



OPEN ENROLLMENT  
MAY 26 - JUNE 9

TAKE 5 MINUTES  
TO CHECK YOUR BENEFITS



Open Enrollment  
**AHEAD**

**CHECK YOUR MAIL**  
for a postcard  
on **5/4**

**CHECK YOUR MAIL**  
for your Benefits  
Summary on **5/16**

**MAKING CHANGES?**  
Get Documents  
Ready

Enrollment  
**STARTS: 5/26**

**LAST DAY: 6/9**

**ADDED  
DEPENDENTS?**  
Submit Docs by **7/31**

## Stay on Track with Your Benefits!

This year is passive — if you do nothing, your current benefits will stay the same. Take a few minutes to review your coverage — we've made some carrier changes this year, so make sure your plan still works for you and your family. Some costs are increasing due to higher healthcare costs, so don't skip checking your benefits.



**REVIEW** your benefits



**WATCH** the quick video



**ENROLL** or **MAKE CHANGES** in the Dayforce App. Need help? Meet with a Benefits Counselor



### Do I need to do anything?

- Happy with your current benefits? > No action needed
- Want to make changes? > You must enroll by June 9
- Not sure? > Take 5 minutes to check



### What's New This Year Passive Enrollment

- > Dental & Vision is now through **Cigna**
- > New virtual dental care
- > **One ID card** for medical, dental & vision
- > New voluntary benefits (Accident, Critical Illness, Hospital) through **Cigna**
- > Life & Disability now through **Lincoln**
- > Short-Term Disability is now **optional (you must enroll)**

## Cigna Medical Plan

This chart shows a summary of the Medical Plan benefits provided through Cigna. Visit [mycigna.com](http://mycigna.com) to find an in-network physician with Cigna. Enter your zip code and select **DOCTOR BY TYPE**. You have access to the **OPEN ACCESS PLUS** Network.



Medical Plan	Premier Plan	
	In-Network	Out-of-Network
<b>Deductible*</b>	\$1,500 Individual / \$3,000 Family	\$3,750 Individual / \$7,500 Family
<b>Out-of-Pocket Maximum*</b>	\$10,600 Individual / \$21,200 Family	\$21,200 Individual / \$42,400 Family
<b>Coinsurance</b>	20% after deductible	50% after deductible
<b>Office Visit PCP</b>	\$10 copay	50% after deductible
<b>Office Visit Specialist</b>	\$30 copay	50% after deductible
<b>Preventive Care</b>	No charge	50% after deductible
<b>Telehealth</b>	\$0 copay	n/a
<b>Telehealth: Behavioral Health</b>	\$30 copay	50% after deductible
<b>Emergency Room</b>	\$500 copay	\$500 copay
<b>Inpatient/Outpatient Hospital Stay</b>	20% after deductible	50% after deductible
<b>Urgent Care Facility</b>	\$30 copay	50% after deductible

\* Annual deductible and out-of-pocket maximums reset every January 1. Any expenses that have already been incurred toward your deductible and out-of-pocket maximums will continue to accumulate until January 1 of the following year.

### Cigna (MDLIVE)

Getting sick is never convenient, and finding time to get to the doctor can be hard. With Cigna (MDLIVE) you have access to a board-certified doctor, available 24/7. You can speak to a doctor immediately and get a prescription without ever leaving your home or car.

You can easily sign up or activate your account by using one of the following methods:

- > Go to [mycigna.com](http://mycigna.com) to register
- > Or just call 888-726-3171

### CVS Prescription Drug Plan

This chart shows a summary of the Prescription Plan benefits provided through CVS Caremark.



Visit [conglobal26.mybenefitsapp.com/prescription-drugs](http://conglobal26.mybenefitsapp.com/prescription-drugs) to view the drug formularies on the mobile app under the Medical/Rx tab.

Prescription Drugs	Premier Plan
Generic	\$0 copay
Preferred Brand	\$50 copay
Non-Preferred Brand	\$100 copay
Preferred Specialty	\$250 copay
Non-Preferred Specialty	\$500 copay
Home Delivery (Non-Specialty)	\$0 / \$100 / \$200

PrudentRx is a specialty Rx patient assistance program. Members enrolled in the PrudentRx program will pay \$0 for eligible covered specialty medications. A specialty copay will apply for medications not covered under this program. PrudentRx will reach out to you if your medication is eligible. If you have questions, please call CVS Customer Care at 844-203-6363.



## Dental

ConGlobal's Dental Plan is provided by Cigna. This chart highlights the In-Network and Out-of-Network Dental Plan benefits.

### Virtual Dental Care

Toothaches, chipped teeth and oral infections don't care what time of day it is. But neither do the Cigna Healthcare Dental Virtual Care dentists. If you need dental care and are unable to reach your regular provider, you now have the option to consult with a dentist through a video call. The best part? Cigna Healthcare Dental Virtual Care is available 24/7!

Dental Plan	In-Network	Out-of-Network
<b>Annual Deductible*</b>	\$50 Individual / \$150 Family	
<b>Calendar Year Maximum*</b>	\$2,500	
<b>Reimbursement Levels</b>	Based on negotiated fees	90% of usual and customary after deductible
<b>Class I:</b> <i>Preventive &amp; Diagnostic</i>	No charge	
<b>Class II:</b> <i>Basic Restorative Care</i>	10% after deductible	10% after deductible
<b>Class III:</b> <i>Major Restorative Care</i>	50% after deductible	50% after deductible
<b>Class IV:</b> <i>Orthodontia</i>	50% up to \$1,500 lifetime maximum per child Available to children under age 26	
<b>Orthodontia Lifetime Maximum</b>	\$1,500	

\* Annual deductible and calendar year maximums reset every January 1. Any expenses that have already been incurred toward your deductible and maximums will continue to accumulate until January 1 of the following year.

## Vision

To ensure that you and your family have access to quality vision care, ConGlobal offers a Vision Benefit provided through Cigna's EyeMed Network.

Vision Plan	In-Network	Out-of-Network
<b>Exam</b> <i>Every 12 months</i>	\$10 Copay: then, covered in full	Reimbursed up to \$45
<b>Lenses</b> <i>Every 12 months</i>	\$25 copay: then, single vision, bifocal and trifocal lenses are covered in full	Reimbursed up to: Single vision - \$40 Bifocal - \$65 Trifocal - \$75
<b>Frames</b> <i>Every 12 months</i>	Covered up to \$150 (20% discount off balance)	\$83 allowance
<b>Contact Lenses</b> <i>Every 12 months</i>	Covered up to \$150 (15% discount off balance for conventional)	Reimbursed up to \$105
<b>Contact Lenses</b> <i>(Fit follow-up)</i>	\$40 copay: then, covered in full	n/a

## Employee Assistance Program (EAP)

**Got stress?** GuidanceResources provides free, confidential support to help you and your family manage personal, work-life, legal, financial, and emotional concerns.

The program includes up to five in-person counseling sessions per person, per issue, per year, plus one complimentary 30-minute legal consultation per issue. Additional services and resources are available 24/7 by phone, online, or through the mobile app, including referrals, financial guidance, and caregiving support.

## Life & AD&D Insurance

We care about your family, and should the worst happen, we don't want them to be without help. For this reason, ConGlobal offers you with Basic Life and AD&D insurance through Lincoln which guarantees that loved ones will have some financial assistance in the event of a fatal accident.

Should you wish to purchase greater protection, in the event of a fatal accident, you may elect a supplemental life insurance for yourself and your dependents.

## Disability

ConGlobal offers you the opportunity to purchase STD coverage. All locations are eligible for this benefit with the exception of California and New Jersey employees. CA and NJ employees have access to the state disability program only.

ConGlobal offers you the opportunity to purchase long term disability (LTD) coverage to replace your income in the event of an extended illness or injury.

*Note: Pre-existing conditions may apply.*

## Medicare Education

SmartConnect is an exclusive service to help you (and family members) find potential savings and extra health care benefits. You can move to Medicare at any time. Even if you are enrolled in ConGlobal's benefits, you can still explore and enroll in a Medicare plan with no penalty.

## Critical Illness, Hospital Indemnity & Accident

For life's unexpected circumstances, we offer you additional benefits to help cover cost during difficult times. These benefits provide financial assistance should a variety of things occur.

ConGlobal offers you the option to purchase voluntary Critical Illness, Hospital Indemnity and Accident insurance plans through Cigna. These plans pay a lump sum payment directly to you in the event of a covered condition. Certain conditions and pre-existing conditions may apply.

## 401(k) Retirement Plan

One of the best ways to make sure you will be financially secure in your retirement years is to begin saving right now through our 401(k) administrator, Principal Financial. Making regular contributions is an important step towards achieving your financial goals for later in life. Check out the benefits guide to see the vesting schedule.

## Pet Insurance

Nationwide allows you to focus on providing optimal healthcare for your pet rather than worrying about the cost of treatment. You can be reimbursed for veterinary expenses such as surgeries, diagnostic tests, hospitalization, prescriptions, vaccinations, and more.

## Contact Information

### Medical

Group # 3344367  
800-244-6224 | [mycigna.com](http://mycigna.com)

### Prescription Drugs

844-203-6363 | [caremark.com](http://caremark.com)

### MDLIVE (Telehealth)

888-726-3171 | [mycigna.com](http://mycigna.com)

### Airrosti

800-404-6050 | [airrosti.com](http://airrosti.com)

### Omada

888-409-8687  
[omadahealth.com/conglobal](http://omadahealth.com/conglobal)

### Flexible Spending Accounts

800-982-7715 | [chard-snyder.com](http://chard-snyder.com)

### Dental

Group # 3344367  
800-244-6224 | [mycigna.com](http://mycigna.com)

### Vision

Group # 3344367  
800-244-6224 | [mycigna.com](http://mycigna.com)

### Disability

Policy # 90-LF2224  
844-572-3076 | [lincolnfinancial.com](http://lincolnfinancial.com)

### Life & AD&D

Policy # 90-LF2224  
844-572-3076 | [lincolnfinancial.com](http://lincolnfinancial.com)

### Employee Assistance Program

888-628-4824 | [guidanceresources.com](http://guidanceresources.com)  
Registration code: LFGSupport

### Smart Connect (Medicare Education)

833-859-1314  
[gps.smartmatch.com/conglobal](http://gps.smartmatch.com/conglobal)

### Voluntary Plans

Accident: A113304  
Critical Illness: C1113217  
Hospital: HC112849  
800-244-6224 | [mycigna.com](http://mycigna.com)

### 401(k) Principal

Plan # 820829  
800-547-7754 | [principal.com](http://principal.com)

### Nationwide (Pet Insurance)

877-738-7874  
[benefits.petinsurance.com/conglobal](http://benefits.petinsurance.com/conglobal)

## ConGlobal Benefits App

Access all your benefit plan information and resources "on the go" from your mobile device.

