



COLD CHAIN EXPERTS



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# Employee Benefits Guide

**JANUARY 1, 2024 — DECEMBER 31, 2024 PLAN YEAR**

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# Welcome to RLS Logistics! —

RLS Logistics strives to offer you and your dependents a competitive and comprehensive benefits package.

We encourage you to review this guide carefully and take the time to educate yourself about the benefit options available to you and your family.

## Questions?

If you have questions about your benefits, please call the Conner Strong & Buckelew Member Advocacy Center (MAC) at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm ET), or email **[CSSteam@connerstrong.com](mailto:CSSteam@connerstrong.com)**. You can also submit a request online at **[www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy)**.

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# BENEFIT RESOURCES

## Member Advocacy

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### BENEFITS MEMBER ADVOCACY CENTER (MAC)

#### Do you need help resolving a benefits issue?

Member Advocacy, provided by Conner Strong & Buckelew, allows you or your family members to speak to a specially trained and licensed Member Advocate who can help you get the most out of your benefits. The Member Advocacy team can assist you with benefit claim issues, coverage questions, and enrollment inquiries.

If you or your family members are eligible to enroll in the employee benefits plans, you can take advantage of this great service.

Contact the Member Advocacy Center at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm), or via email at **[CSSteam@connerstrong.com](mailto:CSSteam@connerstrong.com)**.

You can also submit a request online at **[www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy)**.





## YOUR BENEFITS

# Important Enrollment Information

### WHO IS ELIGIBLE?

As a full-time employee of RLS Logistics, you and your eligible family members can enroll in the Medical, Dental and Vision plans offered herein.

Please take the time to review the plans and associated costs, and share the information with your family. Eligible family members include:

- Your legally married spouse
- Dependent children up to age 26
- For NJ residents: Dependent children have the option to remain covered after reaching age 26 up to age 31 by paying a separate, discounted rate based on the premiums billed to the Company

### HOW TO ENROLL

Please complete the provided enrollment form and indicate whether you are:

- Waiving Benefits (please provide the reason for waiving)
- Enrolling in benefits

**Please return your completed enrollment form to Elyse Nelson in Human Resources.**

## Important: DON'T FORGET!

Once you have made your elections, you will not be able to change them until the next Open Enrollment period, unless you experience a qualified change in status.

### **Qualified status changes include:**

marriage, divorce, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, your spouse, commencement or termination of adoption proceedings, or change in your spouse's benefits or employment status.

If an eligible dependent had other coverage and such coverage is lost, that dependent may be eligible for enrollment during a "special enrollment period," which is usually the 31-day period following the date that other coverage was lost, due to a qualified change in status.

**You must notify HR within 31 days of experiencing a qualified status change.**

# MEDICAL PLAN OPTIONS

## Meritain

Below is a summary of the three Meritain medical plans available to you. Meritain utilizes the Aetna provider network. To locate a doctor or facility call **1.800.343.3140** or visit **[www.aetna.com/docfind/custom/mymeritain](http://www.aetna.com/docfind/custom/mymeritain)**. Select “Aetna Choice POS II” as your network.

	PPO Base Plan	PPO Middle Plan	PPO Buy-Up Plan
<b>IN-NETWORK BENEFITS</b>			
<b>Plan Year Deductible*</b> Individual / Family	\$3,000 / \$6,000**	\$1,250 / \$2,500	\$500 / \$1,000
<b>Coinsurance</b> (Percentage plan pays)	70%	80%	80%
<b>Plan Year Out of Pocket Maximum*</b> Individual / Family	\$7,000 / \$14,000	\$5,500 / \$11,000	\$4,000 / \$8,000
<b>Preventive Care</b>	100% - no deductible	100% - no deductible	100% - no deductible
<b>Office Visits</b> Primary Care Physician Specialist	70% after deductible 70% after deductible	\$30 copay \$50 copay	\$30 copay \$50 copay
<b>Outpatient Surgery</b>	70% after deductible	80% after deductible	80% after deductible
<b>Inpatient Hospital Care</b>	70% after deductible	80% after deductible	80% after \$500 copay
<b>Hospital Emergency Room</b>	70% after deductible	80% after \$100 copay	80% after \$100 copay
<b>Urgent Care Center</b>	70% after deductible	\$50 copay	\$50 copay
<b>Outpatient Lab X-Ray Complex Radiology</b> (MRI, Cat/PET Scan)	70% after deductible 70% after deductible 70% after deductible	80% after deductible 80% after deductible 80% after deductible	80% after deductible 80% after deductible 80% after deductible
<b>OUT-OF-NETWORK BENEFITS</b>			
<b>Plan Year Deductible*</b> Individual / Family	\$10,000 / \$20,000	\$5,500 / \$11,000	\$3,000 / \$6,000
<b>Coinsurance</b> (Percentage plan pays)	50% after deductible	50% after deductible	60% after deductible
<b>Plan Year Out-of-Pocket Max*</b> Individual / Family	\$20,000 / \$40,000	\$15,000 / \$30,000	\$10,000 / \$20,000

\* The Plan Year runs from January 1, 2024 through December 31, 2024

\*\* True Family Deductible: The entire family deductible must be satisfied if you cover any dependent child(ren) and/or a spouse before the plan begins to pay for covered services.

By registering as a member at **[www.meritain.com](http://www.meritain.com)**, you can access claim and benefit information, download forms, and so much more! Click “Register” and follow the instructions. Your group and member ID information can be found on your medical ID card.

# ADDITIONAL MEDICAL RESOURCES

## CancerCARE - Cancer Management

The CancerCare program is available to Meritain members. This program is designed to help the member better manage their cancer diagnosis. The CancerCare program is available at no additional cost to the member.

### NO ONE SHOULD HAVE TO FACE CANCER ALONE.

**CancerCARE, operated by INTERLINK**, is included in your health plan and is a comprehensive cancer management program designed for employees and covered dependents. Whether you have a history of battling cancer, or have recently been diagnosed, highly-experienced nurse advocates are here to help. The CancerCARE team members will work as your advocate to ensure you receive evidence-based care, developed nationally by leading cancer Centers of Excellence, with tested and proven results.

A cancer diagnosis for you or a covered family member, that is identified by Meritain through health plan data and pre-certification information, will be referred directly to the CancerCare triage team as a new oncology case. The triage team wants to ensure they can perform outreach to engage you or your family member, and provide help as soon as the

Medical plan participants can also call to register directly into the program as soon as a cancer diagnosis is made, or if they had cancer previously. By enrolling at time of diagnosis, the CancerCARE program can make the most positive impact on outcomes and success in recovery, as there will be no missed opportunity for assistance in the early steps and planning phase of cancer treatment. When you activate the CancerCARE benefit, you are taking a pivotal step on the road to wellness.

You can easily register at the time of diagnosis by calling the triage team directly at **877.640.9610**, or by enrolling via the web at **[www.cancercareprogram.net](http://www.cancercareprogram.net)**. Note that if you register online, you should expect a phone call from an intake coordinator to get additional information.

To learn more, watch the following intro video: **[www.youtube.com/watch?v=9YNaAUUtR5M](https://www.youtube.com/watch?v=9YNaAUUtR5M)**

It explains the program, what to expect, and how the CancerCARE Intake Coordinators can help RLS employees and their dependents enrolled in the Meritain medical plan who are facing a cancer diagnosis.

# ADDITIONAL MEDICAL RESOURCES

## Livongo Diabetes Management

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### DIABETES MANAGEMENT, SIMPLIFIED

Livongo for Diabetes is a health benefit for all employees and dependents under the medical plan. Livongo provides members with an advanced blood glucose meter, unlimited strips and lancets that can be ordered right from your meter, and personalized coaching to help you best manage your condition.

#### **More Than a Standard Meter:**

The Livongo meter is digitally connected and provides real-time tips and automatically uploads a member's blood glucose readings, making log books a thing of the past.

The Livongo team is able to interact with the member immediately if/when testing reveals a blood glucose result that may be a danger to the member.

#### **Strips at No Cost to Members:**

Members get the strips and lancets they need at no extra cost. When members are about to run out, Livongo ships more strips and lancets, right to their door.

#### **Coaching Anytime and Anywhere:**

Livongo coaches are Certified Diabetes Educators who are available anytime by phone, text, or mobile app to give members guidance on their nutrition and lifestyle.



### GETTING STARTED

Text "GO MERITAIN" to 85240 to learn more and join. You can also join by visiting [join.livongo.com/MERITAIN/register](https://join.livongo.com/MERITAIN/register), or call **800.945.4355** and use registration code: **MERITAIN**.

# PRESCRIPTION DRUG PLAN OPTIONS

## Meritain

Below is a summary of the three Meritain prescription drug plans available to you. When you elect medical coverage you are automatically enrolled in the corresponding prescription drug plan.

	PPO Base Plan	PPO Middle Plan	PPO Buy-Up Plan
PRESCRIPTION DRUG BENEFITS - RETAIL (UP TO A 30-DAY SUPPLY)			
<b>Generic</b>	\$20*	\$20	\$20
<b>Preferred Brand</b>	\$40*	\$40	\$40
<b>Non-Preferred Brand</b>	\$70*	\$70	\$60
<b>Specialty</b>	Member pays 20% coinsurance to a max of \$150 per script		
PRESCRIPTION DRUG BENEFITS - MAIL ORDER (UP TO A 90-DAY SUPPLY)			
<b>Generic</b>	\$40*	\$40	\$40
<b>Preferred Brand</b>	\$80*	\$80	\$80
<b>Non-Preferred Brand</b>	\$140*	\$140	\$120
<b>Specialty</b>	Member pays 20% coinsurance to a max of \$150 per script		

\* Copay applies after the medical plan deductible is satisfied

### TRADITIONAL STEP THERAPY

Some medications have lower cost equivalents available. Step Therapy requires that you first try a more cost-effective medication before your plan will cover a more expensive option. Usually Step 1 medications are generic medications that have been proven effective for people with your condition.



### MANDATORY MAINTENANCE CHOICE

Mandatory Maintenance Choice offers members the option of receiving their 90-day maintenance medications at a CVS Pharmacy or at CVS Caremark Mail Service Pharmacy. Members will pay a reduced copay for a 90-day supply of their medication.

You may fill your maintenance medication at a non-CVS retail pharmacy two times. After the second fill, you will be notified by CVS Caremark, via mail, letting you know that you must use the CVS Caremark Mail Service or your local CVS retail pharmacy for any future fills for that maintenance medication.

To get started at a CVS Pharmacy, go to [www.caremark.com](http://www.caremark.com) to find a location for pick up or visit your local CVS Pharmacy. To sign up for mail service for the first time, register at [www.caremark.com/startnow](http://www.caremark.com/startnow) or call **800.875.0867**.



# SMARTCONNECT

## Powered by SmartMatch

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Staying on your employer's coverage may be easy, but it's not always the best option. In fact, Medicare plans could provide more coverage at a lower cost than your employer's plan. SmartConnect is an exclusive program offered to RLS employees and dependents looking to fully explore the benefits of Medicare coverage. The program is free for all employees and dependents under the medical plan!

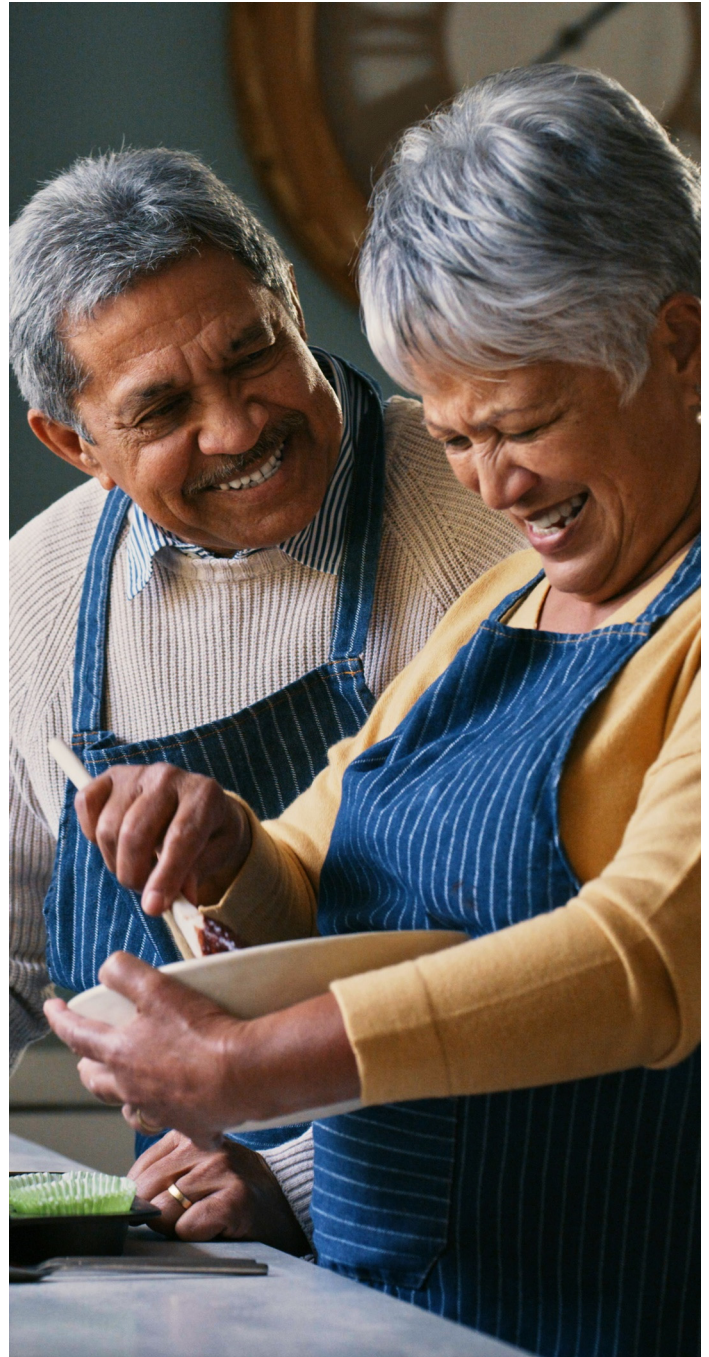
SmartConnect puts your specific needs first and matches you with the education and the experienced advisor you need to make the best decision for you. SmartConnect gives you access to plans from national insurance carriers. Whether you're planning to continue working or looking to retire, a SmartConnect advisor can guide you towards a solution that best fits your needs.

### ABOUT SMARTMATCH INSURANCE AGENCY

SmartMatch Insurance Agency is an independent Medicare insurance agency that helps consumers research, compare, and purchase Medicare insurance plans.

We provide an unfiltered view of the entire range of options and prices available to you.

Comparing Medicare and employer health insurance offerings can be frustrating. We do the work for you, all you need to decide is how much you'd like to save.



### GETTING STARTED

Call **855.248.1648** TTY: 711 or visit

<https://connect.smartmatch.com/pareto>

# DENTAL PLAN OPTIONS

## Principal

Below is a summary of the two Principal Dental plan options available. Both the PPO Base and PPO Buy-Up plans include 100% coverage for preventive services.

To locate participating dental providers visit [www.principal.com](http://www.principal.com) and click on “Employers” > “Employee Benefits” > “Find a Dentist” and follow the instructions.



BENEFIT	PPO Base Plan		PPO Buy-Up Plan	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible</b> (Individual / Family)	None	\$300 / \$600	\$50 / \$100	\$50 / \$100
<b>Preventive Service</b> Exam Complete Series X-Rays Bitewing X-Rays Cleanings Fluoride Treatments Sealants	Plan pays 100%	Plan pays 50% after deductible	100% - no deductible	100% - no deductible
<b>Basic Services</b> Composite Restorations Amalgam Restorations Simple Extractions Periodontics Endodontics Oral Surgery	Plan pays 25%	Plan pays 25% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible
<b>Major Services</b> Crowns Inlays and Onlays Fixed Bridges Full and Partial Dentures	Plan pays 25%	Plan pays 25% after deductible	Plan pays 50% after deductible	Plan pays 50% after deductible
<b>Annual Maximum</b>	\$1,000	\$1,000	\$1,000	\$1,000
<b>Orthodontia</b> (Up to age 19)	N/A	N/A	Plan pays 50%	Plan pays 50%
<b>Orthodontia Lifetime Maximum</b> (Per patient)	N/A	N/A	\$1,000	\$1,000

# VISION PLAN

## Aetna

Eligible employees have the option of enrolling in the following Vision plan through Aetna. To locate participating vision providers visit [www.aetna.com](http://www.aetna.com).



### Aetna Vision Plan

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<b>Exam</b>		
Routine/Comprehensive Eye Exam	\$10 copay	\$32 Reimbursement
Standard Contact Lens Fit/Follow-Up	Member pays discounted fee of \$55	Not Covered
Premium Contact Lens Fit/Follow-Up	Member pays 90% of retail	Not Covered
<b>Lenses</b>		
Single Vision Lenses	\$10 copay	\$25 Reimbursement
Bifocal Lenses	\$10 copay	\$40 Reimbursement
Trifocal & Lenticular Lenses	\$10 copay	\$64 Reimbursement
Standard Progressive Lenses	\$75 copay	\$40 Reimbursement
UV Treatment, Tint (Solid And Gradient)	Member pays discounted fee of \$15	Not Covered
Standard Plastic Scratch Coating	Member pays discounted fee of \$15	Not Covered
Standard Polycarbonate Lenses - Adult	Member pays discounted fee of \$40	Not Covered
Standard Polycarbonate Lenses (to age 19)	Member pays discounted fee of \$40	Not Covered
Standard Anti-Reflective Coating	Member pays discounted fee of \$45	Not Covered
Photochromic/Transitions Plastic	Member pays discounted fee of \$75	Not Covered
Polarized And Other Lens Add Ons	Member pays 80% of retail	Not Covered
<b>Contact Lenses</b>		
Conventional Contact Lenses	\$100 Allowance (Plus an additional 15% off balance)	\$80 Reimbursement
Disposable Contact Lenses	\$100 Allowance	\$80 Reimbursement
Medically Necessary Contact Lenses	\$0 copay	\$200 Reimbursement
<b>Frames</b>		
Any frame available, including frames for prescription sunglasses	\$100 Allowance (Additional 20% off balance over allowance)	\$50 Reimbursement
<b>Frequency</b>		
Vision Exam	Once every 12 months	Once every 12 months
Lenses	Once every 12 months	Once every 12 months
Frames	Once every 12 months	Once every 12 months

# Weekly Employee Contributions

**If you are a tobacco user** (including use of electronic cigarettes), you will incur a surcharge for Medical & Prescription Drug benefits, as shown in the chart below.

Tobacco users who complete a smoking cessation program and provide proof (printout of completion) sixty days from your eligibility date, will be credited for the surcharge incurred back to your effective date and will not incur the surcharge the rest of the plan year. For a list of smoking cessation programs and resources, go to <https://nj.gov/health/fhs/tobacco>.

**If you are a non-tobacco user, you will not incur this surcharge.**

## Medical & Prescription Benefits

	MERITAIN PPO BASE PLAN		MERITAIN PPO MIDDLE PLAN		MERITAIN PPO BUY-UP PLAN	
	NON-TOBACCO USER	TOBACCO USER	NON-TOBACCO USER	TOBACCO USER	NON-TOBACCO USER	TOBACCO USER
<b>Employee Only</b>	\$26.63	\$43.94	\$72.06	\$89.37	\$105.15	\$122.46
<b>Employee + Child(ren)</b>	\$97.32	\$114.62	\$177.67	\$194.98	\$285.63	\$302.93
<b>Employee + Spouse</b>	\$159.01	\$176.32	\$260.31	\$277.62	\$419.62	\$436.92
<b>Employee + Family</b>	\$229.32	\$246.63	\$360.59	\$377.90	\$580.95	\$598.26

## Dental Benefits

	PRINCIPAL PPO BASE PLAN		PRINCIPAL PPO BUY-UP PLAN	
<b>Employee Only</b>		\$1.02		\$2.79
<b>Employee + Child(ren)</b>		\$5.30		\$12.21
<b>Employee + Spouse</b>		\$3.87		\$7.50
<b>Employee + Family</b>		\$8.67		\$18.05

## Vision Benefits

AETNA VISION PLAN	
<b>Employee Only</b>	\$1.53
<b>Employee + Child(ren)</b>	\$3.06
<b>Employee + Spouse</b>	\$2.90
<b>Employee + Family</b>	\$4.50



# EMPLOYEE ASSISTANCE PROGRAM

## Aetna Resources for Living

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Emotional support with unlimited telephonic consultations. Talk with a licensed behavioral health professional anytime!

In-person, telephonic or tele-video counseling sessions at no cost!

- Stress
- Family conflict
- Coping with change
- Work-life balance
- Anxiety and depression
- Substance abuse
- Relationships
- Setting goals

### DISCOUNTS

Discounts on fitness club memberships, brand name products and services powered by LifeMart.

### ADDITIONAL FEATURES:

- **Talkspace** is an online therapy platform makes it easy and convenient for you to connect with a licensed behavioral therapist anywhere at any time. You can message through the app 24/7, 365 days a year and no appointment is required.
- **myStrength** is a unique wellness portal, easily accessible on the go with the myStrength mobile app!
- **Aetna Mobile App:** Download the app to get access to free resources like stress busters and mood trackers.



### TO ACCESS YOUR EAP:

Call: 866-370-4842

Visit: [www.resourcesforliving.com/login](http://www.resourcesforliving.com/login)

Visit the RLS BenePortal or EAP website for more information.

# Additional Benefits & Resources

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The following programs offer you support for living a healthy life and preventing illness.

These programs are available at no cost to all employees, regardless of whether or not you are enrolled in our benefit plans.

## GOODRX

Compare drug prices at local and mail-order pharmacies and discover free coupons and savings tips.

Learn more at [connerstrong.goodrx.com](https://connerstrong.goodrx.com)

## HUSK MARKETPLACE

Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace (formerly GlobalFit).

Learn more about HUSK Marketplace by visiting [marketplace.huskwellness.com/connerstrong](https://marketplace.huskwellness.com/connerstrong)

## HEALTHYLEARN

This resource covers over a thousand health and wellness topics in a simple, straight-forward manner. The HealthyLearn On-Demand Library features all the health information you need to be well and stay well.

Learn more at [healthylearn.com/connerstrong](https://healthylearn.com/connerstrong)



## BENEFIT PERKS

This feature provides a broad array of services, discounts and special deals on consumer services, travel services, recreational services and much more. Simply access the site and register and you can begin using it now.

Learn more at [connerstrong.corestream.com](https://connerstrong.corestream.com)

## LEGAL NOTICES

To access the following Legal Notices, please go to [www.rlsbenefits.com](https://www.rlsbenefits.com):

- Special Enrollment Notice
- Newborns' and Mothers' Health Protection Act
- Women's Health and Cancer Rights Act
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Important Notice from RLS Logistics About Your Prescription Drug Coverage and Medicare
- Continuation Coverage Rights Under COBRA
- Insurance Marketplace Notice

# BENEFIT RESOURCES

## Carrier Contacts

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CARRIER/VENDOR	PHONE NUMBER	WEBSITE/EMAIL
<b>Meritain</b> Medical Benefits	800-925-2272	<a href="http://www.meritain.com">www.meritain.com</a>
<b>CVS Caremark</b> Prescription Drug	866-475-7589	<a href="http://www.caremark.com">www.caremark.com</a>
<b>Principal</b> Dental Benefits	800-986-3343	<a href="http://www.principal.com">www.principal.com</a>
<b>Aetna</b> Vision Benefits	800-872-3862	<a href="http://www.aetna.com">www.aetna.com</a>
<b>Aetna</b> Resources for Living EAP	866-370-4842	<a href="http://www.resourcesforliving.com/login">www.resourcesforliving.com/login</a>
<b>Conner Strong &amp; Buckelew</b> Benefits Member Advocacy Center	800-563-9929	<a href="http://www.connerstrong.com/memberadvocacy">www.connerstrong.com/memberadvocacy</a> <a href="mailto:cssteam@connerstrong.com">cssteam@connerstrong.com</a>



# Questions?

If you have questions about your benefits, please call the Conner Strong & Buckelew Member Advocacy Center at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm ET), or email **CSSteam@connerstrong.com**. You can also submit a request online at **[www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy)**.



*This benefit summary provides selected highlights of the employee benefits program at RLS Logistics. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at RLS Logistics. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. RLS Logistics reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.*