



# Your CHOICES. Your Benefits.

Guide to Employee Benefits  
April 1, 2022 - March 31, 2023



Dear Team Thomas Member:

I continue to be proud of the benefits Thomas Concrete provides for its employees. We strive to have our benefits offerings reflect our continued commitment to you, recognizing "It is all about us" and that together, we ensure the success of Thomas Concrete. This Benefit Guide outlines the benefits available to you for the 2022-23 plan year.

COVID-19 continues to wreak havoc on our lives at work and at home. Many of us and/or our family members have dealt with unplanned illnesses and complications associated with the virus. Worse than that, some of us have lost loved ones and friends. Many of us are faced with new uncertainties and stresses. Sometimes you simply don't know where to turn. To better support our employees, we have moved our Employee Assistance Program (EAP) to SupportLinc to help with such issues on a strictly confidential and professional basis. SupportLinc will provide you with work/life balance resources, as well as emotional wellbeing support. Additional information about SupportLinc and how to access their services is provided in this guide.

In 2021, our healthcare costs increased by 15%, some of which I suspect was directly or indirectly related to Covid. I have shared with you in the past that Thomas Concrete is "self-insured," which means our healthcare costs are paid by us, not an insurance company. As such, we all share the responsibility to manage and control those costs. One of the most important things we can do to manage our healthcare costs is to take care of ourselves, yet we continue to have a very low participation level from our employees to get their annual physicals. I'm sure you have heard the antidote, "an ounce of prevention is worth a pound of cure." Well, it's certainly true when it comes to our health. The earlier a potentially harmful condition is diagnosed, the sooner you can take the necessary steps to improve your health and reduce your risk. The annual physical is 100% paid under our healthcare plans if you go to an in-network doctor. And, the company continues its commitment to your health by providing an incentive payment of \$100 for getting an annual physical.

Thomas Concrete will continue to offer the same strong benefits, however, the premiums for all of our medical plans are being increased by 10% for the plan year April 1, 2022, through March 31, 2023, to help offset the increased costs being incurred by the Company. Dental and vision premiums will remain the same. We do not have input into rate decisions made regarding the voluntary benefits you have access to through Sun Life.

The decision was made last year to move Thomas Concrete's 401K Plan to Transamerica. Transamerica provided a strong platform of fund offerings, and we believe they will provide a better level of service to our employees. Additional information is available in this guide, including how to set up your account if you haven't already. Remember, Thomas offers an Employer Match of 100% of the first 4% of salary you defer, and immediate vesting on both your deferral and our match. It's like getting a 4% raise, with the money going towards your retirement.

Regrettably, we elected to cancel our subscription to SmartDollar as the level of employee participation did not make it a good investment.

We will continue to do all we can to ensure our employees are paid competitively, have access to comprehensive benefits, and have a great place to come to work every day. Your dedication and hard work are what makes Thomas Concrete great, and I appreciate all of you. Take good care and stay well!

Alan Wessel  
President and CEO

## Contact Information

Plan / Provider	Group/Plan Number	Telephone Number	Web Site Address
<b>Medical Claims</b> Benefits Administrative Systems (BAS)	119691	1.800.843.3831	<a href="http://bashealth.com">bashealth.com</a>
<b>Pharmacy Benefit</b> Navitus	THC	1.855.673.6504	<a href="http://navitus.com">navitus.com</a>
<b>Telemedicine</b> Teladoc	N/A	1.800.362.2667	<a href="http://teladoc.com">teladoc.com</a>
<b>Employee Assistance Program</b> SupportLinc	N/A	1.888.881.5462	<a href="http://supportlinc.com">supportlinc.com</a>
<b>Health Savings Account</b> HSA Bank	N/A	1.800.357.6246	<a href="http://hsabank.com">hsabank.com</a>
<b>Dental</b> Anthem	GA8094	1.877.604.2158	<a href="http://anthem.com">anthem.com</a>
<b>Vision</b> Anthem	GA8094	1.866.723.0515	<a href="http://anthem.com">anthem.com</a>
<b>Basic Life &amp; AD&amp;D</b> Sun Life	243787	1.800.247.6875	<a href="http://sunlife.com">sunlife.com</a>
<b>Voluntary Life, STD &amp; LTD</b> Sun Life	243787	1.800.247.6875	<a href="http://sunlife.com">sunlife.com</a>
<b>Additional Voluntary Benefits</b> Sun Life	GAP 5488445-0 All others: 938754	1.800.247.6875	<a href="http://sunlife.com">sunlife.com</a>
<b>401(k) Retirement Plan</b> Transamerica Henssler Financial	513885-00000	1.800.401.8726 678.797.3725	<a href="http://transamerica.com/portal/home">transamerica.com/portal/home</a> <a href="http://retiresmart.com/henssler.com">retiresmart.com/henssler.com</a>

### Helpful Apps for Thomas Concrete Employees:

Thomas Concrete wants to help its employees become better and more informed users of healthcare to ensure long-term health and wellness. The following apps are available to you and your family. You may visit the Apple App Store for iPhones, or the Google Play App Store for Droids and download any of the below mentioned FREE apps.



#### TouchPoints PocketPal

This customized Thomas Concrete app, sponsored and maintained by TBC, will have all of your benefits, including this guide, at your fingertips. To download this new app, go to the Apple App Store or the Google Play Store and search for "The Pocketpal".

Pocketpal mobile app password: **tcibenefits**

Access the benefits web portal (no password required) at:

[thomasconcretebenefits.com](http://thomasconcretebenefits.com)



#### Teladoc App

The convenience of telemedicine for all employees enrolled in a Thomas Concrete medical plan is made even more accessible with this mobile app.



#### Good Rx App

The Good Rx app will help you find the lowest price on prescriptions at more than 75,000 pharmacies right from your phone.

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Thomas Concrete provides medical plans that meet and exceed ACA requirements. If you choose not to enroll in one of the Thomas Concrete medical plans, you may obtain coverage from another source, such as your spouse's employer or the Healthcare Marketplace. However, since we offer you coverage that satisfies all ACA guidelines, you will not qualify for any subsidy to purchase health insurance from the marketplace. Keep in mind that with the Thomas Concrete Medical Plans, the company funds a portion of your overall premium, passing on a reduced rate to you, which you pay for with before-tax dollars.

Note: This guide is intended to summarize the benefits that are available to you from Thomas Concrete. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This guide is not legally binding, is not a contract, and does not alter any original plan documents.



### The Benefit Company (TBC)

The Benefit Company (TBC) is broker and consultant for our benefit plans. In addition to working with Thomas Concrete management in the design and implementation of our plans, TBC is focused on helping our employees understand and utilize our benefit plans in the most efficient method possible. Whether it's a question regarding the coverage provided or a personal, specific claim question, please contact TBC directly for assistance. You may reach them via email at [claimshelp@benefitcompany.com](mailto:claimshelp@benefitcompany.com), toll free at 1.800.837.0650 or direct dial any of the following:

Christine Muro	1.678.904.9349
Amy Towe	1.678.904.9308

### Thomas Concrete Eligibility

- You are eligible for benefits if you are a full-time employee working 30 or more hours per week.
- Your benefits will be effective 1st day of the month following your date of hire.
- Dependents eligible for coverage include your spouse and any of your children under age 26 (regardless of student status) for medical, dental and vision coverage.
- Employee coverage must be elected in order for dependent coverage to be elected.

**Important Note About Spousal Surcharge:** If your spouse is eligible for an employer-sponsored medical plan at his/her employer and chooses to be on the Thomas plan, a \$10 per week surcharge will be incurred.

Once you elect your Thomas Concrete benefit options, your elections will remain in effect for the plan year of April 1, 2022 through March 31, 2023. You may only change coverage elections as a result of an IRS approved qualifying life event. To make your change, you must notify HR within 30 days of your life event.

### Qualifying Life Events

- Change in status, which includes: marriage, birth/adoption of a child, employment changes, dependent satisfies or ceases to satisfy eligibility requirements
- Dependent's Open Enrollment through their employer
- Significant cost or coverage changes
- Changes due to a judgment, decree or court order
- Entitlement to Medicare or Medicaid
- Death of spouse or other dependent

## Thomas Concrete Medical Plan Options and Information

As a full-time employee of Thomas Concrete working 30 hours or more per week, you will be eligible to enroll in one of the three available medical plans:

- The Base Plan
- The Buy Up Plan
- The Qualified Health Plan (QHP) with an HSA option

All three plans offer Anthem in-network, as well as out-of-network benefits. Remember, however, you will save money by using an in-network provider (doctor, lab, hospital, etc.).



### Holistic Healthcare

You can discuss all health issues with your PCP, who can then address each issue or refer you to qualified specialists.

### Higher Level of Personal Comfort

With a PCP you can develop an extended relationship instead of having to interact with new providers each time you need care.

### Expert Advice on Managing Chronic Diseases

A PCP can monitor and direct your care for one or more chronic conditions such as arthritis, diabetes, anxiety, and high blood pressure.

### Knowledge of Your Entire Health History

A PCP will keep a record of your health history and build upon that history to provide you with the best possible care.

### Lower Health Costs

Studies have found that routinely visiting a PCP cuts overall healthcare costs, including reducing trips to costly emergency rooms.

### Detect Health Issues Early

Regular visits to your PCP will provide better preventive care and could save your life.

### Manage Multiple Treatments and Medications

A PCP can help prevent negative interactions of medications by being aware of, and managing, all your health issues and treatments.

### Trust

A PCP can help prevent negative interactions of medications by being aware of, and managing, all your health issues and treatments.

## Base Plan

- Annual preventive care covered at 100% with in-network provider
- \$30 copay for Primary Care Physician office visit
- \$60 copay for Specialist office visit
- Most other services are covered 80% by Anthem after deductible is met
- \$2,000 individual deductible; \$6,000 family deductible
- 4-tier pharmacy plan with copays of \$15 / \$40 / \$75 / 20% up to \$200 per script

**IMPORTANT NOTE:** A separate deductible of \$200 per individual applies to prescriptions under this plan, except for Tier 1 prescriptions

## Buy-up Plan

- Annual preventive care covered at 100% with in-network provider
- \$30 copay for Primary Care Physician office visit
- \$60 copay for Specialist office visit
- Most other services are covered 80% by Anthem after deductible is met
- \$1,500 individual deductible; \$3,000 family deductible
- 4-tier pharmacy plan with copays of \$15 / \$30 / \$60 / 20% up to \$200 per script

## Qualified Health Plan with HSA Component

- Annual preventive care covered at 100% with in-network provider
- A deductible must be met before any other benefits are paid
- All other benefits, including prescriptions are subject to a \$2,600 individual deductible and a \$5,200 family deductible
- After the appropriate deductible is met, Anthem will pay 90% for in-network providers and 70% for out-of-network providers
- After maximum in-network out-of-pocket limits of \$4,500 individual/\$9,000 family are met, all covered services are paid at 100% by Anthem for the remainder of the plan year
- The Qualified Health Plan (QHP) is used in conjunction with a tax-exempt Health Savings Account (HSA). This is an individually owned, portable, pre-tax savings account to be used for eligible medical expenses.
- HSA contributions can be set up on a pre-tax basis. Please contact payroll for details.



Anthem Medical Plan Options for Thomas Concrete

April 1, 2022 through March 31, 2023

PLAN ATTRIBUTES	BASE PLAN		BUY-UP PLAN		GHP with an HSA <i>(This plan requires a deductible be met before any benefits are paid)</i>	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
	<b>Calendar Year Deductible</b>	\$2,000 / Single \$6,000 / Family	\$5,000 / Single \$15,000 / Family	\$1,500 / Single \$3,000 / Family	\$3,000 / Single \$6,000 / Family	\$2,600 / Single \$5,200 / Family
<b>Coinsurance Payment - Plan Pays</b>	80%	60%	80%	60%	90%	70%
<b>Out of Pocket Calendar Year Maximum</b> (Includes Deductible)	\$6,350 / Single \$12,700 / Family	\$15,000 / Single \$45,000 / Family	\$5,500 / Single \$11,000 / Family	\$11,000 / Single \$22,000 / Family	\$4,500 / Single \$9,000 / Family	\$5,000 / Single \$10,000 / Family
<b>Preventive Care Services</b> (includes routine physical exams)	100%	Deductible Applies; then 80%	100%	Deductible Applies; then 80%	100%	Deductible Applies; then 70%
<b>Physician Services</b> · Office Visit · Specialists	\$30 Copay \$60 Copay	Deductible Applies; then 60%	\$30 Copay \$60 Copay	Deductible Applies; then 60%	Deductible Applies; then 90%	Deductible Applies; then 70%
<b>Inpatient Hospital Services</b> · Facility · Physician Services	Deductible Applies then 80%	Deductible Applies; then 60%	Deductible Applies; then 80%	Deductible Applies; then 60%	Deductible Applies; then 90%	Deductible Applies; then 70%
<b>Outpatient Hospital Services</b> · Facility · Physician Services	Deductible Applies then 80%	Deductible Applies; then 60%	Deductible Applies; then 80%	Deductible Applies; then 60%	Deductible Applies; then 90%	Deductible Applies; then 70%
<b>Emergency Services</b>	\$250 Copay per visit; then 80% Copay is waived if admitted		\$200 Copay per visit; then 100% Copay is waived if admitted		Deductible Applies; then 90%	Deductible Applies; then 90%
<b>Urgent Care Services</b>	\$60 Copay	Deductible Applies; then 60%	\$60 Copay	Deductible Applies; then 60%	Deductible Applies; then 90%	Deductible Applies; then 70%
<b>Maternity Services</b> · Physician Office Visits · Hospital Services	\$30 Copay (1x) Deductible Applies; then 80%	Deductible Applies; then 60%	\$30 Copay (1x) Deductible Applies; then 80%	Deductible Applies; then 60%	Deductible Applies; then 90%	Deductible Applies; then 70%
<b>Mental Health / Substance Abuse</b> · Inpatient *Facility *Physician Fee  · Outpatient	Deductible Applies then 80%	Deductible Applies; then 60%	Deductible Applies; then 80%	Deductible Applies; then 60%	Deductible Applies; then 90%	Deductible Applies; then 70%
			\$30 Copay	Same as Inpatient	Deductible Applies; then 90%	Deductible Applies; then 70%
<b>Prescription Drugs / Mail Order (90 day supply)</b>						
Tier 1	\$15 / \$30		\$15 / \$30		\$15 / \$30	
Tier 2	after \$200 deductible	\$40 / \$80	\$30 / \$60		after medical deductible	\$30 / \$60
Tier 3		\$75 / \$150	\$60 / \$120			\$60 / \$120
Tier 4		80% up to \$200 maximum per Rx; after copay assistance	80% up to \$200 maximum per Rx; after copay assistance			N/A
<b>Employee Contribution</b>		<b>Weekly</b>	<b>Bi-Weekly</b>	<b>Weekly</b>		<b>Bi-Weekly</b>
Employee Only	\$33.90	\$67.81	\$82.36	\$164.72	\$45.20	\$90.41
Employee + Spouse	\$71.57	\$143.15	\$172.56	\$345.13	\$99.56	\$199.12
Employee + Children	\$63.50	\$127.00	\$152.96	\$305.91	\$93.10	\$186.20
Family	\$114.09	\$228.18	\$214.40	\$428.80	\$145.30	\$290.60



## Medicare Questions?

Employees who have questions about Medicare may contact Lisa Andrade at 770.882.3216. Lisa is a Certified Medicare Specialist resource offered by The Benefit Company and will gladly assist you with any Medicare questions you may have. You may also visit [www.andradebenefits.com](http://www.andradebenefits.com).

# Quit Smoking

## You Can Do It!



The benefits of quitting tobacco are almost immediate.

- After just **20 minutes** of quitting smoking, your heart rate drops.
- Within **12 hours**, the carbon monoxide level in your blood drops to normal.
- Within **2-12 weeks**, your circulation improves and lung function increases.
- Within **1-9 months**, coughing and shortness of breath decrease.
- Within **5-15 years**, your stroke risk is reduced to that of a non-smoker.
- Within **10 years**, your lung cancer death rate is about half that of a smoker.
- Within **15 years**, your risk of heart disease is that of a non-smoker.



## Navitus Pharmacy Benefit Prescription Drug Coverage

Prescription drug coverage is provided automatically when you enroll in a Thomas medical plan. Simply present your Anthem medical ID card along with your prescription.

With Navitus you will have:

- Access to 1,000+ chain and privately owned pharmacies. You will also be able to reach a large number of pharmacies in our national network when you are not at home.
- You will have four copayment options with hundreds of drugs on the formulary. Drugs include generic and brand names.
- Navitus will provide a 90-day home mail order delivery benefit for your maintenance medication(s) which may result in a lower cost. To take advantage of this, ask your physician to write two prescriptions, one for 30 days to be filled at your local pharmacy to get you started, and one for the 90 day supply.
- You can talk to caring people who know about pharmacy benefits. Customer care can be reached at 1.855.673.6504, 24/7 or online at [navitus.com](http://navitus.com)

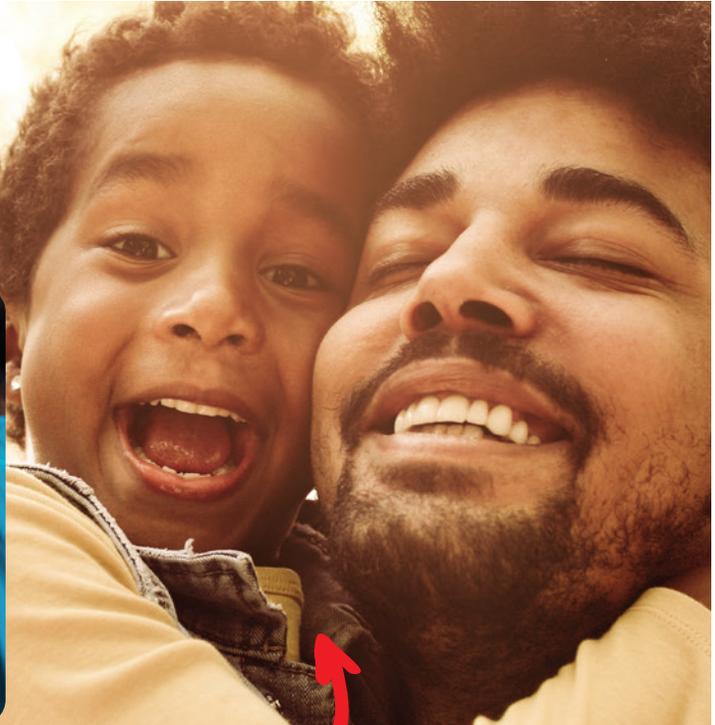
## Thomas Concrete's Preventive Care Incentive

Your annual preventive physical exam is covered 100% when you visit a Thomas Concrete medical plan in-network provider. This physical helps to identify medical issues at an early point, helps to assess future risk(s) and helps you build a relationship with your primary care physician.

In addition to the above benefits, you will receive \$100 when Thomas receives confirmation your physical has been completed. This incentive applies to Thomas Concrete employees who are covered under one of our medical plans.



# Annual Physical



**Skip This?**  
*(annual physical)*

**Miss This.**  
*(...and \$100!)*

**Annual physicals are the best way to ensure you continue to enjoy all the best moments in life.**

- **Receive \$100** when Thomas receives confirmation your physical has been completed.
- **100% paid** if covered under a Thomas Concrete medical plan in-network provider
- Identify medical issues early
- Assess future risk(s)
- Build a relationship with your primary care physician

This incentive applies to Thomas Concrete employees who are covered under one of our medical plans.



## Dental Insurance

Thomas Concrete offers dental insurance through Anthem Blue Cross Blue Shield. You will have a choice between two plans, The Buy-up Plan and The Base Plan. The main differences between the two plans are the maximum annual benefit, the availability of orthodontia, and the premium cost. Both plans allow in and out-of-network providers. However, out-of-network services are reimbursed based on the maximum allowable charge of in-network providers, which may cause you to be balance-billed for remaining charges. Therefore, we encourage you to obtain services from dental providers that participate in the network.

To search for in-network dental providers, please visit [anthem.com](http://anthem.com) or call 1.877.604.2158.

Anthem Dental Complete Network				
Plan Attribute	Buy-up Plan		Base Plan	
<b>Deductible</b>				
Individual	\$50		\$50	
Family	\$150		\$150	
<b>Deductible Applies To</b>	Basic & Major		Basic & Major	
<b>Annual Benefit Maximum</b>	\$3,000		\$1,500	
<b>Preventive Services</b>				
Cleaning - 2 treatments per year	Paid at 100% No Deductible		Paid at 100% No Deductible	
X-rays - Bitewings & Full Mouth				
Sealants - To age 16				
Space Maintainers - To Age 16				
<b>Basic Services</b>				
Fillings	Deductible Applies; 80% Reimbursement		Deductible Applies; 50% Reimbursement	
Simple Extractions				
Endodontics				
Periodontics				
<b>Major Services</b>				
Crowns	Deductible Applies; 50% Reimbursement		Deductible Applies; 50% Reimbursement	
Bridges				
Dentures				
<b>Orthodontia</b> (Child up to 19 years only)				
Lifetime Maximum	\$1,500		N/A	
<b>Employee Contribution</b>	Weekly	Bi-Weekly	Weekly	Bi-Weekly
Employee Only	\$5.00	\$10.00	\$4.00	\$8.00
Employee + Spouse	\$12.00	\$24.00	\$8.00	\$16.00
Employee + Children	\$12.00	\$24.00	\$8.00	\$16.00
Family	\$16.00	\$32.00	\$12.00	\$24.00

## Vision Insurance

You and your family have the opportunity to enroll in a vision plan offered through Anthem Blue Cross Blue Shield. The plan covers all routine eye care, including eye exams and eyeglasses (lenses and frames) or contacts. To find a participating provider, please visit [anthem.com](http://anthem.com) and select the Blue View vision plan or call 1.866.723.0515. Remember, an in-network provider is typically less expensive. A more detailed summary is provided below.

Anthem Vision		
Plan Attribute	In-Network	
<b>Exams</b>	\$20 Copay	
<b>Lenses</b>		
Single	\$20 Copay	
Lined Bifocal	\$20 Copay	
Lined Trifocal	\$20 Copay	
<b>Contact Lenses</b>		
In lieu of lenses/frames	\$130 Allowance	
Medically Necessary	Plan pays 100%	
<b>Frames</b>	Plan pays \$130 retail allowance; 20% discount over \$130	
<b>Frequency</b>	Exams every 12 months Lenses every 12 months Frames every 24 months	
<b>Employee Contribution</b>	Weekly	Bi-Weekly
Employee Only	\$1.41	\$2.82
Employee + One	\$2.46	\$4.92
Family	\$3.94	\$7.88

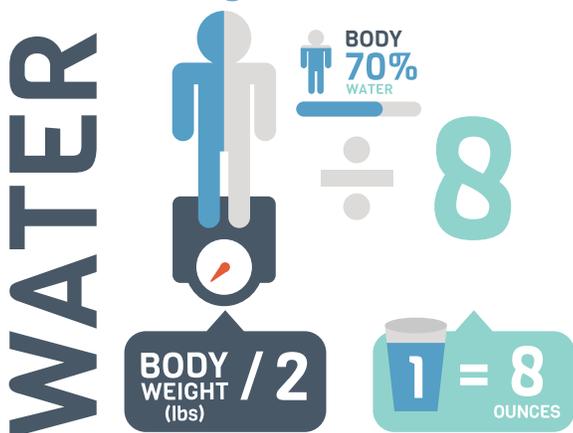
### Healthy Gums, Healthy Heart?

Paying attention to your dental hygiene and health -- especially your gums -- may pay you back with more than a gleaming, healthy smile and manageable dental bills. It may keep your heart healthy too.

## Voluntary Products offered through Sun Life

Thomas Concrete offers voluntary benefits to help protect you and your family from future uncertainty. These benefits are at affordable premium rates paid through payroll deduction on a pre-tax basis, with the exception of Critical Care, which is paid through payroll deduction on a post-tax basis. This coverage is portable so if you were to leave Thomas Concrete you can take the benefit with you. Also, the benefit amount is paid directly to you (unless you have assigned otherwise), and no medical questions are asked if you enroll when first eligible.

## How Much Do You Really Need?



1/2 of your body weight  
Divide by 8  
Equals the number of 8 oz. cups  
of water your body need.



### Group Voluntary Accident Insurance

- Helps to offset unexpected medical expenses as a result of an accident not covered by your health insurance
- Broken bones, burns, concussions, cuts or other covered accidental injuries
- Covered related expenses include lost income, child care, deductibles and copays
- You can purchase coverage for you and your family (children up to age 26)
- All family members covered are eligible for a \$75 wellness screening benefit per year per covered person

### Group Voluntary Cancer Insurance

- Helps to offset out-of-pocket medical and non-medical expenses related to cancer
- Benefits are payable directly to you or your covered dependent
- This plan pays benefits in addition to any other coverage you may have
- You will receive a \$50 benefit for specified cancer screening tests even if you are never diagnosed with cancer

### Group Voluntary Critical Illness Insurance

- Available to you between \$5,000 and \$30,000 of coverage
- Available to your spouse between \$2,500 and \$15,000 of coverage (not to exceed 50% of your coverage)
- Available to your child(ren) between \$2,500 and \$5,000 of coverage (not to exceed 50% of your coverage)
- Critical illnesses covered include but not limited to heart attack, stroke, major organ transplant, end state renal failure, blindness, and coronary artery bypass graft disease
- If diagnosed with a reoccurrence and six consecutive months have passed between the first and second diagnosis, you will receive an additional benefits
- All covered individuals are eligible for a \$50 health screening benefit per person per year

### Group Voluntary GAP Insurance

- Must be enrolled in one of Thomas' medical plans to secure this benefit
- This coverage offsets gaps created by copays and deductibles with a \$1,000 lump-sum benefit for a covered hospital stay or emergency room treatment for sickness
- Requires a hospital confinement within 24 hours

## Basic Life Insurance and AD&D

Thomas Concrete provides all eligible employees a basic life and accidental death and dismemberment (AD&D) policy through Sun Life.

- All eligible hourly employees are provided with a death benefit of \$20,000.
- All eligible salaried employees receive a policy in the amount of one times their base salary.

The AD&D benefits are payable in addition to the basic life policy in the event of an accidental injury that results in the death or dismemberment of a covered person.

## Voluntary Life Insurance

Employees who wish to supplement their basic life benefit may purchase additional coverage. You must purchase additional employee coverage to purchase coverage for your dependents. If you enroll when first eligible for benefits, you do not need to answer health questions for the guaranteed issue amount. Rates are based on age and can be obtained when you speak with a benefits counselor for enrollment. Coverage is available through Sun Life as follows:

- Employees may purchase additional coverage up to a maximum of \$500,000. Guaranteed issue amount of \$200,000 (no medical questions or evidence of insurability) if you enroll when you are first eligible.
- You may purchase up to 100% of your amount of coverage on your spouse (not to exceed \$250,000) in increments of \$10,000. Guaranteed issue amount of \$50,000 (applies if you enroll when first eligible).
- For dependent children (up to age 19, age 26 if full-time student), you may purchase up to \$10,000 in increments of \$2,000. Guaranteed issue amount of \$10,000.

## Voluntary Accidental Death and Dismemberment

SunLife also offers a Voluntary Accidental Death and Dismemberment coverage option in the following increments:

- Employee Only - Elections are available in increments of \$10,000 to a maximum of \$300,000.
- Employee + Family - Spouse is eligible for 50% and child is eligible for 10% of employee's principal sum.

## Disability Benefits

A disabling injury or illness that keeps you out of work could have a devastating impact on your income, jeopardizing your ability to cover normal household expenses. To supplement your income if time away from work due to a non-occupational injury, illness or maternity leave is necessary, Short Term Disability (STD) and Long Term Disability (LTD) coverage is available through Sun Life.

### Short Term Disability

- Provides income protection in the event you are unable to work due to an injury or illness.
- Provides a weekly benefit based on your base earnings.
- The weekly benefit is 60% of your weekly base earnings.
- If you continue to be disabled and you have STD and LTD coverage, the LTD benefits will begin at the end of the STD benefit period, if approved.

### Long Term Disability

- Provides a monthly benefit of 60% of your monthly base earnings to a pre-determined maximum monthly benefit. The maximum benefit available will be determined when you speak with a benefits counselor for enrollment.
- The benefit will begin to pay after an elimination period of 90 days for illness or accident.
- If totally disabled, the benefit will pay to Social Security normal retirement age.
- This coverage can be paid for through post-tax payroll deduction; therefore, you would receive your monthly disability benefit tax-free.
- The LTD coverage may be subject to a pre-existing exclusion.

### Important Note:

Evidence of insurability is required if coverage was not elected when first eligible or if you are increasing the amount of your coverage. Coverage will not be in force until underwriting approval by Sun Life.



# Benefits for You Paid for by Thomas Concrete

# Talk to a Doctor Anytime for *Free!*



For employees enrolled in one of our medical plans, medical care with a Teladoc doctor is just a call or click away.

## 3 Easy Ways to Register

[Teladoc.com](https://www.teladoc.com)    1-800-Teladoc    [Teladoc.com/mobile](https://www.teladoc.com/mobile)

### REGISTER BEFORE YOU NEED IT

#### 1. REGISTER

(Parent or guardian benefit holder **must** be enrolled in the company medical plan and register themselves with Teladoc first.)

**3 easy ways:** download the mobile app, visit the [Teladoc.com](https://www.teladoc.com) or call the number above.

#### 2. PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

#### 3. REQUEST A VISIT

That's it! A Teladoc doctor is now just a call or click away for you and your dependents.

### CAN MY DEPENDENTS USE TELADOC?

YES! Up to five dependents can register and use Teladoc. Once registered, college students and young adult dependents can contact Teladoc directly themselves. This saves time and money for everyone.

### WHAT CAN TELADOC TREAT?

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Sore throat
- Respiratory infection
- Sinus problems
- And more!

## Teladoc® Doctors Are On Duty 24/7/365

Register Before You Need It.

Go ahead and register yourself and your dependents with Teladoc. Then if that sore throat or stomach ache happens in the middle of the night or while you're not at home, you will be able to receive treatment quicker.

# Benefits for You Paid for by Thomas Concrete



## Employee Assistance Program (EAP)

### 1 in 5 U.S. Adults Experience Mental Illness

#### Warning Signs:

- Excessive paranoia, worry or anxiety
- Long lasting sadness or irritability
- Extreme changes in moods
- Social withdrawal
- Dramatic changes in eating and/or sleeping pattern

Sometimes you simply don't know where to turn. Thomas Concrete, therefore, provides an EAP with SupportLinc to help you with such issues on a strictly confidential and professional basis.

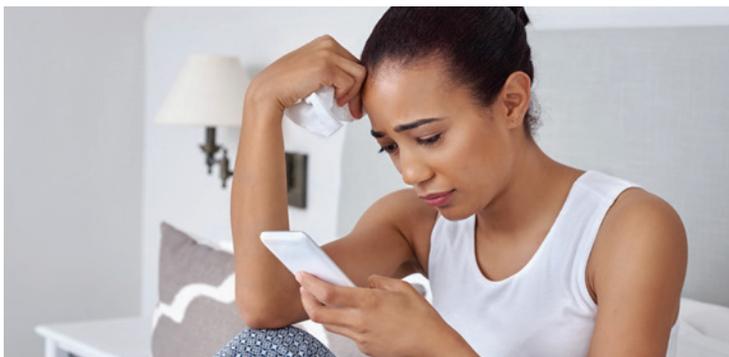
SupportLinc will provide you with work/life balance resources as well as emotional wellbeing support.

Confidential support and guidance for:

Confidential Support and Guidance	
Anxiety, Depression	Stress
Relationships	Grief and loss
Substance Abuse	And much more!

Knowledgeable specialists can help with and offer referrals for:

Specialist and Referrals	
Legal consultation	Financial expertise
Child and/or elder care	Home repair
Housing needs	Pet care, adoption
And much more!	



You choose how to access care:



### Email

Send a question to [support@curalinc.com](mailto:support@curalinc.com)



### Short code

Text 'support' to 51230



### Animo

Self-directed modules on desktop or mobile



### In-person counseling

Call for a referral to a local counselor



### In-the-moment

Support by phone from a licensed clinician 24/7/365

**1.888.881.5462**



### Live chat

Available on the web portal or mobile app



### Video counseling

Schedule a virtual session by mobile or desktop



### Textcoach®

Personalized coaching on desktop or mobile

And, SupportLinc is always online. Access the web portal and mobile app (eConnect® mobile app) 24/7/365 to access program services, search engines, financial calculators, numerous articles and tip sheets and much more.

**1.888.881.5462**  
**[supportlinc.com](http://supportlinc.com)**



## 401(k) Retirement Savings Plan

Please note, MassMutual 401(k) plans and administration have been acquired by Empower – Retirement. At the time of the printing of this guide, the customer service number, the website and our contract number will remain the same. Further notifications will be forthcoming with additional details.

Building a healthy financial future is just as important as taking care of your physical health needs. Thomas Concrete offers an exceptional method to save for a financially secure future. By participating in the Thomas Concrete 401(k) Plan, employees receive a tax advantage since these contributions are made on a pre-tax basis.

### Plan Highlights Include:

- Thomas Concrete will match dollar for dollar the first 4% of the salary you elect to defer.
- You will be vested in your contributions to the plan 100% from day one.
- You will also be 100% vested in all contributions Thomas Concrete makes on your behalf.
- Our 401(k) provider is Transamerica, a leader in the qualified plan/retirement plan area; our plan number is 513885-00000.
- You are eligible to participate in our plan on the first day of the month coinciding with or following 60 days of service.
- Employees may contribute a percentage of salary or a flat dollar amount subject to the annual limit set by the IRS.
- For 2022, the maximum you may contribute to your 401(k) plan is \$20,500. If you will be age 50 or older on or before December 31st, you may contribute an additional amount of “catch-up contributions: up to the IRS limit of \$6,500.
- You can take control of your retirement planning journey with easy access online or with Transamerica’s mobile app.
  - Set up your online account at [www.transamerica.com/portal/home](http://www.transamerica.com/portal/home)
  - Download the Transamerica Retirement App mobile app
  - Set up Voice Pass (800.401.8726) to establish voice recognition access without having to remember and change passwords



Thomas Concrete will continue to offer the services of Henssler Financial, a local financial planning and money management firm. Services available to you include:

- Investment guidance on your unique individual financial situation, time horizon, and risk tolerance.
- Assistance to help you achieve financial independence through a discussion of budgeting, saving, investing, and tax strategies.

To make an appointment, please contact Scott Brown at 678.797.3725, [scott.brown@henssler.com](mailto:scott.brown@henssler.com) or Justin Wagner at 678.797.3782, [jwagner@henssler.com](mailto:jwagner@henssler.com)

# When is Your Health in a 'High Risk' Category?

## HIGH RISK

**Any One** of these HIGH RISK numbers:

**Hypertension**  
(systolic blood pressure > 140 or diastolic >90)

**Diabetes**  
(glucose > 126 or A1c > 6.5)

**BMI of 35 or Greater**

**Triglycerides > 500**

**Tobacco Use**

Or

**5 or More** of these MODERATE RISK numbers:

**Pre-hypertension**  
(systolic blood pressure 120-139 or diastolic 80-89)

**Diabetes**  
(glucose 100-125 or A1c 5.7-6.4)

**BMI 25-34.9**

**LDL > 130**

**HDL < 40**

**Triglycerides 150-499**

## MODERATE RISK

2-4 of the moderate risk factors listed above

## LOW RISK

0-1 of the moderate risk factors listed above

**It's important to have an annual physical to help you know your numbers!**



# Stress Awareness

**Chronic stress** can result in **hypertension, heart disease, decreased immunity, loss of sociability, and decreased mental vitality.**



*Stress is not to be taken lightly!*

Practice some of the following to help de-stress.

## Sleep

Sleep requirements vary. Get enough to feel your best.

## No

Say no to situations you cannot control.

## Unplug

Control your screen time at work and at home.

## Pets

Pets can divert your mind from stress and calm anxieties.

## Breathe

Practice deep breathing, meditation and/or prayer.

## Eat Well

Eat real foods in a balanced diet and remain hydrated.

## Health

Prioritize your health and wellbeing.

## Positive

Develop a positive mindset and look for the upside.

## Time

Plan your day or week to set limits and avoid exhaustion.

# Wellness

Emotional Health

Financial Health

Physical Health

Thomas Concrete offers its employees a variety of ways to improve their overall wellbeing . . . not just physically, but also financially and emotionally. Our medical, dental and vision benefits, telemedicine, and an incentive to have your annual physical exam support your physical health. Our 401(k) plan to support your financial wellbeing. And, our Employee Assistance Program (EAP) is there to support your emotional wellbeing.



## Create Your Wellness Plan

Success in wellness takes practice.  
Use the checklist below to make a great start towards your success.

Some immediate steps you can take to improve your overall wellbeing . . .

- **Live a Life of Purpose!** . . . You truly feel better about yourself when helping others unselfishly.
- **Drink More Water!** . . . Over 60% of our body is made up of water.
- **Get Enough Sleep!** . . . Lack of sleep can result in premature aging or consumption of junk food to stay awake.
- **Meditate!** . . . Quiet your mind and calm your soul.
- **Breathe, and Breathe Deeply!** . . . Oxygen is vital for life.
- **Improve Your Posture!** . . . Having good posture improves your breathing.
- **Start an Exercise Program!** . . . Helps lower your risk of disease and helps with weight loss.
- **Stop Eating When You Feel Full!** . . . Don't keep eating just because there is food on your plate.
- **Eat More Fruits and Vegetables!** . . . As much as possible, consume your vitamins and minerals through your diet.
- **Practice Proper Dental Hygiene!** . . . Many diseases, including heart disease, can be the result of poor dental health.
- **Plan for Known and Unknown Financial Events!** . . . Financial concerns can cause stress which can cause health concerns.

- Set appointments for a physical, for a dental cleaning and a vision exam
- Start walking
- Drink more water
- Start a healthy eating program
- Review your expenses and set a budget
- Don't smoke, limit alcohol intake
- Get seven or eight hours of sleep each night
- Do something you enjoy doing each day

*Celebrate your success!*



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benefitcompany.com

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