



Employee Benefits Guide 2020

WASHINGTON



Welcome!

At World Wide Movers, we recognize our ultimate success depends on our talented and dedicated employees. Our goal is to provide a comprehensive benefits program that meets the needs of you and your family. It is one of the many ways we recognize the value of your contributions.

This guide is designed to help you understand the various benefits available so you can select the coverage that best meets your needs. Please read this guide carefully and refer to it when you have questions about our benefits program. If you have any questions about our benefits program, please contact the AssuredPartners MCM Employee Service Center (1-888-343-3330 or mcm.esc@assuredpartners.com).

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Eligibility

Who is Eligible for Benefits?

All active full-time World Wide Movers employees regularly scheduled to work 30 hours or more per week. If you are eligible, you may also cover your legally married opposite-sex spouse and dependent children up to age 26.

When Does Coverage Begin?

If you are eligible, you may enroll in coverage on the first of the month coinciding with or following 60 days of full-time employment. You must complete and return the required enrollment forms to HR before coverage begins. Measurement period guidelines may be used to determine the eligibility of variable hour employees.

Can I Make Mid-Year Changes?

If you enroll in benefits, you may not drop or change coverage during the year unless you experience a change in status (e.g. marriage, divorce, birth or adoption of a child, change in employment status, etc.). The change in enrollment must be consistent with the change in status. You must notify HR of your requested benefit changes within certain time frames. Failure to request changes within the required time frame may result in having to wait until the next open enrollment period to make changes. Please refer to your plan document for a list of qualifying change in status events and the time frames for requesting changes.

For Assistance

How do I reach our benefit providers?

Benefit	Provider	Contact Information
Medical Prescription Drugs Dental Vision	Premera Blue Cross	Group # 4016785 Customer Service & Pre-Authorization: 1-800-722-1471 www.premera.com Network: Heritage Plus 1 Drug Formulary: Essentials (E4)
Life	The Hartford	Customer Service: 1-800-523-2233 www.thehartford.com
Employee Assistance Program	Guidance Resources	1-844-862-0898 www.guidanceresources.com Web ID: premerawellness
Human Resources	Human Resources	Norma Clauson 425-775-4736 nmclauson@wwmovers.com

Whom do I call with benefit questions?

If you have a benefits question or a problem with a 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 benefit professionals who are available to help you better understand your benefit program and to assist you in resolving complex issues such as claims appeals. All calls are confidential. Your Benefit Advocate will track your issue and make sure that it is resolved.



**EMPLOYEE
SERVICE
CENTER**

Phone: 206-343-4175 or 1-888-343-3330
Confidential Email: mcm.esc@assuredpartners.com
TTY/TDD: 206-748-9578 or 1-855-877-4726
Monday - Friday, 7:30 AM - 5:00 PM Pacific Time

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.

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

This guide contains an overview of the World Wide Movers benefits program. If there is any discrepancy between this guide and the official plan documents, the official plan documents will govern in all cases. Although we intend to continue this program, World Wide Movers reserves the right to change and/or terminate any portion of the benefits program at any time for any reason, with or without notice. Participation in the benefits program does not give anyone the right to continued employment with World Wide Movers.

Medical, Prescription Drug, & Vision Benefits

We offer a medical, prescription drugs, and vision with Premera Blue Cross. The following is a summary of your medical/prescription/vision benefits. The Premera plan allows you to seek care from any licensed provider, but you will pay less out-of-pocket when you see an in network provider. Out of network providers may balance bill you for charges over the pre-determined usual and customary payment amount.

	Premera Blue Cross	
	In Network (Heritage Plus 1)	Out of Network
Medical Deductible <i>Per calendar year</i>	\$1,000/Individual \$2,000/Family	\$2,000/Individual \$4,000/Family
Medical & Rx Out-of-Pocket Maximum <i>Per calendar year (includes deductible, copays, and coinsurance)</i>	\$5,000/Individual \$10,000/Family	Unlimited
Medical Services		
Preventive Care	No charge, deductible waived	Not covered
Office Visit <i>Primary Care and Specialists</i>	\$30 copay, deductible waived	50% coinsurance after deductible
Diagnostic Lab and X-Ray <i>Includes complex Radiology (MRI, CT, PET scans)</i>	20% coinsurance, deductible waived	50% coinsurance after deductible
Outpatient Surgery	20% coinsurance after deductible	50% coinsurance after deductible
Inpatient Hospital	20% coinsurance after deductible	50% coinsurance after deductible
Emergency Room & Services	\$150 copay, then 20% coinsurance after deductible (<i>copay waived if admitted to hospital</i>)	
Urgent Care	\$30 copay, deductible waived	50% coinsurance after deductible
Chiropractic Services <i>Limited to 12 visits per calendar year</i>	\$30 copay, deductible waived	50% coinsurance after deductible
Acupuncture <i>Limited to 12 visits per calendar year</i>	\$30 copay, deductible waived	50% coinsurance after deductible
Prescription Drugs		
Formulary	Essentials (E4)	
Retail & Specialty Copays <i>30-Day Supply</i>	Preferred generic: \$10 Preferred brand: \$25 Preferred specialty: \$45 All non-preferred: 30% coinsurance	In network copay plus 40% of the allowable charge
Mail Order Copays <i>90-Day Supply</i>	Preferred generic: \$25 Preferred brand: \$62.50 Preferred specialty: Not covered All non-preferred: 30% coinsurance	Not covered
Vision Services		
Routine Vision Exam <i>One per calendar year</i>	\$25 copay	
Vision Hardware – Adults <i>Every 2 consecutive calendar years</i>	\$150 allowance	
Vision Hardware – under age 19 <i>One pair of glasses or 12-month supply of contacts, per calendar year</i>	Covered in full	

Employee Assistance Program

Each person's life includes its own unique set of challenges. To help you cope with these challenges, we offer an Employee Assistance Program (EAP) with Guidance Resources as part of your Premera Blue Cross medical plan. Enrollment is automatic and WWM pays the full cost for your coverage. Benefits include confidential access to:

- Up to three face-to-face counseling sessions with a local Licensed Behavioral Health Provider
- Assistance with marital and family issues, depression and anxiety, balancing work and home, etc.
- Legal and financial services
- Childcare and elder care consultation
- Online tools and resources including articles, videos, and podcasts

EAP available 24/7

Call – **844-862-0898**

Online – **guidanceresources.com**

App – **GuidanceResources Now**

Web ID – **premerawellness**

Insurance Terms You Should Know

- **Deductible** - The amount of expenses you must pay out-of-pocket before the plan begins to pay any of your expenses.
- **Coinsurance** - The coinsurance applies once you have reached your deductible. You pay a percentage and the plan pays the remaining percentage.
- **Out-of-Pocket Maximum** - The copays, deductible, and coinsurance amounts you pay out-of-pocket accumulate towards the out-of-pocket maximum. Once you reach the out-of-pocket maximum, the plan pays 100% of your covered expenses for the rest of the calendar year. There is no out-of-pocket maximum for out-of-network services. There is a separate out-of-pocket maximum for prescriptions.

Dental Benefits

We offer a dental plan with Premera Blue Cross. You may seek care from any licensed provider, but you will pay less out-of-pocket when you see a PPO provider.

	Premera Dental Plan	
	In Network Heritage Plus 1	Out of Network
Deductible <i>Per calendar year</i>	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Benefit Maximum <i>Per calendar year, per enrolled member</i>	\$2,000 (applies to Basic and Major Services only)	
Class 1 - Diagnostic and Preventive Services <i>Oral exams, X-rays, fluoride, sealants</i>	No charge, deductible waived	No charge, deductible waived
Class 2 – Basic Services <i>Restorations, endodontics, periodontics</i>	20% coinsurance after deductible	20% coinsurance after deductible
Class 3 – Major Services <i>Crowns, dentures, bridges, implants</i>	50% coinsurance after deductible	50% coinsurance after deductible

Predetermination of Benefits

If your dental care will be extensive, ask your dentist to submit a “predetermination of benefits” to Premera. This will allow you to know in advance what procedures are covered, the amount Premera will pay, and what your out-of-pocket costs will be.

Life Insurance Benefits

Basic Life/AD&D

We provide a Basic Life insurance policy and an Accidental Death and Dismemberment (AD&D) policy through The Hartford for you and your dependents. The Basic Life policy provides a death benefit regardless of cause, while the AD&D policy provides a benefit due to certain injuries or death from an accident. World Wide Movers pays for the full cost of the Basic Life/AD&D insurance for you and your dependents.

Basic Life/AD&D* Benefit Amounts	
For You	\$40,000
For Your Eligible Spouse	\$2,000
For Your Eligible Children	\$100 age 14 days - 6 months / \$1,000 age 6 months to 26
Benefit Reductions due to Age	Reduced to 67% at age 70, to 50% at age 75

Optional Life/AD&D

You may also choose to purchase optional life/AD&D insurance for yourself and your dependents through The Hartford. All newly eligible employees who elect coverage within 31 days of eligibility may elect the guarantee issue amount for themselves and/or their spouse. If you would like to purchase coverage in excess of the guarantee issue amounts, or after the initial eligibility period, you will need to answer health related questions to provide evidence of insurability (EOI).

Optional Life/AD&D Benefit Amounts	
For You	Up to five times your basic annual earnings or \$300,000, in increments of \$10,000
For Your Eligible Spouse	Up to \$150,000, in increments of \$5,000. May not exceed 50% of employee's amount
For Your Eligible Children	\$500 for children age 14 days to 6 months \$10,000 for children age 14 days to 26 years old
Guarantee Issue Amounts	\$100,000 for you / \$30,000 for your spouse / \$10,000 for your children

Optional Life/AD&D Rates per Pay Period (26/year)		
Age	Employee Rates per \$10,000 of Benefit	Spouse Rates per \$5,000 of Benefit**
Under 25	\$0.68	\$0.32
25 - 29	\$0.55	\$0.26
30 - 34	\$0.62	\$0.29
35 - 39	\$0.80	\$0.38
40 - 44	\$1.10	\$0.52
45 - 49	\$1.68	\$0.79
50 - 54	\$2.50	\$1.17
55 - 59	\$3.45	\$1.61
60 - 64	\$4.20	\$1.95
65 - 69	\$5.94	\$2.76
70 - 74	\$10.15	\$4.72
Age 75 and over	\$27.36	\$12.72
Children Rate per \$10,000 of Benefit	\$0.57 per child	

* Basic AD&D is only available for employees.

** Spouse rates are based on the employee's age.

Washington Paid Family and Medical Leave

Beginning in January 2020, workers in Washington may apply for paid leave benefits under the state's Paid Family and Medical Leave (PFML) program. In general, eligible employees may take up to 12 weeks of paid leave per year to care for themselves, their family members, or to bond with new children. For information about eligibility and how to apply for benefits, please refer to the state's website at paidleave.wa.gov/workers.

Employee Contributions

This is a list of the monthly contributions for each plan based on your coverage tier. World Wide Movers subsidizes a significant portion of the cost of coverage. Your contribution will be deducted from your paycheck pre-tax.

Medical/Prescription/Vision Plan

Coverage	Total Cost of Coverage	WWM Contribution	Employee Contribution
Employee	\$979.86	\$865.35	\$114.51
Employee & Non-Working Spouse*	\$2,099.64	\$1,655.59	\$444.05
Employee & Working Spouse*	\$2,099.64	\$1,655.59	\$544.05
Employee & Child(ren)	\$1,679.78	\$1,279.42	\$400.36
Employee, Non-Working Spouse* & Child(ren)	\$2,799.56	\$2,113.52	\$686.04
Employee, Working Spouse* & Child(ren)	\$2,799.56	\$2,113.52	\$786.04

*A "working spouse" is a spouse that has access to medical insurance through another employer. There is a \$100 per month premium surcharge if you elect to cover your spouse on the WWM medical plan and your spouse has access to medical insurance through another employer.

Dental Plan

Coverage	Total Cost of Coverage	WWM Contribution	Employee Contribution
Employee Only	\$44.95	\$38.21	\$6.74
Employee & Spouse	\$93.44	\$83.38	\$10.06
Employee & Child(ren)	\$99.61	\$59.70	\$39.91
Family	\$148.06	\$104.81	\$43.25



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