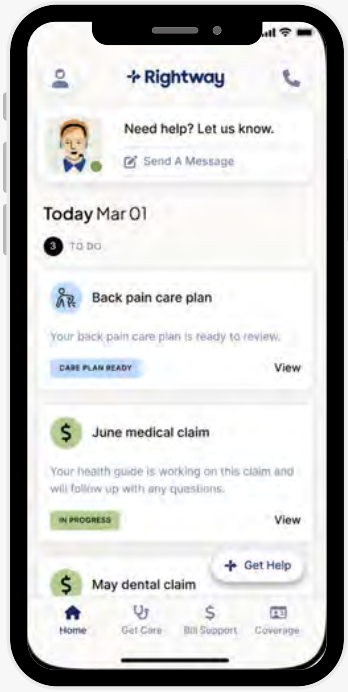
Pharmacy

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 prescriptions and find a pharmacy
Find active and pending prescriptions in your medicine cabinet, medication history, and recommendations for the best pharmacy with the lowest price.

3. Set alerts for reminders on med refills
You can set alerts to remind yourself that you are getting close to needing to refill a prescription

4. "Chat with a Pharmacy Guide" feature
If you find a more cost effective pharmacy, use the chat feature to have a Rightway team member transfer your medication on your behalf. They can also connect with your medical provider to assist with initiating a prior authorization



Care Navigation

1. Connect with your health guide
Tap the "Send A Message" button, phone icon, or the "Get Help" button to connect with a health guide.

2. Get A Care Plan
A health guide can put together a plan option for high quality, in-network providers, associated with your incentive list.

3. Check your deductible/OPM accumulation
View a breakdown of your benefits, including coverage, copays, deductible accumulation, etc. You can also search for in-network providers.

4. Request bill support
Review or dispute a bill. Take a photo of your bill and send it to the health guides. They will answer your billing questions and explain your charges. if something looks incorrect, they will dispute on your behalf.

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

Additional resources available to you

Rightway Team
joinrightway.com
1-833-419-9980
learn more

Mail Order Set Up
Walgreensmailservice.com
1-888-273-6100
learn more

Walgreens Specialty Pharmacy
1-866-249-5367

Mark Cuban Cost Plus
costplusdrugs.com
learn more

MARK CUBAN CostPlus DRUG COMPANY

rightway™

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



How to get started:
Download the App: www.bit.ly/recuroapp
Set an Appointment: member.recurohealth.com
Questions: Call Us at 1-855-6RECURO

Unlocking Access: Embracing Virtual-First Solutions

Prioritizing Patient Health and Cost Savings with Recuro Urgent Care

ER Visits are 12xs Higher than a Regular Consult

Emergency Room (ER) visits average 12x higher costs than doctor's office visits. Avoidable ER visits cost at least $47B (about $140/person in the US) a year, according to a recent report. [5] Recuro Urgent Care solves these acute needs with 24/7 urgent care available across all 50 states.

[5] www.beckershospitalreview.com/finance/unnecessary- er-visits-cost-47b-a-year-report-finds.html

RECURO HEALTH

Virtual Health Care

What's Included

- Nationwide 24/7 Virtual Urgent Care
- Improved Access for Rural Areas
- Integrated Prescriptions
- Primary Care Coordination
- Reduced Wait-Times

Conditions Treated

- Acne / Rashes
- Seasonal Allergies
- Cold / Flu / Cough
- GI Issues
- Fever / Headache
- Nausea / Vomiting
- UTIs / Vaginitis
- Respiratory Infections
- Ear Infections
- Bronchitis
- Asthma





Scan the QR Code to Access Your Benefits

If you have any questions, please feel free to send Recuro Health an email at memberservices@recurohealth.com. You may also call us 24/7 at 855-6RECURO (855-673-2876). To schedule an appointment, visit member.recurohealth.com

ALLONE HEALTH

Life comes with challenges.

AllOne Health is here to help.

AllOne Health can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

Mental Health Sessions

Manage stress, anxiety, and depression, resolve conflict, improve relationships, and address any personal issues. Choose from in-person sessions, video counseling, or telephonic counseling.

Life Coaching

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance.

Financial Consultation

Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

Legal Referrals

Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

Work-Life Resources and Referrals

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Personal Assistance

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

Medical Advocacy

Get help navigating insurance, obtaining doctor referrals, securing medical equipment, and planning for transitional care and discharge.

Member Portal and the AllOne Health App

Instantly access 24/7/365 mental health support with self-scheduled virtual counseling sessions, on-demand self-help resources, and guidance from Izzy, your AI navigator. Download the AllOne Health App and use the company code below to sign up.

Specific offerings may vary depending on your organization's assistance program plan design.



Contact AllOne Health

Call: 800-451-1834

Visit: allonehealth.com/portal

Code: EAP654

Download the AllOne Health App

ALERAGROUP

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

MAYO CLINIC



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.

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Maternity Management

Personal support for a smooth and 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.

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 trimester of your pregnancy, you will receive a **$250 gift card** upon completion of the program.

If you register in the second trimester, a **$150 gift card** will be issued upon the completion of the program.

To Participate

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

To complete the online enrollment form, scan the QR code or visit
www.AskAllegiance.com/Resources/MaternityManagementRequest

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

Visana

TICKET HEALTH SOLUTIONS

Finally, one place for all your women's health needs

Ticket Health insured members have access to Visana Health, a virtual women's health clinic. Whether you're looking for preventive care, symptom management, or treatment for a specific condition, Visana offers personalized, expert care. **Visana is available to Ticket Health insured members, as well as spouses, partners, and 18+ dependents enrolled.**

If you have an OB/GYN, PCP or specialist, Visana will work with them to ensure you are receiving seamless medical care.



In network with both The Alliance and Cigna

To learn more or bookanappointment, visit **go.visanahealth.com/ticket-health** or scan theQR code

How does Visana's virtual clinic work?

- Book a virtual appointment in days, not months
- Meet with a clinician for up to 45 minutes
- Get medical care including prescriptions, labs, and imaging

Visana providers are expertly trained in:

Menopause and perimenopause, with expert guidance and treatment options to manage your symptoms

Gynecological, sexual, and reproductive health, like endometriosis, fibroids, painful periods, UTIs, vaginal infections

Hormonal health and weight management, like irregular periods, sudden weightgain or loss, PMOS (formerly known as PCOS), thyroid disorders, and insulin resistance

Routine and rapid care, like well-woman visits, cancer and STI screenings, no pelvic exam needed

24 Hour Coverage
ACCIDENT INSURANCE

Mutual of Omaha

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%
Note: "TBSA" is an acronym for "total body surface area."	
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 • 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 verterbral 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 (Illium, 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) Triplegia (Paralysis of three limbs)	100%
Triplegia (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%

24 Hour Coverage

ACCIDENT INSURANCE

Mutual of Omaha

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!

DID YOU KNOW?

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)
- Hemoccult 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%**



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#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

DID YOU KNOW?

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- 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:

EXAMPLE

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

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EMPLOYEE BENEFITS



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.

Mutual of Omaha

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United of Omaha Life Insurance Company
A Mutual of Omaha Company

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Continued on next page.

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, expect 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 Per person, per calendar year	$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** $11.51	**Employee & Spouse** $22.87	**Employee & Child(ren)** $24.53	**Family** $40.05
Plan 2	**Employee Only** $19.90	**Employee & Spouse** $39.79	**Employee & Child(ren)** $39.07	**Family** $64.42

FIND A DENTIST

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 OR 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.

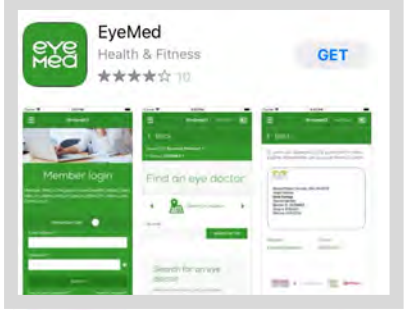
Your Cost Per Paycheck

Employee Only	Employee & Spouse	Employee & Child(ren)	Family
$3.99	$7.98	$8.15	$12.14

FIND A PROVIDER

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

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MUTUAL SOLUTIONS



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

Mutual of Omaha

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

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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

Additional Features

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

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.

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.

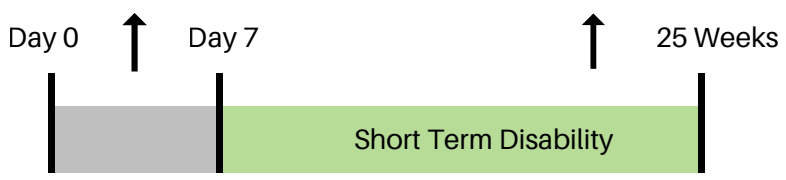
After the elimination period, you will receive a weekly benefit, until you are able to return to work or your coverage period ends.

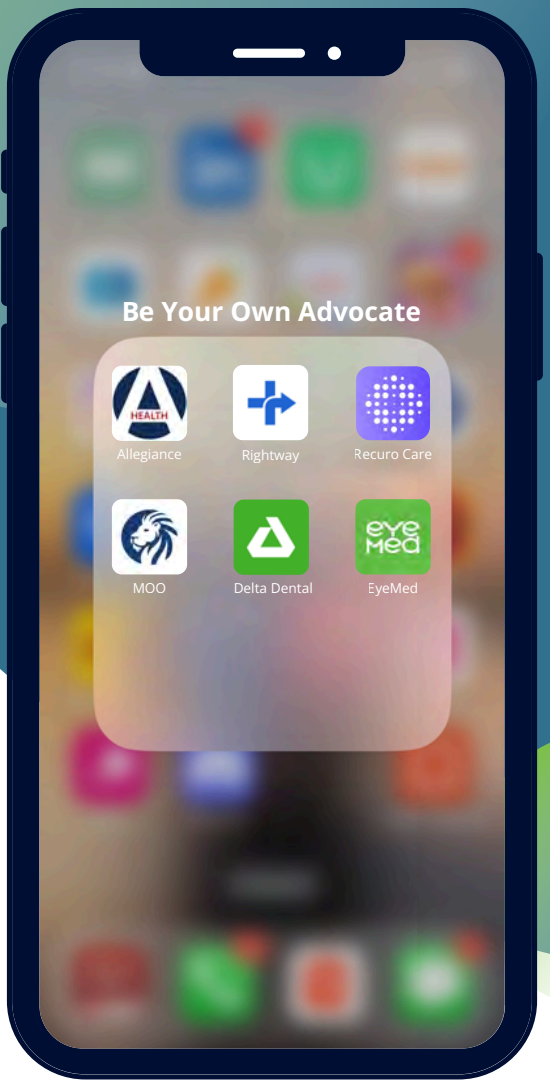
Elimination Period (7 days)

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.





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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!

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

askallegiance.com

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

Recuro

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

recurohealth.com

Mutual of Omaha

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

mutualofomaha.com/support/forms

Delta Dental

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

deltadentalwi.com

Delta Vision/EyeMed

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

eyemed.com



Meet Your Team

Monday-Thursday 7:30am - 4:30pm | **Friday** 7:30am - 1:30pm



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Our licensed & certified service team is here to help

- Ongoing Plan Review & Renewal Support
- Benefits Platform Support
- Open Enrollment Assistance
- Compliance Guidance & Regulatory Updates

Need Assistance? Know who to reach out to

Corporate Benefits Specialist: Go-to expert for tailored insurance solutions, ensuring your employee benefit needs are met with precision and care.

Client Success Specialist: Oversees compliance, employee education, and strategic benefit discussions to align with business goals; offering dedicated support at every stage of your benefits journey.

Account Support Representative: Provides service and support for your daily benefit needs. They are here to assist with enrollment and/or billing questions, claims, paperwork, and any other day-to-day requests.

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With locations across Wisconsin, our team is deeply rooted in the communities we serve. As part of Alera Group, we also bring the strength of a national organization with providing access to expanded resources, nationwide carrier relationships, and specialized expertise.


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