



# Employee Benefits Guide

Medical, Prescription Drug, Dental, and Vision

January 1, 2021 – December 31, 2021



This Benefit Guide is a summary of your benefits as an eligible PrimeLine Utility Services employee. Each section of this Benefit Guide contains important information, so please read this overview carefully.

Please note that this overview is a summary of benefits. For a complete description of benefit provisions, refer to our certificates of coverage and insurance policies. In the event of a discrepancy between this overview and the official plan documents, benefits will be paid as outlined in the plan documents.

If you have questions about your benefits or need assistance with claims, please contact a Benefit Advocate at AssuredPartners MCM. Benefit Advocates are professionals who are available to provide confidential assistance for you and your covered family members. Please see the following page of this overview for more information.

**The benefits in this summary are effective:  
January 1, 2021 through December 31, 2021**

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This plan intends to comply with all federally mandated benefit changes and patient protections required by the federal health care reform law. This Summary of Benefits is based on current interpretations/guidance on health care reform and could change based on future determinations and/or final regulations.

## For Assistance

### How do I reach our benefit providers?

Provider	Benefit	Group #	Telephone	Website
<b>Anthem</b> Blue Cross Blue Shield of VA	Medical	074644	1-833-630-6742	www.anthem.com Mobile App: Sydney
<b>Express Scripts</b>	Prescription Drug	PLUSRX1	1-877-826-7656	www.express-scripts.com Mobile App: Express Scripts
<b>Delta Dental of Virginia</b>	Dental	600227	1-888-335-8216	www.deltadentalva.com Mobile App: Delta Dental Mobile
<b>EyeMed</b>	Vision	Chain Electric: 1011137 All others: 1008368	1-866-939-3633	www.eyemedvisioncare.com Mobile App: EyeMed Members
<b>Health Savings Administrators</b>	Health Savings Account (HSA)	Differs by employee	1-888-354-0697	www.healthsavings.com

### Whom do I call with benefit questions?

In addition to the benefit providers above, if you have a benefits question or a problem with claims payment, a Benefit Advocate in AssuredPartners MCM's Employee Service Center (ESC) is available to help you and your covered family members. Benefit Advocates are benefits professionals who can help you better understand your benefits program and assist you in resolving complex issues such as claims appeals.

Benefit Advocates are available Monday through Friday, 7:30 AM to 5:00 PM Pacific Time. You can call AssuredPartners MCM's Employee Service Center toll-free from anywhere in the U.S. or Canada. All calls are confidential. Your Benefit Advocate will track your issue and make sure it is resolved.



### Your Benefit Advocates

in AssuredPartners MCM's Employee Service Center

Phone: 1-206-343-4175 or 1-888-343-3330

Confidential Email: [mcm.esc@assuredpartners.com](mailto:mcm.esc@assuredpartners.com)

TTY/TDD: 1-206-748-9578 or 1-855-877-4726

Due to HIPAA Privacy regulations, we may need to obtain your written authorization in order to assist with certain issues. Your Benefit Advocate will provide you with an authorization form, if needed.

Please Note: The Benefit Advocate team cannot provide legal representation, legal advice or medical reviews.

## Who is Eligible?

New employees working at least 30 hours per week are eligible to enroll in the medical, prescription drug, vision, and dental insurance. Coverage will be effective the first of the month following or coinciding with 30 days of employment.

Eligible dependents are limited to the following:

- Your spouse
- Your domestic partner (DP)
- Your child(ren) under age 26. An eligible child is one of the following:
  - A natural child or stepchild of the subscriber and/or spouse/DP
  - A legally adopted child of, or child placed for adoption with, the subscriber and/or spouse/DP
  - A child for whom legal guardianship or custody has been awarded to the subscriber and/or spouse/DP
  - A foster child of the subscriber and/or spouse/DP

In general, coverage ends at the end of the month in which you or your dependents no longer meet the eligibility requirements.

## Open Enrollment & Election Changes

As an eligible new hire and each year at open enrollment, you have the opportunity to enroll yourself and your eligible dependents in these programs. Please note, if you do not enroll in benefits when initially eligible as a new hire, you will not be able to enroll until the next open enrollment period for a January 1 effective date, unless you or your dependents experience a permitted election change event.

Permitted election change events include, but are not limited to:

- Birth or adoption of a new child
- The death of a dependent
- Marriage, divorce or legal separation
- Spouse/DP loses coverage through his or her employer or gains access to his or her employer's sponsored coverage
- You become eligible for or lose Medicaid coverage

Most permitted election change events must be reported to Human Resources within 31 days of the event date.

The above is only a brief description of PrimeLine Utility Services' eligibility requirements. Please refer to your Certificate of Coverage or see Human Resources for a complete definition of dependent eligibility.

## Medical Benefits

We are pleased to provide you the choice of three comprehensive medical plans offered through Anthem – the POS plan, the High Deductible Health Plan (HDHP) \$3,000, and the HDHP \$5,000. You will get the highest level of benefits when you receive covered services and supplies from a network provider. C.W. Wright employees with home addresses in Virginia (and their families) use the Anthem HealthKeepers (HMO) network; all other employees (and their families) use the National PPO (BlueCard PPO) network. If the provider you see is not in your network, you will be responsible for amounts over the allowable charge, in addition to applicable copays, deductibles, coinsurance, etc. Below is a brief description of your medical coverage under these plans.

In Network Benefits	Option 1: POS Plan	Option 2: HDHP \$3,000	Option 3: HDHP \$5,000
<b>Deductible</b> Per calendar year	\$1,000 Individual \$2,000 All Others	\$3,000 Individual \$6,000 All Others	\$5,000 Individual \$10,000 All Others
<b>Out of Pocket Maximum*</b> Per calendar year <i>includes deductible, coinsurance, and copays</i>	\$4,000 Individual \$8,000 All Others	\$4,000 Individual \$8,000 All Others	\$5,000 Individual \$10,000 All Others
<b>Employer HSA Contribution</b> Per calendar year	N/A	\$1,000 Individual \$1,500 All Others	\$1,000 Individual \$1,500 All Others
<b>Preventive Care</b>	No charge, deductible waived	No charge, deductible waived	No charge, deductible waived
<b>Office Visits (including Urgent Care)</b> <ul style="list-style-type: none"> <li>• <b>Primary Care</b> (including outpatient mental health)</li> <li>• <b>Specialist</b></li> </ul>	\$20 copay, deductible waived Counts toward your out of pocket maximum  \$50 copay, deductible waived Counts toward your out of pocket maximum	You pay 100% until deductible is met  You pay 20% coinsurance for covered services after deductible is met  Everything you pay for covered services counts toward your out of pocket maximum  When you meet the out of pocket maximum, all covered services are covered in full for the remainder of the calendar year	You pay 100% until deductible is met  No charge for covered services after deductible is met  When your deductible is met, your out of pocket maximum is also met  When you meet the out of pocket maximum, all covered services are covered in full for the remainder of the calendar year
<b>Chiropractic Services</b> 30 visits per calendar year	\$25 copay, deductible waived Counts toward your out of pocket maximum		
<b>Lab &amp; X-Ray</b> X-rays, blood work	No charge, deductible waived		
<b>Imaging**</b> CT/PET scans, MRIs	You pay 100% until deductible is met		
<b>Outpatient Surgery**</b>	You pay 20% coinsurance for covered services after deductible is met		
<b>Inpatient Hospital Services</b>	Everything you pay for covered services counts toward your out of pocket maximum		
<b>Emergency Room</b>			
<b>Emergency Medical Transport</b>			
<b>Mental Health Inpatient Services</b>	When you meet the out of pocket maximum, all covered services are covered in full for the remainder of the calendar year		
<b>Out of Network Benefits</b>			
<b>Deductible</b> Per calendar year	\$1,500 Individual \$3,000 All Others	\$4,000 Individual \$8,000 All Others	\$10,000 Individual \$20,000 All Others
<b>Out of Pocket Maximum</b> Per calendar year <i>includes deductible, coinsurance, and copays</i>	\$8,000 Individual \$16,000 All Others	\$8,000 Individual \$16,000 All Others	\$10,000 Individual \$20,000 All Others
<b>Coinsurance</b>	40%	40%	N/A

\* The Out of Pocket Maximum is the most you will pay in the year for covered services, including deductible, coinsurance, and copays. Once you reach the Out of Pocket Maximum, all covered in network services will be covered in full for the remainder of the calendar year.

\*\* Member cost on the POS Plan is \$300 facility / \$50 physician, deductible waived if a participating independent ambulatory surgical or radiology center is used. These can be identified on anthem.com in the Find Care tool as Site of Service providers.

## Prescription Benefits

When you enroll in the medical plan, you also receive coverage for prescription drugs through Express Scripts. The prescription drug plan gives you coverage for a wide range of prescriptions, as well as access to prescription discounts. On the HDHPs, certain maintenance medications are available to you at no cost, even before you've met your deductible. On all plans, preventive drugs, as defined by the Affordable Care Act are available to you at no cost, even before you've met your deductible.

In Network Benefits	Option 1: POS Plan	Option 2: HDHP \$3,000	Option 3: HDHP \$5,000
<b>Deductible</b>	No deductible applies	Included in medical deductible	Included in medical deductible
<b>Out of Pocket Maximum</b>	Included in medical out of pocket maximum	Included in medical out of pocket maximum	Included in medical out of pocket maximum
<b>Tier 1 - Preferred Generic</b> Retail 30-day supply / Mail Order 90-day supply	\$10 copay / \$25 copay Counts toward your out of pocket maximum	You pay 100% until deductible is met	You pay 100% until deductible is met
<b>Tier 2 - Preferred Brand</b> Retail 30-day supply / Mail Order 90-day supply	\$30 copay / \$75 copay Counts toward your out of pocket maximum	You pay 20% coinsurance for covered services after deductible is met	No charge for covered services after deductible is met
<b>Tier 3 - Non-Preferred Brand</b> Retail 30-day supply / Mail Order 90-day supply	\$50 copay / \$125 copay Counts toward your out of pocket maximum	Everything you pay for covered services counts toward your out of pocket maximum	When your deductible is met, your out of pocket maximum is also met
<b>Tier 4 - Speciality Drugs</b> Limited to a 30-day supply	\$50 copay Counts toward your out of pocket maximum	When you meet the out of pocket maximum, all covered services are covered in full for the remainder of the calendar year	When you meet the out of pocket maximum, all covered services are covered in full for the remainder of the calendar year

Certain prescription drugs may have limitations or requirements. Contact Express Scripts for more information.

## Anthem & Express Scripts Resources

When you enroll in one of the medical plans, you and any of your enrolled dependents become eligible for the following resources at no additional cost.

### Mobile App: Sydney

Download Anthem's new mobile app to find care and check costs, see claims, check benefits, view and use digital ID cards, use the chatbot to get answers quickly, and more.

### ComplexCare

**1-833-630-6742**

Backed by a team of physicians, pharmacists, exercise physiologists and others, Anthem's nurses have the latest information on your treatment options for complex health issues.

### ConditionCare

**1-866-960-0812**

Engagement of members living with, or at risk for, certain chronic conditions. Nurse coaches and a supporting team of health professionals provide holistic, integrated and seamless health management.

### Future Moms

**1-800-828-5891**

Experienced, professional nurses provide individualized care for pregnant members to help ensure a full-term, healthy delivery.

### 24/7 Nurse Line

**1-800-337-4770**

Call any time to talk to a registered nurse about your health concerns. A nurse can help you decide where to go if your doctor isn't available. Going to the right place can save you time and money.

### Home Delivery

Gives you the convenience of receiving a 90 day supply of maintenance prescriptions through the mail. To get started, ask your doctor to write a prescription for at least a 90-day supply. To fill the prescription, call Express Scripts customer service (you will need to have your prescription number when you call). Refills can be ordered at [www.express-scripts.com](http://www.express-scripts.com).

### Express Scripts Mobile App

Visit your mobile device app store, search for "Express Scripts," and download it for free. Register or log in using the same user name and password you created if you already registered via [express-scripts.com](http://express-scripts.com). Use the app to view your medications and set reminders for when to take them or to notify you when you are running low. You can also get personalized alerts, check for lower-cost prescription options available under your plan, and display a virtual member ID card that you can present at the pharmacy.

### Price a Medication

[www.express-scripts.com](http://www.express-scripts.com)

Click the "Price a Medication" tool that helps you calculate the estimated cost of a prescription drug. This can be particularly useful to members enrolled on a HDHP where prescription drugs are subject to your deductible and/or coinsurance.

## Vision Discount Program through Anthem

When you enroll in medical coverage, you automatically gain access to a vision discount program through Anthem. The program provides one annual eye exam and discounts on materials when you use in-network providers. To receive in-network benefits, you should receive care from a provider who participates in the Blue View Vision Network. Outside of the allowance for a routine eye exam, there are no out-of-network benefits. For a more comprehensive vision plan option, refer to the Eyemed vision plan on page 11.

	In Network Benefits	Out of Network Benefits
<b>Annual Routine Eye Exam</b>	\$15 copay	\$30 allowance
<b>Retinal Imaging</b>	Up to \$39 copay	No coverage
<b>Conventional Contact Lenses (non-disposable)</b>	15% off retail price	No coverage
<b>Prescription Glasses*</b>		
<b>Frames</b>	35% off retail price	No coverage
<b>Lenses</b> Single Vision Bifocal Trifocal	\$50 copay \$70 copay \$105 copay	No coverage
<b>Additional Lens Options</b> UV Coating Tint (Solid and Gradient) Standard Scratch-Resistant Coating Standard Polycarbonate Standard Anti-Reflective Coating Standard Progressive Lenses (add-on to Bifocal) Other Add-Ons and Services	\$15 copay \$15 copay \$15 copay \$40 copay \$45 copay \$65 copay 20% off retail price	No coverage
<b>Other Benefits</b>		
For more discounts, log in to member services, select discounts, then Vision, Hearing & Dental.		

\* Prescription glasses benefits only apply when frames, lenses, and lens options are purchased together. If purchased, separately, members receive a 20% discount instead of the benefits listed above.

### [Anthem.com](https://www.anthem.com)

- Find a Provider in your area
  - Go to [www.anthem.com](https://www.anthem.com) and click the menu at the top left and select the Find A Doctor link
  - Select the Search by Selecting a Plan or Network link
    - If enrolled in the HMO network, under Select Plan/Network, choose Medical (Employer-Sponsored) Anthem HealthKeepers (HMO), and click continue
    - If enrolled in the PPO network, under Select Plan/Network, choose Medical (Employer-Sponsored) National PPO (BlueCard PPO), and click continue
- Online communities to find support from real people with similar experiences
- Health videos for hundreds of health and wellness topics
- Care Compare to evaluate different hospitals and medical facilities in the areas of quality and cost
- [SpecialOffers@AnthemSM](mailto:SpecialOffers@AnthemSM) for discounts on healthy living products and services
- MyHealth Record to easily and securely store a member's health records in one convenient spot



## Health Savings Accounts

When you enroll in one of the high deductible health plans, you can also open a health savings account (HSA) through Health Savings Administrators. This account can help you fund your deductible, coinsurance, and other qualified medical expenses. When you successfully open the account, you may choose to make contributions to the account directly from your paycheck. If you are enrolled on January 1st and remain enrolled for the full calendar year, PrimeLine will make a total annual contribution of \$1,000 to your account if you are enrolled in self-only coverage OR \$1,500 for other coverage tiers. For those who are enrolled on January 1st, PrimeLine will front load \$250 into your account in early January and disperse the remaining amount according to your pay schedule.

### What is a qualified High Deductible Health Plan?

A qualified high deductible health plan (HDHP) is the only type of plan that allows you to make contributions to a tax-advantaged HSA. With the exception of preventive care, all medical and pharmacy expenses are your responsibility until you meet the annual deductible. After you meet the deductible, coinsurance may apply until you meet your out of pocket maximum.

### What is a Health Savings Account?

A HSA is a tax-advantaged account you can use to pay for medical expenses incurred by you, a spouse or a tax dependent. Contributions, investment earnings and qualified withdrawals are all exempt from federal income tax, FICA tax and most state income tax\*.

You may make contributions through payroll deduction up to IRS limits. The annual limit depends upon whether you are enrolled in the qualified HDHP with self-only coverage or with dependents, as well as how much of the year you are covered by a qualified HDHP.

Please be conservative when contributing towards the HSA mid-calendar year, as contribution limits are prorated based on the number of months you are enrolled in a qualified HDHP. The IRS imposes a penalty on excess contributions in the form of an income tax and a 6% additional tax on the excess contribution amount. You are responsible for tracking your contributions to ensure you don't exceed the maximum allowable contribution. See 2021 limits on the bottom of page 9.

**\*HSA contributions are subject to state taxes in Alabama, California and New Jersey. HSA earnings are subject to state taxes in California, New Hampshire and Tennessee. Please consult a financial advisor or your state's Department of Revenue for more information.**

### Who qualifies for an HSA?

All employees eligible for health benefits may enroll in the HDHP options, but under strict IRS rules, not everyone is eligible to contribute to or receive contributions to a HSA. If you are not eligible to contribute or receive contributions, or want to close your account for another reason, you must contact Health Savings Administrators.

To be an eligible individual and qualify for an HSA, you must meet the following requirements:

- You must be covered under a qualified HDHP on the first day of the month.
- You have no other health coverage except what is permitted (e.g. a limited-purpose health FSA or HRA).
- You are not enrolled in Medicare (including Medicare Part A).
- You cannot be claimed as a dependent on someone else's tax return (except your spouse's).

Under the IRS's last-month rule, you are considered to be an eligible individual for the entire year if you are an eligible individual on the first day of the last month of your tax year (December 1 for most taxpayers), as long as you remain an eligible individual for at least 13 months.



## Who can use the HSA?

You do not pay taxes on the funds you use to pay for qualified health care expenses. The following individuals can use HSA funds:

1. You and your spouse.
2. All dependents you claim on your tax return.
3. Any person you could have claimed as a dependent on your return except that:
  - The person filed a joint return,
  - The person had gross income of \$3,700 or more, or
  - You, or your spouse if filing jointly, could be claimed as a dependent on someone else's tax return.

## What are Eligible Medical Expenses?

You can use your HSA to pay for a wide range of eligible medical expenses for yourself, your spouse or tax dependents. Funds used to pay for eligible medical expenses are always tax-free, and you can continue to use your HSA funds even if you're not covered by an HSA-compatible plan.

- Deductibles, coinsurance
- Dental care – braces, dentures
- Vision care – glasses, contacts, Lasik surgery
- Medical equipment
- COBRA premiums
- Long Term Care insurance
- Prescription medications

For additional information, please refer to IRS publication 502, "Medical and Dental Expenses."

Funds used to pay for qualified medical expenses, referred to by the IRS as distributions, are tax free (certain state income taxes apply). If you use your HSA to pay for an ineligible expense, you must report it on your federal income tax return and pay the related taxes, plus a penalty. (After age 65, the penalty does not apply.)

### HSA Perks

- Money put in your HSA is tax free and earns interest tax free.\*
- Money left in your account at the end of the plan year rolls over to the next year.
- You own the money in your HSA so you keep it even if you change plans or jobs.

### HSA Limits

- 2021 contribution limits, as established by the IRS, are \$3,600 for employee only coverage and \$7,200 if you cover at least one dependent.
- PrimeLine's contribution counts toward these maximums.
- An additional \$1,000 "catch-up" contribution is allowed for individuals over age 55.

**\*HSA contributions are subject to state taxes in Alabama, California and New Jersey. HSA earnings are subject to state taxes in California, New Hampshire and Tennessee. Please consult a financial advisor or your state's Department of Revenue for more information.**

## Dental Benefits & Resources

We are pleased to offer you a dental plan through Delta Dental of Virginia. This is a Delta Dental PPO Preferred Provider plan. You can choose any dentist; however, if you select a dentist who is part of the Delta Dental PPO network, your benefits will be paid at a higher level, and your out-of-pocket expenses will likely be lower.

	All Dentists*
<b>Deductible</b> Per calendar year	\$50 Individual \$150 Family
<b>Individual Benefit Maximum</b> Per calendar year	\$1,000
<b>Diagnostic &amp; Preventive</b> Exams, cleanings, x-rays, fluoride, & sealants	No charge, deductible waived
<b>Basic Services</b> Fillings, endodontics, periodontics, oral surgery	You pay 100% until deductible is met You pay 20% coinsurance for covered services after deductible is met Once the plan meets your individual benefit maximum, you pay 100% for the remainder of the calendar year
<b>Major Services</b> Crowns, prosthodontics	You pay 100% until deductible is met You pay 50% coinsurance for covered services after deductible is met Once the plan meets your individual benefit maximum, you pay 100% for the remainder of the calendar year
<b>Orthodontia Services</b> \$1,000 lifetime maximum for each enrolled member	Deductible waived You pay 50% coinsurance of covered services Once the plan meets the member's lifetime maximum, you pay 100%

\* Out-of-network dentists may bill you for the difference between their full fee and the maximum allowable amount paid by Delta Dental. This is called Balance Billing.

**Pre-Treatment Estimate:** If your dental work will be extensive, you should have your dentist submit the proposed treatment plan to Delta Dental before you begin treatment. Delta Dental will provide you with a summary of the plan's coverage and your estimated out-of-pocket costs.

### Oral Health Resource Center

When you enroll in the dental plan, you and your enrolled dependents can access the Oral Health Resource Center at Delta Dental's national website, [www.deltadental.com](http://www.deltadental.com), for all types of oral health tips, including information on:

- Infant Oral Health
- Medical Conditions and Oral Health
- Oral Conditions for Children and Adults
- Diabetes and Oral Health
- Oral Cancer

### [DeltaDentalVA.com](http://DeltaDentalVA.com)

When you register and log-in you can:

- Review your dental plan coverage details and frequency levels
- Check on claims status and view your Explanation of Benefits
- Estimate dental costs using the dental procedure cost estimator
- Chat online with a customer service representative for answers to your questions
- How to find participating providers in your area
- Resources for understanding your dental benefits
- Frequently Asked Questions
- Important information about adult oral health, children's oral health, oral cancer, etc.

## Benefit Maximum Carryover – MaxOver

MaxOver™ is Delta Dental’s Benefit Maximum carryover program that is available to you and your family members enrolled in our dental plan. This program allows enrollees to rollover a portion of their unused Benefit Maximum for later years.

Each enrollee qualifies when they have at least one preventive exam, one cleaning, and when the claims paid are less than the Claim Threshold within one calendar year. Determination of whether each enrollee qualified are made automatically by Delta Dental 90 days after the end of a plan year, and each enrollee who qualified will be notified.

Once the MaxOver account is established:

- If the enrollee qualifies in subsequent years by having at least one preventive exam, one cleaning, and when the claims paid are less than the Claim Threshold, funds in the MaxOver account can continue to grow, up to the MaxOver account limit listed to the right.
- If the enrollee does not qualify in subsequent years, the MaxOver amount from prior years will rollover until it is used. The enrollee is able to requalify in following years in order to grow their MaxOver account.

<b>MaxOver Claim Threshold</b>	\$500
<b>MaxOver Amount</b>	\$250
<b>MaxOver Account Limit</b>	\$1,000

## Vision Benefits & Resources

If you are looking for more comprehensive coverage than what is provided through the Anthem medical plan, you can also enroll in coverage for vision care through EyeMed. Coverage includes in and out of network benefits for routine eye exams and vision hardware. Enrollment in the medical plan is not required.

In Network Benefits	Frequency	Benefit
<b>Vision Exam</b>	Once every 12 months	\$10 copay
<b>Prescription Glasses</b>		
Frames	Once every 12 months	\$130 allowance 20% off remaining balance
Lenses*	Once every 12 months	\$10 copay
<b>Contact Lenses</b>	Once every 12 months	Necessary: covered in full
		Elective conventional: \$130 allowance 15% off any remaining balance
		Elective disposable: \$130 allowance

\* Includes single vision, lined bifocal, and lined trifocal lenses.

As a PrimeLine employee, you are eligible for an additional benefit with EyeMed. The Freedom Pass allows you to pick any frames at either a Sears Optical or Target Optical for no additional cost to you. Use offer code **755288** to redeem this benefit.

Once you have registered on [www.eyemed.com](http://www.eyemed.com) or downloaded the member app (App Store or Google Play) you can find a Sunglass Hut offer for \$20 off any purchase or \$50 off purchases of \$200 or more.

Member Web at [www.eyemed.com](http://www.eyemed.com) is your vision plan control center. A place to manage the details of every visit and every claim. Log in to view health and wellness information, locate a provider, view your benefit details, access discounts that only registered members can see, and more.

Visit [www.eyesiteonwellness.com](http://www.eyesiteonwellness.com) to access articles for all things vision. This website is entirely focused on eye care by providing wisdom and advice from vision experts. Topics include healthy vision, vision by age, eyewear style & care, and vision technology.

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