

BOYD

2024

BENEFITS GUIDE



This publication contains important information about your employee benefit program.

Please read thoroughly.

Dear Team Boyd,

As stated in our company mission statement “We will always strive to be the customer-preferred provider of quality products, superior value-added support services, and innovative solutions in all markets we serve”. Likewise, we have always taken considerable steps to ensure we provide the same quality and service to our employees. We are proud to continue to offer our employees and their families an exceptional employee benefit and wellness package. As a company we have programs in place to help keep our insurance costs and premiums at or below industry averages. For 2024, due to rising costs in the medical industry, we will have a small increase to our medical and dental insurance premiums. These increases are well below industry average premium increases. We will continue to offer the same three medical insurance plans that we offered in 2023 – two High Deductible Health plans and a PPO Plan with a co-pay.

For those employees that elect one of the High Deductible Health Plans they have the option to contribute to a Health Savings Account (HSA). In 2024, for employees who contribute to a Health Savings Account, the company will contribute up to \$520 per year, which is a match of up to \$20 per pay period. This is a new benefit being added for 2024, based on employee feedback for additional savings options.

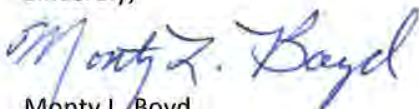
In order to continue to try and control rising healthcare costs, we will continue our partnership with Aduro, for our Wellness Worx program; their wellness foundation encompasses the whole wellness space – fitness, nutrition, coaching, mental and financial wellness, which has made positive impacts on our costs and our employees' lives. The same as last year, employees will be able to earn up to \$120 in medical premium discounts per month. In addition, employees and their spouses can earn up to \$125 in gift cards through the Wellness Worx Program, along with opportunities for various prizes throughout the year. Please make sure to review the details of our Wellness Worx program in this guide and make sure you engage and fully participate in this program to continue to see growth and development on your wellness journey. We will also continue to offer Anthem’s Preventive Rx program for maintenance medications.

Even as healthcare costs continue to escalate for dependent spouses on our policy, we have made the decision to continue to offer insurance coverage for spouses. As in prior years, all spouses who are covered on the company-provided healthcare plan will be required to participate in the Wellness Worx Program, to receive the maximum discount. We will continue the spousal surcharge for employees whose spouse is eligible for medical coverage through their own employer but have elected to enroll in our company-provided healthcare plan. This continues to be a necessary measure to encourage those spouses eligible for healthcare coverage through their own employer to share the cost of their healthcare with their own employer. However, the spousal surcharge did not increase for 2024.

This annual Benefits Guide has been prepared to give you an overview of the various benefits that are available to you. Please take the time to read through and ensure you make an informed decision for you and your family. Our employee benefit offerings continue to be an integral part of our overall total compensation package and one I am very proud to offer.

As we plan for the future, I am confident we will remain a desirable employer to work for and will continue offering a competitive benefits and compensation package to support this goal.

Sincerely,



Monty L. Boyd

Chief Executive Officer



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2024 Enrollment Overview

October 20 through November 3, 2023: Open Enrollment

Employees will enroll through My HR & Payroll self-service center. Elections must be made no later than November 3. Don't forget your HSA and FSA elections must be re-elected each enrollment period for the upcoming year. This applies to dependent care FSA also. Please read your enrollment materials thoroughly. Instructions are located on the open enrollment page of My Boyd Benefits. **All eligible employees must go through open enrollment in order to have benefits for 2024.**

2024 Details/Changes

- Preventive Rx—generic maintenance drugs will continue to be covered up to 100% for 2024, for the HDHP. The PPO plan does have a copay.
- HSA Contribution Match: up to \$520 annually (up to \$20 per pay period).
- Enhancements to the Vision and Dental plans (see pages 21 and 22 for details)
- Hinge Health: A muscle and joint care program -at no cost to employees (see page 10 for details)

My Boyd Benefits

My Boyd Benefits is your one-stop shop for benefits. This website has been designed to inform, educate, and assist you with all of your benefits needs. Here, you can find benefits information to guide you as you prepare for many of life's journeys, from welcoming a new baby to preparing for retirement. The Documents Library is where you will find an extensive amount of benefits plan information and forms for claims and changes. You can access the website via the link myboydbenefits.com.

Important Documents

The following documents can be found on the attachments tab of the benefits video and in My Boyd Benefits.

- Medical (Summary of Benefits Coverage) SBC—this document can also be found on the Benefits Bulletin Board
- Health Savings Account Information
- Health Advocate Guide
- Wellness Program Details
- Livongo Information
- Annual notices—the company is required to provide certain notices to you annually; they include the Medicare Part D Notice, HIPAA Notice, Special Enrollment Rights, COBRA Notice, and CHIP Notice
- Open Enrollment Presentation/QR Code
- Dependent Care Flexible Spending Account Information
- Marketplace Notice

You can access this presentation via the link brainshark.com/LocktonSTL/23BoydOE or the QR code located here. To use the QR code, open the camera on your smartphone and focus it on the QR code until a link pops up that you can click. Be sure to view the attachments tab of the enrollment presentation for access to many documents, including enrollment guide, HSA election/contribution form, beneficiary change form, annual notices, and much more.



Eligibility

You are eligible for benefits on the date you meet the following requirements.

- You are a regular, full-time, active employee whose regularly scheduled work week is at least 30 hours, and
 - You perform your duties for your employer at your employer's business establishment, or other location to which your employer's business requires you to travel
 - You have completed the benefits eligibility period, generally 30 days

Dependents are eligible for benefits if they meet the following requirements.

- They are a lawful spouse of a Company employee provided no legal separation or divorce has been obtained (if spouse is eligible for coverage through their employer, a spousal surcharge will apply to the medical premium); or
- They are children of a Company employee who are under the age of 26 (this includes stepchildren, legally adopted children, or children under an employee's legal guardianship)

Dependents are covered until end of month of their 26th birthday.

IRS Section 125 Tax Savings and Qualifying Events

The Company's medical, dental, and vision plans qualify as "pre-tax" plans based on IRS regulations. These are commonly known as "Section 125 Cafeteria Plans." Medical, dental, and vision premiums are deducted from your paycheck before taxes are calculated, which results in a tax savings for you.

Per IRS regulations, pre-tax 125 plans can only be changed, added, or dropped by individual employees at open enrollment, or upon a qualifying event, for which you have 30 days to request enrollment.

The IRS defines a qualifying event as the following.

- Birth/adoption
- Change in insurance coverage
- Death in the family (spouse or dependent)
- Dependent child reaches limiting age of 26
- Divorce/annulment/legal separation
- FMLA-related leave
- Marriage
- Spouse loss of other coverage



Health Advocate

Health Advocate Makes Healthcare Easier For the Whole Family

The healthcare system is complex, and understanding your benefits can be challenging. **Health Advocate is there to help no cost to you.**

Their experts can support you with a wide range of healthcare and insurance-related issues. Here are just a few examples of the many ways they can help:

- Explain your benefits and clarify copays and deductibles
- Answer questions about your diagnosis and research treatment options
- Locate and make appointments with in-network doctors and specialists
- Arrange second opinions, including transferring medical records
- Research and resolve medical claims and billing issues

The Whole Family Can Use Health Advocate

Health Advocate's confidential services are available to employees, spouses, dependents, parents, and parents-in-law.

A Personal Health Advocate in the Palm of Your Hand

Log on to the Health Advocate website and app to see, learn about and interact with all of your Health Advocate benefits:

- Check the status of your Health Advocate cases
- Upload documents and forms
- View articles on virtually any health topic
- Connect instantly to a Personal Health Advocate
- Receive important reminders about preventive screenings and tests (data clients only)

Quickly reach us any way you like—by phone, email, online, or our mobile app.

- **866.695.8622**
- Email: answers@HealthAdvocate.com
- Web: HealthAdvocate.com/members



Wellness Worx Program

Participation in the Wellness Worx Program is voluntary for employees. However, taking part in the program can add up to significant financial rewards for you!

Aduro Wellness Worx

Level and Points	Required Activities	Reward
Level 1 500 Points	Human Performance Assessment Health Screening	Complete your Human Performance Assessment and your Health Screening by November 30, to receive \$70 towards your 2024 medical premium.
Level 2 1000 Points	Take Action To Be Well (if applicable)	Complete additional requirements (if any) based on the results of your health screening by November 30, and earn up to an additional \$50 toward your 2024 medical premium.
Level 3 1500 Points	Complete a Preventive Screening	Once you have completed your level 3 requirements, you will receive an email with a link to select your \$50 gift card.
Level 4 2000 Points	Inspire Possibility	Once you have earned 2000 points and completed your level 4 requirements, you will receive an email with a link to select your \$75 gift card.

Wellness Worx Program Levels—Reasonable Alternatives

Cohort	Healthy Points Earned	Number of Reasonable Alternatives Required	Description
0/5 Healthy	0	5	If 0 out of 5 of your health screening measures are in a healthy range, you will need to complete five of the Reasonable Alternative Standard activities, to earn up to \$50 towards your 2024 medical premium.
1/5 Healthy	100	4	If 1 out of 5 of your health screening measures are in a healthy range, you will need to complete four of the Reasonable Alternative Standard activities, to earn up to \$50 towards your 2024 medical premium.
2/5 Healthy	200	3	If 2 out of 5 of your health screening measures are in a healthy range, you will need to complete three of the Reasonable Alternative Standard activities, to earn up to \$50 towards your 2024 medical premium.
3/5 Healthy	300	2	If 3 out of 5 of your health screening measures are in a healthy range, you will need to complete two of the Reasonable Alternative Standard activities, to earn up to \$50 towards your 2024 medical premium.
4/5 Healthy	400	1	If 4 out of 5 of your health screening measures are in a healthy range, you will need to complete one of the Reasonable Alternative Standard activities, to earn up to \$50 towards your 2024 medical premium.
5/5 Healthy	500	0	If all 5 of your health screening measures are in a healthy range, you will receive \$50 towards your 2024 medical premium.

Frequently Asked Questions

Am I required to participate if I am on the Boyd Health Insurance plan?

For both Employees and Spouses to receive their maximum points towards their discount, they must participate in wellness. Simply by participating in the Biometrics Screening and Human Performance Assessment, you will already be eligible to start saving on your monthly premium!

How do employees get the full \$120 per month premium discount?

The monthly premium discount is determined by the levels completed and points earned in the Wellness Worx program:

1. Complete the Biometric Screening and the Human Performance Assessment to complete Level 1 and earn \$70 towards your premium discount.
2. Fall within the National Standard ranges in your screening results for each risk factor and earn \$10 for each, up to \$50.
3. If your risk factors do not meet the National Standards, you may earn additional dollars towards your medical premium discount by completing Reasonable Alternative Activities.
4. You will earn up to \$120 per month premium discount when you have completed both levels 1 and 2.

Risk Factors	National Standards	Dollars
Blood Pressure	<120/<80	10
Glucose (or A1C)	<100	10
Total Cholesterol: HDL Ratio	Males <4.5 Females <4.0	10
Triglycerides	<149	10
BMI or Waist Circumference	<25 or Males <40" Females <35"	10

Will I receive a discount if my spouse does not participate?

Spouses and employees on the medical insurance who choose not to participate will earn \$0. If a spouse earns \$120 and the employee does not participate, the Employee earns \$0. That dollar amount is averaged and a \$60 discount is given on the monthly health insurance premium.

Do employees or spouses need to complete Wellness Activities to maintain points?

Each level has a set requirement and reward. Points earned in each level roll over to the next level to help achieve the total required for that level and that level's reward. The more you participate in your Wellness Worx program, the more rewards you earn! Register on Aduro's Wellness Worx to learn more <https://boyd.adurolife.com/home>.

Are spouses eligible to earn Tango cards?

Yes, spouses have the same opportunities, requirements and rewards that employees have.

When will I receive my Tango card?

Once you have earned the required points, you will receive an email from Tango, to select your Tango card reward.

How can I screen?

Onsite screenings for employees and spouses are held each year in September, or you can use the LabCorp voucher and go to a LabCorp facility or submit an Annual Physical form. All biometric screening results completed between June 1 and November 30, 2023 will be accepted for the Level 1 screening requirements; this includes annual physical.

What if I am unable to meet the Risk Factor National Standards?

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable alternative standard consisting of additional wellness-based requirements. You may request information on how to obtain a reasonable alternative standard by contacting support@adurolife.com or by calling **888.857.0166**.

Will Health Coaching and Wellness Activities be offered in 2024?

Yes, both Health Coaching and Wellness Activities will continue to be offered virtually to help you achieve your Human Performance goals.

Who will know my results?

Aduro follows all HIPPA guidelines to protect your private health information. This includes all health assessment, screening results and any information shared during coaching. Your private health information will be kept private between you and your health coach. None of your information can be provided to any other parties including your spouse.

How do I contact Aduro if I need assistance or have questions?

If you have questions or need assistance with the Aduro Wellness Worx platform, please contact Aduro at support@adurolife.com or **888.857.0166**. If you have questions about your benefits, please contact the Benefits Team at benefits@boydcat.com.

Livongo means Living healthier at no cost to you



An advanced blood glucose meter and blood pressure monitor, plus the support you need. Available to you and offered by your employer or health plan.

Livongo for Diabetes

Connected meter
Unlimited strips and
lancets

Livongo for Hypertension

Connected monitor
One-on-one coaching

Livongo for Diabetes Prevention

Connected scale
Expert guidance

...And more programs!

Health experts
Personalized plans
Weight Management

Get started

Text **“GO BOYD”** to 85240 to learn more and join

You can also join by visiting Be.Livongo.com/BOYD/register or
call **800-945-4355** and use registration code: **BOYD**

To enroll in Livongo, you must opt into at least one program that -Boyd offers as a health benefit. You must also meet the health criteria for each program you wish to enroll in. If a Livongo program is not offered by -Boyd or if you do not meet the specific health criteria of that program, you will not be able to enroll.

Las comunicaciones del programa Livongo están disponibles en español. Al inscribirse, podrá configurar el idioma que prefiera para las comunicaciones provenientes del medidor y del programa. Para inscribirse en español, llame al (800) 945-4355 o visite hola.livongo.com/BOYD

Program eligibility varies. Visit our website to learn more.



Join now
Get a yoga
mat on us!



*Restrictions apply. See below.



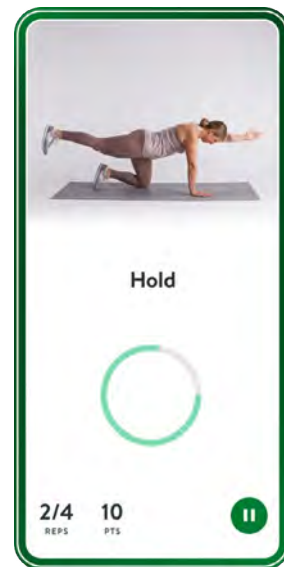
Ready, set, enroll!

Open enrollment is here.

Join Hinge Health for exercise therapy without leaving home. No copays. No office visits. Reduce your back and joint pain in just 15 minutes a day. Best of all, there's no cost to you — your Hinge Health benefit is 100% covered by Boyd Company.

Join Hinge Health to:

- Overcome pain or limited movement
- Recover from a recent or past injury
- Keep your joints healthy and pain free



Scan the QR code to enroll now!

hinge.health/boydcat

Questions? Call (855) 902-2777

*Eligibility to receive yoga mat is based on the program in which you are placed.

Hinge Health is available at no cost to all employees as well as eligible family members enrolled in the Boyd Company medical plan

Hinge Health está disponible en español

Alivia los dolores articulares y musculares y previene las lesiones con tus beneficios de salud gratuitos. Únete ahora.

Health Insurance—Anthem

HDHP \$3,200

	In-Network	Out-of-Network
Deductible		
Individual	\$3,200	\$6,400
Family	\$6,400	\$12,800
Annual Out-of-Pocket Limit		
Individual	\$3,200	\$6,400
Family	\$6,400	\$12,800
Office Visit/Exam	100% after ded	70% after ded
Coinsurance	100% after ded	70% after ded
Allergy Injections	100% after ded	70% after ded
Allergy Testing	100% after ded	70% after ded
Diagnostic Testing	100% after ded	70% after ded
Emergency Room Services	100% after ded	100% after ded
Urgent Care Services	100% after ded	70% after ded
Inpatient Professional Services	100% after ded	70% after ded
Inpatient Facility Services	100% after ded	70% after ded
Outpatient Professional Services/Surgery/Facility	100% after ded	70% after ded
Wellness/Preventive (including immunizations and screenings)		
Well Child Visit	Covered in full	Covered in full
Adult Routine Screening	Covered in full	Covered in full
Prescription Drugs		
Generic	100% after ded	50% after ded
Brand Formulary	100% after ded	50% after ded
Brand Non-Formulary	100% after ded	50% after ded
Specialty	100% after ded	50% after ded
Preventive Generic Maintenance	Covered in full	70% after ded

Summary of Benefits Coverage (SBC) as required by ACA can be found on the Company Intranet, as well as the attachments tab of the Brainshark presentation.

Employee Bi-Weekly Rates Per Pay Period

Prices below do not include the \$75 per pay period spousal surcharge or wellness points, if applicable.

	Non-Wellness HDHP \$3,200
Employee	\$107.28
Employee + Spouse	\$263.45
Employee + Child(ren)	\$219.16
Family	\$298.47

When reviewing your choices, you will be able to come up with your approximate discount by utilizing the table below alongside your biometrics from fall 2023. These measurements will be available on the Aduro Wellness Worx portal, shortly after your biometric screening results are submitted.

For employees whose spouse is eligible for coverage through their own employer, but have chosen to keep them on our Company provided healthcare plan, there is a \$75 spousal surcharge. This applies ONLY to medical coverage and does not apply to spouses on Medicare or spouses who work for the Company.

Health Insurance—Anthem

HDHP \$3,600

	In-Network	Out-of-Network
Deductible		
Individual	\$3,600	\$7,200
Family	\$7,200	\$14,400
Annual Out-of-Pocket Limit		
Individual	\$7,200	\$14,400
Family	\$14,400	\$28,800
Office Visit/Exam	80% after ded	60% after ded
Coinsurance	80% after ded	60% after ded
Allergy Injections	80% after ded	60% after ded
Allergy Testing	80% after ded	60% after ded
Diagnostic Testing	80% after ded	60% after ded
Emergency Room Services	80% after ded	80% after ded
Urgent Care Services	80% after ded	60% after ded
Inpatient Professional Services	80% after ded	60% after ded
Inpatient Facility Services	80% after ded	60% after ded
Outpatient Professional Services/Surgery/Facility	80% after ded	60% after ded
Wellness/Preventive (including immunizations and screenings)		
Well Child Visit	Covered in full	Covered in full
Adult Routine Screening	Covered in full	Covered in full
Prescription Drugs		
Generic	80% after ded	50% after ded
Brand Formulary	80% after ded	50% after ded
Brand Non-Formulary	80% after ded	50% after ded
Specialty	80% after ded	50% after ded
Preventive Generic Maintenance	Covered in full	60% after ded

Summary of Benefits Coverage (SBC) as required by ACA can be found on the Company Intranet, as well as the attachments tab of the Brainshark presentation.

Employee Bi-Weekly Rates Per Pay Period

Prices below do not include the \$75 per pay period spousal surcharge or wellness points, if applicable.

	Non-Wellness HDHP \$3,600
Employee	\$99.85
Employee + Spouse	\$233.66
Employee + Child(ren)	\$195.72
Family	\$263.62

When reviewing your choices, you will be able to come up with your approximate discount by utilizing the table below alongside your biometrics from fall 2023. These measurements will be available on the Aduro Wellness Worx portal, shortly after your biometric screening results are submitted.

For employees whose spouse is eligible for coverage through their own employer, but have chosen to keep them on our Company provided healthcare plan, there is a \$75 spousal surcharge. This applies ONLY to medical coverage and does not apply to spouses on Medicare or spouses who work for the Company.

Health Insurance—Anthem

PPO \$2,600

	In-Network	Out-of-Network
Deductible		
Individual	\$2,600	\$5,200
Family	\$5,200	\$10,400
Annual Out-of-Pocket Limit		
Individual	\$5,200	\$10,400
Family	\$10,400	\$20,800
Office Visit/Exam	Primary care: \$40 copay Specialist: \$60 copay	60% after ded
Coinsurance	80% after ded	60% after ded
Allergy Injections	\$10 copay	60% after ded
Allergy Testing	80% after ded	60% after ded
Diagnostic Testing	No charge	60% after ded
Emergency Room Services	80% after ded	80% after ded
Urgent Care Services	\$40 copay	60% after ded
Inpatient Professional Services	80% after ded	60% after ded
Inpatient Facility Services	80% after ded	60% after ded
Outpatient Professional Services/Surgery/Facility	80% after ded	60% after ded
Wellness/Preventive (including immunizations and screenings)		
Well Child Visit	Covered in full	Covered in full
Adult Routine Screening	Covered in full	Covered in full
Prescription Drugs		
Generic	\$10 copay	50% after ded
Brand Formulary	\$50 copay	50% after ded
Brand Non-Formulary	\$100 copay	50% after ded
Specialty	\$200 copay	50% after ded
Preventive Generic Maintenance	Covered in full	50% after ded

Copays do not accumulate towards the deductible but do accumulate towards your out-of-pocket limit.

Summary of Benefits Coverage (SBC) as required by ACA can be found on the Company Intranet, as well as the attachments tab of the Brainshark presentation.

Employee Bi-Weekly Rates Per Pay Period

Prices below do not include the \$75 per pay period spousal surcharge or wellness points, if applicable.

	Non-Wellness PPO
Employee	\$107.28
Employee + Spouse	\$263.45
Employee + Child(ren)	\$219.16
Family	\$298.47

When reviewing your choices, you will be able to come up with your approximate discount by utilizing the table below alongside your biometrics from fall 2023. These measurements will be available on the Aduro Wellness Worx portal, shortly after your biometric screening results are submitted.

For employees whose spouse is eligible for coverage through their own employer, but have chosen to keep them on our Company provided healthcare plan, there is a \$75 spousal surcharge. This applies ONLY to medical coverage and does not apply to spouses on Medicare or spouses who work for the Company.

Prescription Information and Savings

Important Information About Your Rx Coverage

- Your prescription coverage is an important part of your benefit plan.
- Carelon Rx is an Anthem company that will help you get the most from your drug plan.
- You can manage your pharmacy and health plans at [anthem.com](https://www.anthem.com) and Anthem Sydney (mobile app). You can find a doctor or pharmacy, refill a prescription, learn about drug costs and lots more.
- Carelon Rx is available 24/7 at the Pharmacy Member Services number on your ID card.

Dispense as Written

When a generic equivalent is available for a brand drug and the member or member's physician requests the brand instead of the generic (DAW1 or DAW2), the member is responsible for the brand drug copay plus the difference between the generic and the brand.

How to Save Money on Prescriptions

No matter which of our medical plans you have enrolled in, you should take note of the many ways to save on prescription drugs. As you can see below, there are several ways to save by taking advantage of free or discount prescriptions, at GoodRx, Optum Perks, Health Warehouse, Kroger Rx and Walmart. All of these options offer great savings for you.

- GoodRx—Get the app for your phone and search for medications
- Optum Perks—Optum Perks is a free program and is accepted at over 64,000 pharmacies
- HealthWarehouse—Accredited and certified program in all 50 states
- Kroger—Kroger Rx Savings Club offers over 100 common prescriptions for free, \$3, or \$6
- Walmart—Walmart offers medications for \$4 on 30-day supply or \$10 for 90-day



Health Savings Account (HSA)—Voya

Employees electing the high deductible health plan (HDHP) can contribute up to \$4,150 (single) or \$8,300 (family) in a health savings account (HSA). Your account is owned by you and is funded by you with tax-exempt dollars to help pay for eligible medical expenses not covered by your insurance plan (deductibles, coinsurance). **You can set-up an HSA or change your current contribution at any time.** The health savings account (HSA) is administered by Voya.

HSA Contribution Company Match!

The Company will contribute up to \$520 annually to your Health Savings Account, as a dollar for dollar match (up to \$20 per pay period).

What is a Health Savings Account?

- An alternative to traditional health insurance when combined with a HDHP
- A savings product which offers a different way for consumers to pay for their healthcare
- Enables you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis
- Can only be utilized with a QHDHP (qualified high deductible health plan)
- Allows you to be in control of your medical expenses

IMPORTANT You cannot contribute to a Health Savings Account if you are enrolled in any government-sponsored program. (Medicare, Medicaid, TRICARE, etc.) per IRS regulations.

How Does the Health Savings Account Work?

Once your health savings account is opened, you will receive a bank card which will allow you to pay for qualified medical expenses. If you want checks you may also request them but there is a nominal fee required.

If you are electing an HSA for the first time, you must create an account with Voya at myhealthaccounts.voya.com.

For a list of eligible HSA expenses, visit [IRS.gov](https://www.irs.gov).

Why a Health Savings Account (HSA) May Be an Excellent Choice for You

- It saves you money—73% of the population spends \$500 or less on healthcare-related expenses; an HSA is paired with an HDHP (high-deductible health plan), which has a much lower premium than a traditional health plan
- It's portable—you take it with you from job-to-job
- It's a tax saver—contributions are made with pre-tax dollars
- It allows for an improved retirement account—rollover of funds accumulate tax-free, as does the interest; plus, those ages 55 and older can make additional "catch-up" contributions
- You never lose unused funds; they always roll over to the next year

When Visiting a Physician, Hospital, or Other Facility

- When arriving for your appointment, provide them with your Anthem insurance card.
- After your visit, your claim will be submitted to Anthem for processing.
- After the healthcare provider has received notification from Anthem the claim has been processed, you will receive a billing statement outlining the balance you are responsible to pay.
- Use your bank card to pay for these expenses.

Health Savings Account (HSA)

When Going to the Pharmacy

- When picking up your medication, provide them with your Anthem insurance card.
- The pharmacy will run it through their system and provide you with a balance due.
- You then use your bank card to pay for these expenses at that time.
- Congress recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES). One provision within the CARES Act allows individuals to use money from pretax accounts (health savings accounts (HSA) and flexible spending arrangements) to purchase over-the-counter drugs. It also allows pretax purchase of menstrual products.

When thinking about your HSA contribution, it is important to think in terms of the following.

- What medical care and prescription drugs do I anticipate needing in the coming year and what will I need to pay for those expected medical expenses?
- Should I consider putting aside dollars on a pre-tax basis to pay for my out-of-pocket expenses?
- Is it important to me to be able to save money for healthcare when I retire?
- What will my total cost look like at the end of the year?



Example Savings at \$50,000 Annual Income

	Without an HSA	With an HSA
Total Income	\$50,000	\$50,000
HSA Contribution	\$0	-\$8,300 <i>(annually)</i>
Taxable Income	\$50,000	\$41,700 <i>(\$50,000 – \$8,300)</i>
20% Federal Income Tax*	-\$10,000 <i>(\$50,000 × 20%)</i>	-\$8,340 <i>(\$41,700 × 20%)</i>
After-Tax Take Home Pay	\$40,000 <i>(\$50,000 – \$10,000)</i>	\$41,660 <i>(\$50,000 – \$8,340)</i>
Healthcare Expenses of \$5,000	-\$5,000 from take-home pay	-\$5,000 from HSA
Funds Leftover from Take-Home Pay	\$35,000 <i>(\$40,000 – \$5,000)</i>	\$41,660 <i>(HSA funds used)</i>
Funds Leftover in HSA	N/A	\$3,300 <i>(\$8,300 – \$5,000)</i>

Tax Savings

Tax Savings Year 1	None	\$1,660 <i>(\$41,660 – \$40,000)</i>
Potential Tax Savings Year 5	None	\$8,300 <i>(Year 1 savings × 5)</i>

* For illustrative purposes only. Federal income tax rates vary; in this example we use 20%. Your tax rate may be more or less than 20% so your savings may vary from this example. HSA contribution used reflects the maximum amount an employee is eligible to contribute to an HSA in 2024 if the family coverage tier is elected.

Flexible Spending Accounts

Non-Participating Benefit

For employees who do not elect the company's medical insurance; this benefit pays \$500 annually or \$19.23 per pay period, which you can receive as an FSA contribution or cash.

Eligibility

DEPENDENT CARE FSA

All employees are eligible to participate in the Dependent Care FSA up to \$5,000.

HEALTHCARE FSA

The Healthcare FSA will be available to employees who are enrolled in the PPO plan or who waive coverage or are 65+ and on Medicare. There is a \$2,500 maximum contribution.

IMPORTANT For employees enrolled in the HDHP and also enrolled in Medicare, you can contribute to an FSA. You cannot contribute to a Health Savings Account if you are enrolled in any government sponsored program. (Medicare, Medicaid, TRICARE, etc.) per IRS regulations.

Important: Use Your FSA Contribution During the Plan Year

If you decide to contribute to the healthcare spending account or dependent care spending account, you must carefully determine your annual election amount and your spending during the plan year. According to IRS regulations, the money you set aside must be used for expenses incurred during the plan year in which you make the election. Any funds left in the account as of March 2025 will be forfeited.

You can use funds in your FSA to pay for certain medical and dental expenses, including copays and deductibles. See a list of eligible expenses at www.irs.gov/publications/p502.

The Benefits of Flexible Spending Accounts

You have your choice of two accounts which allow you to set aside money on a pre-tax basis to pay for medical expenses or dependent care expenses.

Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (DCFSA)
<p>An FSA can be established to help you pay for unreimbursed medical, dental, and vision expenses for you and your dependents with pre-tax dollars. Eligible expenses may include deductibles, copays, orthodontics, glasses, and contact lenses. Eligible expenses must be incurred during the plan year.</p> <p>For a complete listing of eligible medical expenses and regulations, log on to the IRS web site at www.irs.gov. IRS Publication 502, "Medical and Dental Expenses."</p> <p>Contributions: Minimum—\$100/year Maximum—\$2,500/year</p>	<p>A DCFSA can be used to help you pay for expenses you incur with child and elder care in order for you to work. Eligible expenses include the amount you pay for a babysitter, daycare, senior care, or other service inside or outside of your home for the care of your dependent children under the age of 13 or eligible dependent parent.</p> <p>For a complete listing of eligible dependent care expenses and regulations, log on to the IRS web site at www.irs.gov. IRS Publication 503, "Dependent Care Expenses"</p> <p>Contributions: Minimum—\$100/year Maximum—\$5,000/year</p>

LiveHealth Online

Quick and Easy Access to a Doctor 24/7

Have you ever been at work and didn't feel well? Maybe you had a fever or a sore throat but you didn't have time to leave and see your doctor or go to urgent care. Now, with LiveHealth Online, you can see a board-certified doctor in minutes.

Just use your smartphone, tablet, or computer with a webcam. It's so convenient, almost 90% of people who've used it feel they saved two hours or more and would use it again in the future. Plus, online visits using LiveHealth Online are already part of your Anthem Blue Cross and Blue Shield benefits. To start using LiveHealth Online, all you need to do is sign up at livehealthonline.com or download the app.

Sign Up for Free Today and Get the Following

- 24/7 access to doctors; they can assess your condition, provide treatment options, and even send a prescription to the pharmacy of your choice, if needed it is a great way to get care when your doctor isn't available
- Medical care when you need it; for things like the flu, a cold, sinus infection, pink eye, rashes, fever, and more
- Convenience; since there are no appointments or long waits, in fact, most people are connected to a doctor in about 10 minutes or less

Doctors using LiveHealth Online typically charge \$55 or less per visit, depending on your health plan.



LiveHealth Online: What You Need to Know

What Kind of Doctors Can You See on LiveHealth Online?

Doctors on LiveHealth Online are the following.

- Board certified with an average of 15 years of practicing medicine
- Mainly primary care physicians
- Specially trained for online visits

When Can You Use LiveHealth Online?

LiveHealth Online is a great option for care when your own doctor isn't available and more convenient than a trip to the urgent care. With LiveHealth Online, you can receive medical care for things like the following.

- Cold and flu symptoms, such as a cough, fever, and headaches
- Allergies
- Sinus infections and more

How Do I Pay for an Online Visit Using LiveHealth Online?

LiveHealth Online accepts Visa, MasterCard, Discover, and HSA debit cards as payment for an online doctor visit. Keep in mind that charges for prescriptions are not included in the cost of your doctor visit.

Make Your First Appointment—When it's Easy for You

- Use the app or go to livehealthonline.com and log in; select LiveHealth Online Psychology and choose the therapist you'd like to see
- Or, call LiveHealth Online at **844.784.8409** from 7:00 a.m. to 11:00 p.m.
- You'll get an email confirming your appointment

LiveHealth Online Psychology

An Easy, Convenient Way to See a Therapist or Psychologist in Just a Few Days

If you're feeling stressed, worried, or having a tough time, you can talk to a licensed psychologist or therapist through video using LiveHealth Online Psychology. It's easy to use, private, and in most cases, you can see a therapist within four days or less. All you have to do is sign up at livehealthonline.com or download the app to get started. The cost is similar to what you'd pay for an office therapy visit.

LiveHealth Online Psychology

What Conditions Can be Treated When You Have a Visit With a Psychologist or Therapist?

You can get help for these types of conditions.

- Stress
- Anxiety
- Depression
- Family or relationship issues
- Grief
- Panic attacks
- Stress from coping with a sickness

How Much Does a Therapist Visit Cost?

The cost should be similar to what you would pay for an office therapy visit, depending on your benefits, copay, or coinsurance. You will see what you owe before you start a visit and any cost is charged to your credit card. The cost is the same no matter when you have the visit—whether it's a weekday, the weekend, evening, or a holiday.

How Do I Decide Which Therapist to See?

After you log in at livehealthonline.com or with the app, select LiveHealth Online Psychology. Next, you can read profiles of therapists and psychologists. Once you select the one you would like to see, schedule a visit online or by phone. At the end of the first visit, you can set up future visits with the same therapist if both of you feel it's needed. You always have the choice of the therapist you want to see.

What Else Do I Need to Know About LiveHealth Online Psychology?

- You must be at least 18 years old to see a therapist online and have your own LiveHealth Online account
- Psychologists and therapists using LiveHealth Online do not prescribe medications
- Visits usually last about 45 minutes

Anthem.com

Anthem.com is an online resource which can provide you with details on your personal coverage and benefit usage details along with a library of health tools.

To register, go to www.anthem.com and register on the right side of the screen where you see "Members Log In." Take time to explore. The site has been updated recently and is full of valuable information.

One of the new features gives you the ability to compare costs of specific tests or procedures in your local area and therefore, make an informed decision on the facility you wish to utilize.

When you select a procedure which shows costs, you'll view cost for a list of hospitals and other medical facilities which are in-network in your search area. Depending on the services you'll need, your price for the services will typically fall somewhere within the minimum and maximum range.

You can also view your personal health record. Your personal health record lets you securely gather, store, and manage information about your health in one place. You can store information about your medical conditions, doctor visits, and medications. You can also see details of your current usage of benefits.

Download the free Sydney Health mobile app today. You'll be able to check your symptoms when you're sick and connect to care directly from your mobile device.



What is an Explanation of Benefits (EOB)?

An explanation of benefits (EOB) statement is a notification form which is sent to members when a healthcare claim is processed, indicating a member's remaining financial responsibility. This would not include any copays due by you to the provider.

This statement shows the expenses submitted by the healthcare provider and how the claim was processed.

Personalized Health Services

- Locate providers in your area
- 24-hour nurse advice line
- Surgical support nurse
- Customer service advocates

Online Health Tools

- Health assessment
- Preventive care guides
- Health record
- Condition centers
 - Prepare for your doctor visit
 - Learn about conditions and treatment
- Prepare for surgery
- Surgical guides and hospital cost comparison tools
- Traditional and alternative health library

Vision Insurance—Anthem

The vision plan has been enhanced this year to provide better coverage at no cost increase to you!

Covered Benefits	Member Benefit From Blue View Vision In-Network Provider	Non-Network Reimbursement
Vision Examination		
Including dilation and refraction as needed (covered once ever 12 months)	\$10 copay	Up to \$42
Prescription Lenses (Pair)		
Standard plastic lenses up to 55mm; and all ranges of prescriptions	\$20 copay	
Covered once ever 12 months		
Single vision lenses (pair)	See discount information below*	Up to \$40
Bifocal lenses (pair)		Up to \$60
Progressive lenses (pair)		Up to \$60
Trifocal lenses (pair)		Up to \$80
Frames		
Covered once every 24 months	\$0 copay, up to \$175 retail value	
Contact Lenses (in lieu of frame and lens benefits)		
Covered once every 12 months		
Contact lenses (elective)	\$0 copay, up to \$175 retail value	Up to \$105
Contact lenses (non-elective)	\$0 copay	Up to \$210
Lens Options		
UV coating	\$10	Discounts on lens option upgrades are not available out-of-network
Tint (solid and gradient)	\$10	
Standard scratch-resistance	\$10	
Standard polycarbonate	\$35	
Standard progressive (add-on to bifocal cost)*	\$60	
Standard anti-reflective coating	\$40	
Other add-ons and services	20% off retail	

* Not all providers offer all services, please confirm what services are offered with the provider when making your appointment. If you are enrolled in medical, you will use your same Anthem ID card for vision.

Employee Bi-Weekly Rates Per Pay Period

	Blue View Vision
Employee	\$2.75
Employee + spouse	\$5.50
Employee + child(ren)	\$5.23
Family	\$9.26

IMPORTANT INFORMATION!

This is an overview of your benefits. If there are any discrepancies between this summary and the plan documents, the plan documents prevail.

Dependents will be covered through the end of the month following their 26th birthday.

Dental Insurance—Delta Dental of KY

New Enhancement for 2024—Annual Maximum Carryover Benefit

	Red Plan	White Plan	Platinum Plan
Number of claims during 2024 plan year	At least 1 covered dental claim	At least 1 covered dental claim	At least 1 covered dental claim
Carryover amount available (25% of plan maximum the following plan year)	\$250	\$250	\$500
Next plan year annual maximum	\$1,250	\$1,250	\$2,500

Please note the combination of your annual maximum and carryover maximum will never exceed more than \$2,000 if you are on the Red or White Plan, or \$4,000 if you are on the Platinum Plan.

	Red Plan In-Network	White Plan In-Network	Platinum Plan In-Network
Deductible* (single/family)	\$100/\$300	\$100/\$300	\$25/\$75
Diagnostic and Preventive	100%	100%	100%
General—employee share (fillings, extractions, periodontics, and endodontics)	20%	50%	20%
Prosthodontic (bridges, crowns, etc.)	50%	50%	50%
Annual maximum	\$1,000	\$1,000	\$2,000
Orthodontics (braces)	No coverage	50% ⁽²⁾	No coverage
Lifetime maximum (orthodontics)	N/A	\$1,000 ⁽¹⁾⁽²⁾	N/A

* Deductibles do not apply to diagnostic and preventative or orthodontics.

(1) Benefits paid as services are rendered.

(2) Orthodontics—orthodontic (braces) coverage is only available for those who elect to participate in the White plan (employee + child(ren) or family only). Your child(ren) are covered for orthodontic services until their 19th birthday.

EMPLOYEE BI-WEEKLY RATES PER PAY PERIOD

	Red Plan	White Plan	Platinum Plan
Employee	\$3.55	\$2.62	\$6.39
Employee + spouse	\$13.57	\$12.10	\$20.00
Employee + child(ren)	\$11.81	\$11.76	\$19.47
Family	\$19.86	\$19.24	\$31.75

Your Hearing Program—Discount Included With Your Dental Coverage

WE OFFER...

- Custom hearing solutions—we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers.
- Risk-free 60-day trial—100% money-back guarantee.
- Continuous Care—one year free follow-up care, 2 years free batteries, and a 3-year warranty.
- Hearing aid low price guarantee—if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%!
- Discounted hearing testing.
- Low price guarantee.
- 60-day risk-free trial period.
- 2 years batteries with purchase.

ACCESSING YOUR DISCOUNT IS AS EASY AS...

1. Call Amplifon at **888.832.1867** and we'll find a provider near you.
2. We'll explain the Amplifon process and help you schedule an appointment.
3. We'll send information to you and the provider, ensuring your discount is activated.

IMPORTANT INFORMATION!

This is an overview of your benefits. If there are any discrepancies between this summary and the plan documents, the plan documents prevail.

Dependents will be covered through the end of the month following their 26th birthday.

Scan to download Delta
Dental Mobile.



Life & Disability Benefits—New York Life

Short Term and Long Term Disability

Short term and long term disability are benefits paid to employees for a non-work-related injury or illness (work-related injuries or illnesses may fall under workers' compensation).

Elimination periods and benefit maximums as defined by the policy will apply. Proof of disability must be submitted upon request to maintain eligibility to receive this benefit.

SHORT TERM DISABILITY

Hourly Employees

The Company pays the premium for a basic short term disability benefit of 40% of your weekly earnings to a maximum benefit of \$550 per week.

You are eligible to purchase buy-up coverage. You may elect an additional 20% of coverage based on your weekly earnings to a maximum benefit of \$1,000 per week.

Salaried Employees

The Company pays the premium for a basic benefit of 40% of your weekly earnings to a maximum benefit of \$1,153 per week.

You are eligible to purchase buy-up coverage. You may elect an additional 20% of coverage based on your weekly earnings to a maximum benefit of \$2,307 per week.

Long Term Disability

The Company also provides a basic long term disability benefit equal to a portion of your monthly earnings up to a monthly maximum as defined by the policy.

Life Insurance and Accidental Death and Dismemberment (AD&D)

LIFE INSURANCE

These benefits are provided at no cost to you.

The Company pays the premium for life and accidental death and dismemberment coverage for all employees. The purpose is to guarantee each employee term life insurance in the event of an active employee's death or dismemberment.

Insurance will be reduced by 50% on the January 1 following your attainment of age 70.

ACCIDENTAL DEATH AND DISMEMBERMENT

Your AD&D coverage equals the amount for which you are insured under the basic employee term life coverage.

- Additional amount payable for loss of life as a result of an accident in a private passenger car while using a seat belt is the amount equal to the lesser of 10% of your amount of insurance or \$25,000
- Additional amount payable for loss of life as a result of an accident in a private passenger car equipped with an airbag is the amount equal to the lesser of 5% of your amount of insurance or \$5,000
- Excludes ATVs

Voluntary Life and/or Voluntary Accidental Death and Dismemberment—New York Life

These benefits are paid by the employee.

Eligibility*

- **Employee eligibility requirement:** you must be actively at work (able to perform all normal duties of your job) and have completed your 30-day benefits eligibility period to be eligible for coverage.
- **Dependent eligibility requirement:** to be eligible for coverage, your dependents must be able to perform normal activities and not be confined (at home, in a hospital, or in any other care facility).
- **Minimum work hours:** you must be working a minimum of 30 hours per week to be eligible.
- **Coverage payment:** you pay 100% of the premium for this coverage through easy payroll deduction.

Coverage Guidelines

Employee	Spouse	Dependent
Coverage Amount		
<ul style="list-style-type: none"> ● You may choose to purchase benefits in increments of \$10,000 ● Not to exceed 5 times annual salary or \$500,000 	<ul style="list-style-type: none"> ● You may choose to purchase benefits in \$5,000 increments ● The lesser of 50% of the employee life amount or \$250,000 	<ul style="list-style-type: none"> ● Live birth to 14 days: \$1,000 ● 14 days to 6 months: \$1,000 ● 6 months to 19 years (26 if full-time student) ● Purchase in \$1,000 increments up to the lesser of 100% of the employee life amount or \$10,000
Employee must elect coverage for spouse and dependent to be eligible		
Age Reductions		
65% at age 70; 45% at age 75; 30% at age 80; 20% at age 85		
Coverage terminates at retirement		

* There is no medical underwriting at any time for voluntary AD&D coverage, so employees can elect coverage up to \$500,000 (not to exceed five times their annual salary)—their spouses can elect 50% of the employee’s amount.

This year we will have a true open enrollment for Life and Accidental Death and Dismemberment. Eligible employees can elect up to the guaranteed issue of \$200,000 for employee and up to \$50,000 for spouse without going through underwriting for approval. The cost for Voluntary Life and Voluntary Accidental Death and Dismemberment can be found on the next two pages.

Important!

If you need to make changes to your voluntary life and/or voluntary AD&D coverage, you will need to complete the Voluntary Life and Accidental Death & Dismemberment Enrollment form, found on the Open Enrollment page of the My Boyd Benefits site and send to benefits@boydcat.com.

Voluntary Term Life Rates

Multiply rate by 12 and divide by 26 to get your bi-weekly payroll deduction. Premiums subject to variance due to rounding.

Note: If you elect an amount over the \$200,000 guaranteed issue for yourself or over \$50,000 for your spouse, you will be required to complete an evidence of insurability (EOI). Elected amount for spouse cannot be greater than 50% of employee's elected amount.

Employee Monthly Voluntary Term Life Rates												
	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.50	\$0.50	\$0.50	\$0.60	\$1.30	\$2.30	\$3.50	\$6.00	\$10.40	\$18.10	\$28.00	\$47.00
\$20,000	\$1.00	\$1.00	\$1.00	\$1.20	\$2.60	\$4.60	\$7.00	\$12.00	\$20.80	\$36.20	\$56.00	\$94.00
\$30,000	\$1.50	\$1.50	\$1.50	\$1.80	\$3.90	\$6.90	\$10.50	\$18.00	\$31.20	\$54.30	\$84.00	\$141.00
\$40,000	\$2.00	\$2.00	\$2.00	\$2.40	\$5.20	\$9.20	\$14.00	\$24.00	\$41.60	\$72.40	\$112.00	\$188.00
\$50,000	\$2.50	\$2.50	\$2.50	\$3.00	\$6.50	\$11.50	\$17.50	\$30.00	\$52.00	\$90.50	\$140.00	\$235.00
\$60,000	\$3.00	\$3.00	\$3.00	\$3.60	\$7.80	\$13.80	\$21.00	\$36.00	\$62.40	\$108.60	\$168.00	\$282.00
\$70,000	\$3.50	\$3.50	\$3.50	\$4.20	\$9.10	\$16.10	\$24.50	\$42.00	\$72.80	\$126.70	\$196.00	\$329.00
\$80,000	\$4.00	\$4.00	\$4.00	\$4.80	\$10.40	\$18.40	\$28.00	\$48.00	\$83.20	\$144.80	\$224.00	\$376.00
\$90,000	\$4.50	\$4.50	\$4.50	\$5.40	\$11.70	\$20.70	\$31.50	\$54.00	\$93.60	\$162.90	\$252.00	\$423.00
\$100,000	\$5.00	\$5.00	\$5.00	\$6.00	\$13.00	\$23.00	\$35.00	\$60.00	\$104.00	\$181.00	\$280.00	\$470.00
\$110,000	\$5.50	\$5.50	\$5.50	\$6.60	\$14.30	\$25.30	\$38.50	\$66.00	\$114.40	\$199.10	\$308.00	\$517.00
\$120,000	\$6.00	\$6.00	\$6.00	\$7.20	\$15.60	\$27.60	\$42.00	\$72.00	\$124.80	\$217.20	\$336.00	\$564.00
\$130,000	\$6.50	\$6.50	\$6.50	\$7.80	\$16.90	\$29.90	\$45.50	\$78.00	\$135.20	\$235.30	\$364.00	\$611.00
\$140,000	\$7.00	\$7.00	\$7.00	\$8.40	\$18.20	\$32.20	\$49.00	\$84.00	\$145.60	\$253.40	\$392.00	\$658.00
\$150,000	\$7.50	\$7.50	\$7.50	\$9.00	\$19.50	\$34.50	\$52.50	\$90.00	\$156.00	\$271.50	\$420.00	\$705.00
\$160,000	\$8.00	\$8.00	\$8.00	\$9.60	\$20.80	\$36.80	\$56.00	\$96.00	\$166.40	\$289.60	\$448.00	\$752.00
\$170,000	\$8.50	\$8.50	\$8.50	\$10.20	\$22.10	\$39.10	\$59.50	\$102.00	\$176.80	\$307.70	\$476.00	\$799.00
\$180,000	\$9.00	\$9.00	\$9.00	\$10.80	\$23.40	\$41.40	\$63.00	\$108.00	\$187.20	\$325.80	\$504.00	\$846.00
\$190,000	\$9.50	\$9.50	\$9.50	\$11.40	\$24.70	\$43.70	\$66.50	\$114.00	\$197.60	\$343.90	\$532.00	\$893.00
\$200,000	\$10.00	\$10.00	\$10.00	\$12.00	\$26.00	\$46.00	\$70.00	\$120.00	\$208.00	\$362.00	\$560.00	\$940.00

Spouse Monthly Voluntary Term Life Rates*												
	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$0.25	\$0.25	\$0.25	\$0.30	\$0.65	\$1.15	\$1.75	\$3.00	\$5.20	\$9.05	\$14.00	\$23.50
\$10,000	\$0.50	\$0.50	\$0.50	\$0.60	\$1.30	\$2.30	\$3.50	\$6.00	\$10.40	\$18.10	\$28.00	\$47.00
\$15,000	\$0.75	\$0.75	\$0.75	\$0.90	\$1.95	\$3.45	\$5.25	\$9.00	\$15.60	\$27.15	\$42.00	\$70.50
\$20,000	\$1.00	\$1.00	\$1.00	\$1.20	\$2.60	\$4.60	\$7.00	\$12.00	\$20.80	\$36.20	\$56.00	\$94.00
\$25,000	\$1.25	\$1.25	\$1.25	\$1.50	\$3.25	\$5.75	\$8.75	\$15.00	\$26.00	\$45.25	\$70.00	\$117.50
\$30,000	\$1.50	\$1.50	\$1.50	\$1.80	\$3.90	\$6.90	\$10.50	\$18.00	\$31.20	\$54.30	\$84.00	\$141.00
\$35,000	\$1.75	\$1.75	\$1.75	\$2.10	\$4.55	\$8.05	\$12.25	\$21.00	\$36.40	\$63.35	\$98.00	\$164.50
\$40,000	\$2.00	\$2.00	\$2.00	\$2.40	\$5.20	\$9.20	\$14.00	\$24.00	\$41.60	\$72.40	\$112.00	\$188.00
\$45,000	\$2.25	\$2.25	\$2.25	\$2.70	\$5.85	\$10.35	\$15.75	\$27.00	\$46.80	\$81.45	\$126.00	\$211.50
\$50,000	\$2.50	\$2.50	\$2.50	\$3.00	\$6.50	\$11.50	\$17.50	\$30.00	\$52.00	\$90.50	\$140.00	\$235.00

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

Child Monthly Voluntary Term Life Rates				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.32	\$0.64	\$0.96	\$1.28	\$1.60

Monthly Voluntary AD&D Rates

Multiply rate by 12 and divide by 26 to get your bi-weekly payroll deduction. Premiums subject to variance due to rounding.

Employee	
\$10,000	\$0.30
\$20,000	\$0.60
\$30,000	\$0.90
\$40,000	\$1.20
\$50,000	\$1.50
\$60,000	\$1.80
\$70,000	\$2.10
\$80,000	\$2.40
\$90,000	\$2.70
\$100,000	\$3.00
\$110,000	\$3.30
\$120,000	\$3.60
\$130,000	\$3.90
\$140,000	\$4.20
\$150,000	\$4.50
\$160,000	\$4.80
\$170,000	\$5.10
\$180,000	\$5.40
\$190,000	\$5.70
\$200,000	\$6.00

Child	
\$2,000	\$0.06
\$4,000	\$0.12
\$6,000	\$0.18
\$8,000	\$0.24
\$10,000	\$0.30

Spouse	
\$5,000	\$0.15
\$10,000	\$0.30
\$15,000	\$0.45
\$20,000	\$0.60
\$25,000	\$0.75
\$30,000	\$0.90
\$35,000	\$1.05
\$40,000	\$1.20
\$45,000	\$1.35
\$50,000	\$1.50

There is no medical underwriting at any time for voluntary AD&D coverage. Employees can elect coverage up to \$500,000 (not to exceed five times their annual salary) while their spouses can elect 50% of the employee's amount.

Worksite Benefits—Cigna

Who Can Elect Coverage

- You: All active, full-time Employees regularly working a minimum of 30 hours per week, who are United States citizens and permanent resident aliens, regularly working and residing in the United States and their US citizen Spouse and Dependent Children who are residing in the United States.
- Your Spouse: Up to age 70, as long as you apply for and are approved for coverage yourself.
- Your Child(ren): Birth to 26; 26+ if disabled, as long as you apply for and are approved for coverage yourself.

Critical Illness

Critical Illness insurance pays a lump sum benefit directly to the covered person, unless otherwise assigned, if they are diagnosed with a covered critical illness, or specified disease condition. This plan can help ease some of your financial worries so that you can stay focused on your health.

You choose how to spend or save your benefit. It can be used for expenses such as:*

- Paying for child care or helping around the house
- Copays and deductibles
- Travel costs to see a specialist
- Prescription drug costs
- Medical treatment and doctor visits

* These are examples only and may not be covered under the specific group critical illness policy offered by your employer. Exclusions and limitations may apply. Coverage is subject to terms and conditions outlined in the group policy. Refer to your plan Benefit Summary for more information about the coverage under your specific critical illness plan.

Accidental Injury

Accidental Injury insurance pays a fixed benefit for broad range of injuries or treatments associated with a covered accident.

You can use the money however you'd like. For example, benefits can help pay for out of pocket expenses for:

- Initial and emergency care
- Hospitalizations
- Fractures and dislocations
- Follow-up care

Hospital Care

Hospital Care insurance pays a fixed benefit paid directly to the covered person, unless otherwise assigned, for covered hospital** stays resulting for a covered injury or illness.

You can use the money received from the hospital stay to help pay for:

- Paying for child care or help around the house
- Copays, deductibles, or coinsurance
- Travel costs to see a specialist
- Follow-up care

** The term "hospital" does not include a clinic, facility, or unit of a hospital for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug addicts, or alcoholics; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.

Critical Illness Rates

Bi-Weekly Cost of Coverage

Benefit Amount: \$5,000								
Age	Employee (EE)		Employee + Spouse (EE+SP)		Employee + Children (EE+CH)		Employee + Family (EE+F)	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$1.68	\$1.86	\$3.54	\$3.81	\$2.87	\$3.04	\$4.72	\$5.00
25 to 29	\$1.88	\$2.22	\$3.90	\$4.47	\$3.06	\$3.41	\$5.08	\$5.65
30 to 34	\$2.27	\$2.96	\$4.64	\$5.80	\$3.45	\$4.14	\$5.82	\$6.99
35 to 39	\$2.90	\$4.41	\$5.66	\$8.10	\$4.08	\$5.59	\$6.84	\$9.29
40 to 44	\$3.76	\$6.21	\$6.99	\$10.85	\$4.94	\$7.39	\$8.17	\$12.03
45 to 49	\$5.09	\$9.18	\$8.90	\$15.12	\$6.27	\$10.37	\$10.08	\$16.31
50 to 54	\$6.77	\$11.99	\$11.22	\$19.19	\$7.95	\$13.17	\$12.41	\$20.37
55 to 59	\$8.79	\$15.45	\$14.03	\$23.99	\$9.97	\$16.63	\$15.21	\$25.17
60 to 64	\$10.72	\$18.33	\$16.58	\$27.73	\$11.90	\$19.51	\$17.76	\$28.92
65 to 69	\$11.33	\$17.92	\$17.96	\$28.22	\$12.51	\$19.10	\$19.14	\$29.40
70 to 74	\$11.33	\$17.12	\$17.99	\$26.89	\$12.51	\$18.30	\$19.17	\$28.08
75 to 79	\$13.95	\$19.07	\$21.74	\$29.91	\$15.13	\$20.25	\$22.92	\$31.10
80 to 84	\$16.08	\$21.83	\$24.89	\$34.22	\$17.27	\$23.01	\$26.07	\$35.40
85 to 89	\$18.30	\$21.72	\$28.29	\$33.66	\$19.48	\$22.90	\$29.47	\$34.84
90 to 94	\$18.30	\$21.72	\$28.29	\$33.66	\$19.48	\$22.90	\$29.47	\$34.84
95+	\$18.30	\$21.72	\$28.29	\$33.66	\$19.48	\$22.90	\$29.47	\$34.84

Benefit Amount: \$10,000								
Age	Employee (EE)		Employee + Spouse (EE+SP)		Employee + Children (EE+CH)		Employee + Family (EE+F)	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$2.28	\$2.63	\$4.49	\$5.04	\$3.68	\$4.02	\$5.88	\$6.44
25 to 29	\$2.68	\$3.37	\$5.22	\$6.35	\$4.08	\$4.76	\$6.61	\$7.74
30 to 34	\$3.45	\$4.84	\$6.70	\$9.02	\$4.84	\$6.24	\$8.09	\$10.42
35 to 39	\$4.71	\$7.74	\$8.74	\$13.62	\$6.11	\$9.13	\$10.13	\$15.02
40 to 44	\$6.44	\$11.34	\$11.40	\$19.11	\$7.83	\$12.74	\$12.79	\$20.51
45 to 49	\$9.09	\$17.28	\$15.22	\$27.66	\$10.49	\$18.68	\$16.62	\$29.06
50 to 54	\$12.46	\$22.89	\$19.87	\$35.79	\$13.86	\$24.29	\$21.26	\$37.19
55 to 59	\$16.50	\$29.82	\$25.47	\$45.39	\$17.90	\$31.21	\$26.87	\$46.78
60 to 64	\$20.35	\$35.58	\$30.57	\$52.88	\$21.74	\$36.97	\$31.97	\$54.28
65 to 69	\$21.57	\$34.76	\$33.34	\$53.86	\$22.96	\$36.15	\$34.73	\$55.26
70 to 74	\$21.57	\$33.16	\$33.39	\$51.20	\$22.96	\$34.55	\$34.78	\$52.60
75 to 79	\$26.82	\$37.05	\$40.90	\$57.24	\$28.22	\$38.45	\$42.29	\$58.64
80 to 84	\$31.09	\$42.58	\$47.19	\$65.85	\$32.48	\$43.98	\$48.59	\$67.25
85 to 89	\$35.51	\$42.35	\$54.00	\$0.00	\$36.90	\$43.74	\$55.39	\$66.12
90 to 94	\$35.51	\$42.35	\$54.00	\$0.00	\$36.90	\$43.74	\$55.39	\$66.12
95+	\$35.51	\$42.35	\$54.00	\$0.00	\$36.90	\$43.74	\$55.39	\$66.12

Critical Illness Rates cont'd

Benefit Amount: \$20,000								
Age	Employee (EE)		Employee + Spouse (EE+SP)		Employee + Children (EE+CH)		Employee + Family (EE+F)	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$3.49	\$4.18	\$6.40	\$7.50	\$5.30	\$6.00	\$8.21	\$9.32
25 to 29	\$4.28	\$5.66	\$7.85	\$10.12	\$6.10	\$7.47	\$9.66	\$11.93
30 to 34	\$5.82	\$8.60	\$10.81	\$15.46	\$7.63	\$10.42	\$12.62	\$17.28
35 to 39	\$8.34	\$14.40	\$14.89	\$24.66	\$10.16	\$16.21	\$16.70	\$26.48
40 to 44	\$11.80	\$21.61	\$20.21	\$35.64	\$13.61	\$23.42	\$22.02	\$37.45
45 to 49	\$17.10	\$33.49	\$27.86	\$52.74	\$18.92	\$35.30	\$29.67	\$54.56
50 to 54	\$23.84	\$44.70	\$37.15	\$69.00	\$25.66	\$46.52	\$38.97	\$70.81
55 to 59	\$31.93	\$58.56	\$48.36	\$88.19	\$33.74	\$60.37	\$50.17	\$90.00
60 to 64	\$39.62	\$70.07	\$58.56	\$103.18	\$41.43	\$71.88	\$60.37	\$105.00
65 to 69	\$42.06	\$68.44	\$64.09	\$105.14	\$43.87	\$70.25	\$65.90	\$106.95
70 to 74	\$42.06	\$65.23	\$64.19	\$99.82	\$43.87	\$67.05	\$66.00	\$101.64
75 to 79	\$52.57	\$73.02	\$79.21	\$111.90	\$54.38	\$74.84	\$81.02	\$113.72
80 to 84	\$61.10	\$84.08	\$91.80	\$129.12	\$62.91	\$85.90	\$93.61	\$130.93
85 to 89	\$69.93	\$83.61	\$105.41	\$126.88	\$71.75	\$85.43	\$107.22	\$128.69
90 to 94	\$69.93	\$83.61	\$105.41	\$126.88	\$71.75	\$85.43	\$107.22	\$128.69
95+	\$69.93	\$83.61	\$105.41	\$126.88	\$71.75	\$85.43	\$107.22	\$128.69



Cigna Employee Assistance and Work/Life Support Program

A Well-Balanced Offering to Help You Live a Well-Balanced Life

- Child Care: We'll help you find a place, program, or person that's right for your family.
- Financial Services Referral: Free 30-minute financial consultations by phone and 25% off tax preparation.
- Identity Theft: Get a free 60-minute expert consultation by phone for prevention or if you are victimized.
- Legal Consulting: Get a free 30-minute consultation with a network attorney and 25% off select fees.
- Pet Care: From vets to dog walkers, we'll help you ensure your pets are well taken care of.
- Senior Care: Learn about solutions related to caring for an aging loved one.

Take advantage of the convenience of consultation by phone:

- Confidential
- No cost to you or anyone living in your household
- Work with a licensed EAP clinician
- 20 to 30 minutes in length
- Unlimited number of consultations each year

Managing Stress

There are ways to manage stress and build resilience that will make your life easier. Check out the online

Managing Stress Toolkit for:

- Self-assessment tools
- On-demand stress reduction seminars
- Mindfulness exercises for free download
- Helpful articles and information

VISIT AN EMPLOYEE ASSISTANCE PROGRAM (EAP) NETWORK PROVIDER

1-5 sessions per issue per year are available to you and your household members. Call us for referrals or go online, search the provider directory and obtain an authorization. Video-based sessions are also available to fit your busy schedule. Call for information. Find helpful information online.

- Access interactive tools and educational materials on work and life topics.
- Explore our Managing Stress Toolkit, access mindfulness exercises, and discover stress management techniques.
- Use the search box to find specific content.

Make health and well-being a priority.

EAP National Wellness Seminars

Take part in monthly seminars year-round on topics that apply to real-life concerns. Watch live or on-demand from a computer, smartphone, or tablet at www.Cigna.com/EAPWebCasts.

Behavioral Awareness Series: Cigna offers free monthly behavioral health awareness seminars on autism, eating disorders, substance use, and children's behavioral health issues.

For more information, visit:

www.cigna.com/personal/healthand-well-being/behavioral-awareness-series/.

Have questions? Don't see what you're looking for? Contact us to get the assistance you need.

Call **877.622.4327** | Log in to www.myCigna.com

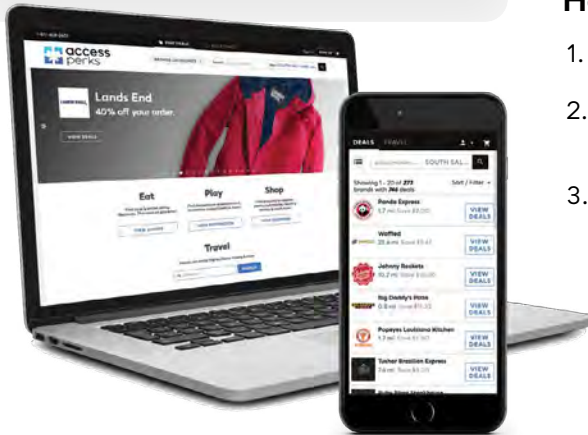
For initial registration use employer ID: Boyd



ENJOY SAVINGS ON EVERYDAY PURCHASES WITH ACCESS PERKS

Employee discounts from over 700,000 retailers, services, & more!

- ★ Local businesses
- ★ Popular national brands
- ★ 700,000+ providers worldwide



- Savings of up to 50% off
- Online print-and-save coupons
- Show-your-phone mobile coupon app

How to START SAVING

1. Go to boydcat.accessperks.com
2. Click 'Sign Up' (Use your company email to register)
3. Enjoy the savings!

To download the app, search "Access Perks" at:



REAL SAVINGS AT PLACES LIKE:



For a complete list of deals and providers, access your perks at boydcat.accessperks.com

Value Added Services

From health and wellness support to help with life's everyday needs and challenges, Cigna and New York Life offers a variety of programs, offering you discounts and services to help you save time, energy, and money. Explore the listings below to start taking advantage of any or all of these offerings today.

Cigna Healthy Rewards

Easy access to discounts on a wide variety of health and wellness programs and services such as: fitness club memberships and devices, meal delivery, alternative medicine, vision care, Lasik surgery, hearing aids, and more. Call **800.258.3312** or visit mycigna.com.

Cigna My Secure Advantage™

Money Coach

You and members of your household can work with a Money Coach for 30 days at no additional cost to you. Your Money Coach can help you handle any and every type of financial challenge, including but not limited to: basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more. Through an easy-to-use online portal, you can communicate with your Money Coach, view educational webinars and access a library of financial tools, forms and tips.

Identity Theft Protection

If you are a victim of identity theft, you have access to a free 30-minute consultation with a Fraud Resolution Specialist and fraud resolution kit. Or, simply learn how to better protect yourself from identity theft.

Will Preparation

Create and execute state-specific wills, powers of attorney and a variety of other important legal documents online, and use your legal consultation benefits to obtain a qualified attorney's review.

Call **833.920.3895** to speak to a representative or visit Cigna.MySecureAdvantage.com for more information.

New York Life Secure Travel®

Take advantage of a worldwide travel assistance program including pre-trip planning, help while traveling and emergency support for trips more than 100 miles from home.

Available starting January 1, 2024. More information to come.

New York Life Survivor Assurance

The Survivor Assurance service can help ease the burden on beneficiaries by managing their insurance benefits in free, interest-bearing accounts for claim payments of \$5,000 or more as well as provide beneficiary access to our Employee Assistance & Wellness and Financial, Legal & Estate support programs. Available starting January 1, 2024. More information to come.



401(k) Plan

Eligibility

- After 30 days of service

Participation

- Pre-tax or Roth (after-tax) basis
- Enrollment options
 - Auto enrolled to contribute 3% pre-tax, then auto increase annually up to a maximum 10%
 - Choose your own contribution percentage
 - Opt out
- Bi-weekly through payroll deduction

Employer Match

- The company will match up to 3.5% of your salary*
 - First percent contributed will be matched at 100%, next 5% will be matched at 50%
 - To receive the full match, you must contribute 6%

* At its discretion the Company may suspend the Company match upon notification.

Voya

- boyd401k.voya.com
- 888.774.2693

Vesting

- You are always 100% vested in your own contributions
- After two years of service, you are 100% vested in employer contributions

Investments

- Numerous investments to choose from
- If no elections made, contributions invested in default investment

You will receive a packet of information from the plan provider for the Plan. Please take time to read over the information provided as it will explain the many features and options of the Plan. More details are also available in the Summary Plan Description, which can be found on the company intranet or the plan provider's website.



Benefits & Payroll Contacts

THE BENEFITS TEAM

(Benefits questions and assistance, benefits arrearages)

502.774.4441

benefits@boydcat.com

DAWN WILDER

Benefits & Leave Specialist

(Workers' Compensation, Leave of Absence, FMLA, STD)

502.774.4441 extension 32650

dawnwilder@boydcat.com

HEALTH ADVOCATE

866.695.8622

answers@HealthAdvocate.com

HealthAdvocate.com/members

LISA ROBERTS

Benefits & Compliance Manager

502.774.4441 extension 32766

lisaroberts@boydcat.com

LAUREN BOONE

Payroll Specialist

(401k, payroll and PTO questions and assistance)

502.744.4441 extension 32664

laurenboone@boydcat.com

LIZ ROEDERER

Payroll Coordinator

(Payroll tax forms, direct deposit, CEFCU and PTO questions)

502.744.4441 extension 32667

lizroederer@boydcat.com

KARA DAVENPORT

Payroll Manager and 401(k)

502.774.4441 extension 32665

karadavenport@boydcat.com



Service Provider Information

MEDICAL/VISION



Anthem
Group # W29725
Medical **833.578.4443**
24/7 Nurse line **800.337.4770**
Vision **866.723.0515**
www.anthem.com
Download the Mobile App



DENTAL



Delta Dental Of KY
Group # 684490
800.955.2030
www.memberportal.com
Download the Mobile App

HEALTH SAVINGS ACCOUNT (HSA)



Voya
Customer Service: **833.232.4673**
www.myhealthaccountsolution.voya.com
Download the Mobile App



401(K)

Voya
Customer Service: **888.774.2693**
boyd401k.voya.com



VISTA (EXTERNAL LINK)

myhr.boydcat.com
View paychecks, time off, benefit information, etc.



VOLUNTARY LIFE/GROUP LIFE/AD&D/DISABILITY

New York Life
800.362.4462



HINGE HEALTH

855.902.2777
hinge.health/boydcat





CIGNA EMPLOYEE ASSISTANCE PROGRAM

877.622.4327

www.myCigna.com

For initial registration use employer ID:
Boyd

Download the Mobile App



WELLNESS

Aduro

boyd.adurolife.com

Download the Mobile App



CREDIT UNION

CEFCU

www.cefcu.com

Download the Mobile App



HEALTH ADVOCATE

866.695.8622

answers@HealthAdvocate.com

HealthAdvocate.com/members

Download the Mobile App



WORKSITE BENEFITS

Critical Illness/Injury, Accident
and Hospital Care

Cigna

800.754.3207

mycigna.com



FSA AND DCFSA

BMS (Benefit Marketing Solutions)

502.244.1161

www.bmsllc.net



LIVONGO

800.945.4355

www.get.livongo.com/BOYD/register

Registration code: Boyd





This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.