



# Welcome to Your ImageFIRST Benefits

Now is the time  
to focus on you.

Your physical, emotional, and financial health are important, especially during challenging times. ImageFIRST cares about you and your overall wellbeing, that's why we offer a comprehensive benefits program that can help provide you with the stability and security to be prepared for the unexpected.

Our benefits program offers health and wellness benefits, as well as financial security to our associates and their families. This guide provides a general overview of your benefit choices and enrollment information to help you select the coverage that is right for you.

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# The Benefits We Offer

ImageFIRST provides a full range of coverage that protects you financially and helps you build a secure future.

## Health & Wellness

- Medical and Prescription Plans
- CVS Health Virtual Primary Care
- Musculoskeletal (MSK) and Diabetes Management
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts (FSAs)
- Member Discount Programs
- Associate Assistance Program

## Income Security

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Disability Insurance
- Life Insurance
- Legal Insurance
- 401(k) Retirement Savings Plan



## Enrollment Information

Before deciding whether you need to enroll in ImageFIRST's health and group benefits, keep in mind that there are many good reasons to take a close look at all the benefits and options ImageFIRST offers you, even if you're already covered under the ImageFIRST benefit plans.

For instance, you may experience changes from year to year. And there likely will be changes to what you pay for coverage each year. So, it's a good idea to make sure your benefits still fit you — and that you're not paying for more coverage than you need.

### When Can I Enroll?

As a benefits-eligible associate, you have the opportunity to enroll in or make changes to your benefit plans during our annual benefits enrollment period.

If you're enrolling as a new associate, you become eligible for benefits the 1st of the month following 30 days and must enroll within 30 days to have coverage for the rest of the plan year.

### Who Can I Enroll?

You can enroll your legal spouse, domestic partner, and eligible children in plans that offer dependent coverage. Eligible dependents are defined as your legal spouse, domestic partner, and eligible children who reside in your household and depend primarily on you for support. This includes: your own children, legally adopted children, stepchildren, a child for whom you have been appointed legal guardian, and/or a child for whom the court has issued a Qualified Medical Child Support Order (QMCSO) requiring you or your spouse to provide coverage.

Experienced Benefits Counselors are available via the iBTR telephonic call center to help explain all of your benefit options, answer your questions and complete your enrollment, on your behalf.



Please visit [imagefirst.newhireenrollment.net](https://imagefirst.newhireenrollment.net) to schedule a telephonic appointment or enroll on the self-service platform at [workforcenow.adp.com](https://workforcenow.adp.com).

## Spouse/Domestic Partner Surcharge

You must verify whether your spouse/domestic partner is working and is eligible for coverage through their employer during your initial enrollment and each Annual Enrollment period. If your spouse/domestic partner is offered coverage through their employer and you choose to enroll them in an ImageFIRST medical plan, an additional \$100 charge per month will automatically be applied to your monthly medical plan premiums.

This does not apply if your spouse/domestic partner does not work. This provision only applies to medical and prescription drug coverage regardless of which plan you choose. The spouse/domestic partner surcharge does not apply to your other benefits.



# Medical

Aetna | [aetna.com](https://aetna.com) | 800.962.6842

ImageFIRST is committed to helping you and your dependents maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of two medical plan options for 2024:

- Open Access Aetna Select Plan
- Open Access Aetna Select HDHP

## Health Screening Benefit

Aetna Voluntary products have a health screening reimbursement benefit. If you carry any of Aetna’s Supplemental coverages, you can collect \$100 per Aetna Supplemental product (Accident, Critical Illness & Hospital Indemnity) for which you are enrolled (up to \$300) for completing a yearly physical.

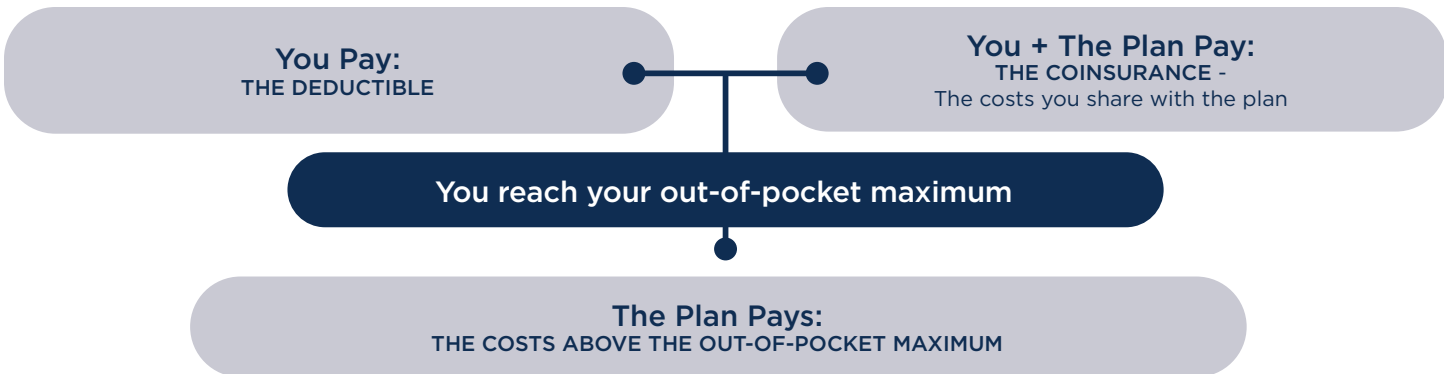
Visit [MyAetnaWebsite.com](https://MyAetnaWebsite.com) to register for your member website.

Get the Aetna Health<sup>SM</sup> app by texting “AETNA” to 90156 to receive a download link.

Message and data rates may apply.\*\* — **OR** — Scan the QR code to download the Aetna Health<sup>SM</sup> app



## How Your Medical Plan Works



# Prescription Drug

CVS Caremark | [caremark.com](https://caremark.com)

When you enroll in one of the Aetna medical plans you will be automatically enrolled in the Prescription Drug program through CVS Health. CVS provides one of the largest networks of participating pharmacies, as well as a convenient mail-order option that can save you money. Members can also access prescriptions through the CVS mail order program.

Visit [caremark.com](https://caremark.com) or scan the QR code to register for your member website.\*



\*Please note, the Caremark customer service phone number and link will not be active until 10/1/24.

Affordable Care Act (ACA) eligible preventive medications and contraceptives are covered at 100% with no deductible.

After two refills, you will be automatically enrolled in a 90-day supply of your maintenance drugs at a discounted rate, which will be delivered to your home. You have the option of opting out of this delivery method by contacting Aetna at 1.888.792.3862.

## Medical plan summary

Medical	OPEN ACCESS AETNA SELECT	OPEN ACCESS AETNA SELECT HDHP
	In-network	In-network
Deductible		
Employee only	\$250	\$2,000
Family	\$500	\$4,000
Coinsurance	100%	100%
Out-of-pocket maximum (includes deductible)		
Employee only	\$5,500	\$7,000
Family	\$11,000	\$14,000
Preventive care	100% \$0 Copay	100% No Deductible
Office visit (PCP/Specialist)	\$35/\$45 Copay	100% After Deductible
Emergency room	\$200 Copay	100% After Deductible
Urgent care	\$40 Copay	100% After Deductible
Inpatient care	\$1,500 Copay After Deductible	100% After Deductible
Outpatient Surgery	\$500 Copay After Deductible	100% After Deductible

## Pharmacy plan summary

Prescription drugs	OPEN ACCESS AETNA SELECT	OPEN ACCESS AETNA SELECT HDHP
Retail (30-day supply)		
Tier 1 – generics	\$20 Copay	\$20 Copay
Tier 2 – preferred	\$40 Copay	\$40 Copay
Tier 3 – nonpreferred	\$70 Copay	\$70 Copay
Mail order (90-day supply)		
Tier 1 – generics	\$40 Copay	\$40 Copay
Tier 2 – preferred	\$80 Copay	\$80 Copay
Tier 3 – nonpreferred	\$140 Copay	\$140 Copay

## Medical weekly employee payroll contributions

Effective Oct. 1, 2024

	OPEN ACCESS AETNA SELECT	OPEN ACCESS AETNA SELECT HDHP
Employee	\$40.94	\$19.59
Employee + spouse	\$122.93	\$97.19
Employee + child(ren)	\$97.69	\$72.00
Family	\$159.05	\$121.56

*Employees can elect the medical and prescription drug plan without enrolling in the dental or vision plan.*

# Pharmacy Programs

PrudentRx | [prudentrx.com](https://prudentrx.com) | 800.578.4403

ImageFIRST partners with PrudentRx to reduce your specialty drug costs through their innovative copay plan design strategy. PrudentRx is integrated with CVS Specialty Pharmacy and allows members to pay \$0 out-of-pocket for eligible specialty medications on the plan's drug list dispensed by CVS Specialty.

Even if there is no copay card program for your eligible specialty medication, PrudentRx will work with manufacturers to ensure your out-of-pocket costs will be \$0 for as long as you are enrolled in the program. Participation in the program requires certain data to be shared with the administrators of these copay assistance programs, but please be assured that this is done in compliance with The Health Insurance Portability and Accountability Act of 1996 (HIPAA).

If you currently take one or more medications included in your plan's specialty drug list, you will receive a welcome letter and phone call from PrudentRx that provides information about the program and answer any questions you may have. All eligible members will be automatically enrolled in the PrudentRx Copay Program, but you can choose to opt out of the program by calling 800.578.4403. If you choose not to participate in the PrudentRx Copay Program, you will not be eligible for the \$0 copay and will be responsible for the 30% copay.

## How does PrudentRx Work?

**1**

PrudentRx works with drug manufacturers to identify copay assistance programs for specialty medications.

**2**

If you currently take one or more medications included in your plan's eligible specialty drug list, you will receive a welcome letter and phone call from PrudentRx. All eligible members will be automatically enrolled in The PrudentRx Copay Program.

**3**

You will pay \$0 out-of-pocket for any eligible specialty medications.





# CVS Health Virtual Primary Care

CVS Caremark | [cvs.com/virtual-care](https://cvs.com/virtual-care)

ImageFIRST is committed to bringing programs to our associates and their families that will help control costs and provide greater access to quality care. All enrolled members in our Aetna medical plans have access to the CVS Virtual Care program. From wellness visits to quick care, we've got you covered. Easily schedule a virtual care appointment from anywhere. You can use CVS Health Virtual Primary Care™ in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company because healthier happens together™.

Use CVS Health Virtual Primary Care for the following:

## On-demand care

**Available to adults and children over 18 months**

- Coughs, colds, flu and strep
- Joint, head, and stomach pain
- Minor skin conditions including skin infections, rashes, insect bites and cuts
- Infections (ear, sinus, UTI)
- Medication refills

## Mental health services

**Available to adults ages 18 and up**

- Anxiety and mood disorders
- Depression screening
- Medication management
- Support with stress, life adjustments and conflict resolution
- Sleep and related health behaviors

## Primary care services

**Available to adults ages 18 and up**

- Chronic illnesses (asthma, diabetes)
- Sick care
- Wellness and annual health assessment
- Follow-ups from in-person visits
- Medication adjustments and refills

Less than an Urgent Care or ER visit, CVS Health Virtual Primary Care never costs more than a primary care doctor visit.

Visit [cvs.com/virtual-care](https://cvs.com/virtual-care) or scan the QR code to register and schedule an appointment.





# CVS Minute Clinics

CARE WHEN YOU NEED IT, AT NO COST TO YOU



Sometimes things just happen. Your child develops flu symptoms after your primary care office has closed for the day. You step on a tack over the weekend. We get it, things happen, and when they do, you want to be able to access care at a price you can afford. You have access to all covered MinuteClinic services at no cost to you.\*

- MinuteClinic is a walk-in clinic inside select CVS Pharmacy and Target stores and is the largest provider of retail health care in the United States, making it easy to access care in your neighborhood.
- MinuteClinic offers a broad range of services to keep you and your family healthy. MinuteClinic health care providers treat and diagnose a variety of illnesses, injuries and conditions. They can also write prescriptions, when medically appropriate.
- Open 7 days a week, including evenings and weekends. You can walk in or schedule appointments online beforehand. And for even more convenience, you can pick up your prescription onsite.
- It's as simple as going to your local MinuteClinic and receiving care. Your covered family members can take advantage of this benefit, too.

*\*Once you're an Aetna member, you can learn more about this benefit that's designed to help you get the care you need, when you need it — at no cost to you. For your best health, we encourage you to have a relationship with a primary care physician or other doctor. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.*

# CVS Weight Management Program

Weight loss is a journey. The CVS Weight Management program is here to help you every step of the way. The program provides the customized support you need for lasting results. The program will help you reach your goals through:

- One-on-one support from a team of clinicians, including providers and registered dietitians
- A nutrition plan personalized just for you, tailored to meet your individual needs
- Connected body and weight scale and other devices, as applicable, to support and track your progress
- Health Optimizer app with helpful guides, recipes, goal setting, and much more



# Supplemental Health Benefits

Aetna | [myaetnasupplemental.com](https://myaetnasupplemental.com) | 800.607.3366

Voluntary benefits insurance through Aetna can help protect you from significant or unexpected out-of-pocket expenses. Consider your anticipated medical needs along with the cost of the insurance plans available to you. Keep in mind, these plans are intended to supplement, not replace, a medical plan.

## Critical illness insurance

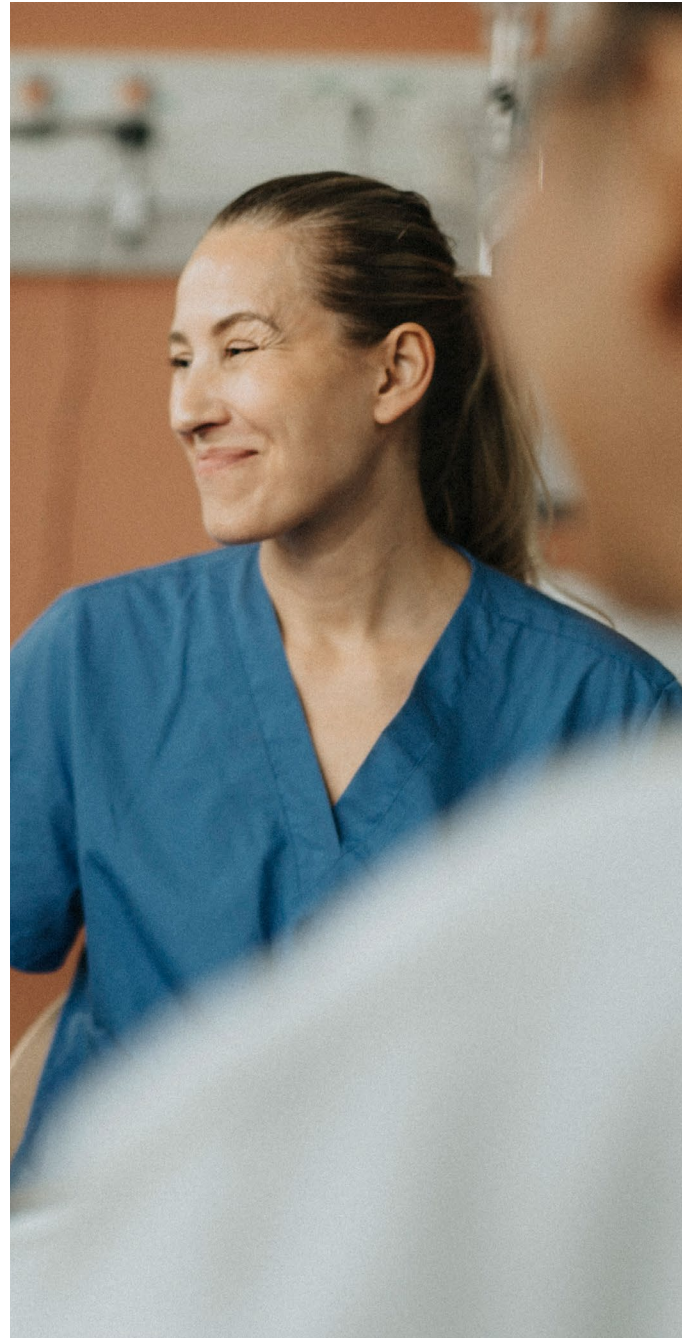
ImageFIRST partners with Aetna to offer critical illness insurance, which supplements major medical coverage by helping employees pay the direct and indirect costs associated with a critical illness or event. Some of the conditions covered under this program include cancer, heart attack, stroke, Alzheimer's, kidney failure and paralysis. Benefits are paid tax-free in a lump sum ranging from \$10,000 to \$40,000 in increments of \$10,000 to be used at your discretion. Child coverage is included with your employee election, and you also have the option of electing spouse coverage.

## Accident insurance

The accident insurance through Aetna is designed to supplement major medical coverage by paying specific benefit amounts for expenses resulting from injuries or accidents. Hospitalization, physical therapy, intensive care, transportation and lodging are some of the out-of-pocket expenses that this accident insurance could cover. Coverage is available for you, your spouse and/or your child(ren).

## Hospital indemnity insurance

Hospital indemnity insurance through Aetna is designed to help provide financial protection for covered individuals by paying a benefit for hospitalization. You can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump-sum benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment.





# Member Discount Programs

As an Aetna medical plan enrollee, you and your dependents can receive discounts on the following services:

- Gym Memberships
- At-Home Health Coaching, Personal Training, and Exercise Equipment
- Hearing Aids, Repairs, and Exams
- Weight Management Programs
- Natural Therapy Services and Products
- Vision and More!

To access your discounts, simply scan the QR code with your smart phone or go to [aetna.com](https://www.aetna.com). You can also call Member Services at 800.962.6842.



## AETNA VISION DISCOUNT PROGRAM (EYEMED SELECT NETWORK):

Product Or Service	Reduced Fee/Member Cost	Product Or Service	Reduced Fee/Member Cost
<b>Frames</b>		<b>Contact Lenses</b>	
Eyeglass Frames	35% off retail price	Conventional lenses	15% off retail price
<b>Lenses Per Pair (Uncoated Plastic)</b>		<b>Additional Vision-Related Items</b>	
Single Vision Standard Lenses	\$40	All Other LASIK procedures	15% off retail price - U.S. Laser Network Services
Bifocal Standard Lenses	\$60	Lost A Lens?	Aetna Participating Providers:
Trifocal Standard Lenses	\$80	1-800-391-LENS (1-800-391-5367)	Pearle Vision, JCPenney Optical, LensCrafters, Target Optical
Standard Progressive (no-line bifocal)	\$120		
<b>Lens Options Per Pair (Add To Lens Price Above)</b>			
Standard Polycarbonate (includes UV & scratchresistant coating)	\$40		
Scratch-resistant coating	\$15		
Ultraviolet (UV) coating	\$15		
Solid or gradient tint	\$15		
Glass	20% off retail price		
Photochromic for glass	20% off retail price		
Standard anti-reflective coating	\$45		
Eyeglasses	\$42		
Standard contact lens fit and follow-up	\$40 (plus \$42 exam fee)		
Specialty contact lenses fit and follow-up (i.e. Toric, Bifocal, Gas Permeable)	\$10 off retail (plus \$42 exam fee)		





# Managing Your Health

## Digital Physical Therapy

Hinge Health | 855.902.2777 | [help@hingehealth.com](mailto:help@hingehealth.com)

ImageFIRST is partnering with Hinge Health to help you get back to the activities you love. Hinge Health offers innovative digital programs in easy-to-do 15-minute exercise therapy sessions. It's all available at no cost to you and your family members ages 18+ enrolled in an Aetna Medical Plan.

**Hinge Health is a back and joint pain program available to all employees enrolled in an Aetna medical plan through ImageFIRST.**

Hinge Health provides all the tools you need to get moving again from the comfort of your home. Your custom plan may include:

- A physical therapist and/or health coach to design a care plan just for you.
- Access to virtual physical therapy sessions as needed.
- App-guided exercise therapy you can do from home and at your own pace.

## Diabetes Management Program

### CVS Health

Transform Diabetes Care is a 12-month program that helps keep your diabetes in check. It can help you find the best ways to manage your diabetes and help you live well, stay motivated, and achieve your best health. At no extra cost to you.

This program gives you customized guidance based on your specific needs. You may get reminders about:

- refills
- doctor appointments
- preventive screenings

**For questions about the Transform Diabetes Care program, please call 1.800.348.5238.**

Plus, you can get nutrition plans based on what you like and need. With the Health Optimizer app, you can monitor your glucose and blood pressure; track and share readings; learn more about diabetes and maintaining a healthy lifestyle; make meals that align with your dietary restrictions; and more.

To stay on track, you can get personalized support from Certified Diabetes Care and Education Specialist nurses. That's in addition to the support from your care management program.

If you take diabetes medications or are already enrolled in a diabetes program you'll automatically be enrolled in the program and will receive a welcome package with more details, including a toll-free hotline for your questions.

# Dental

United Concordia Dental | [unitedconcordia.com](https://unitedconcordia.com) | 800.332.0366

Your dental benefits run on a plan year basis from October 1st through September 30th. If you or your dependents choose not to enroll in dental benefits October 1st, you must wait until the next Open Enrollment period or experience a life event to enroll on the dental plan. To find a dentist, visit [unitedconcordia.com](https://unitedconcordia.com). Select the Elite Plus PPO Network.

**Select the Elite Plus PPO Network.**

CONCORDIA DENTAL PPO		
	In-network	Out-of-network
Plan Year Maximum	\$1,500	\$1,500
Annual Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Preventive Services - Exams, Cleanings, X-rays	100%, no deductible	100%, no deductible
Basic Services - Fillings, Extractions, Oral Surgery	100% after deductible	80% after deductible 100% after deductible (NC/TX)
Major Restorative Services - Crowns, Bridgework, Dentures	60% after deductible	50% after deductible 60% after deductible (NC/TX)
Orthodontia Lifetime	50% up to \$1,500 max, no deductible	50% up to \$1,500 max, no deductible

## Dental weekly employee payroll contributions

Effective Oct. 1, 2024

Employee	\$7.72
Employee + spouse	\$14.69
Employee + child	\$14.69
Employee + children	\$25.00
Family	\$25.00

Dependents are covered up to the end of the month following their 26th birthday.

\*Please refer to your United Concordia certificate of coverage and benefit summary for a complete listing of covered benefits.

\*\*North Carolina and Texas Residents Only: The above benefits are due to UCCI filing regulations for this dental product in these states. Please refer to your certificate of coverage and benefit summary for more details. Out-of-Network benefits are covered up to United Concordia's Maximum Allowable Charge (MAC), which is based on the contracted fee for participating dentists in the area. Member may be balanced-billed by the provider for services exceeding the MAC limit.

You can elect the United Concordia Dental dental plan regardless of whether you are enrolled in the medical or vision plan.

You will not receive a dental ID card because you typically do not need to present one when visiting your dentist. To print an ID card, log in to [unitedconcordia.com](https://unitedconcordia.com).

# Vision

Aetna | [aetnavision.com](https://aetnavision.com) | 877.973.3238

ImageFIRST offers an additional vision plan through Aetna with enhanced vision coverage. Benefits include eye exams and affordable options for prescription glasses or contacts. Visit [aetnavision.com](https://aetnavision.com).

AETNA VISION PREFERRED		
Eye Examination (every 12 months)	In-network	Out-of-network
Exam with Dilation as Necessary	\$25 Copay	\$20 Reimbursement
Standard Contact Lens Fit/Follow Up <sup>1</sup>	Member pays discounted fee up to \$40	Not Covered
Premium Contact Lens Fit/Follow-Up	Member pays 90% of retail	Not Covered
Lenses (every 12 months)		
Single Vision	\$25 Copay	\$15 Reimbursement
Bifocal	\$25 Copay	\$30 Reimbursement
Trifocal	\$25 Copay	\$60 Reimbursement
Lenticular	\$25 Copay	\$60 Reimbursement
Progressive (copay includes bifocal cost)	\$90 Copay	\$30 Reimbursement
Premium Progressive <sup>2</sup>	20% off retail minus \$120 plan allowance plus \$90 Copay = member out-of-pocket	\$30 Reimbursement
Frames (every 24 months)		
	\$100 Allowance** Additional 20% off balance over allowance	\$50 Reimbursement
Contact Lenses (every 12 months)		
Conventional	\$115 Allowance** Additional 15% off balance over allowance	\$75 Reimbursement
Disposable	\$115 Allowance	\$75 Reimbursement
Medically Necessary	\$0 Copay	\$210 Reimbursement

## Vision weekly employee payroll contributions

Effective Oct. 1, 2024

Employee	\$0.88
Employee + spouse	\$1.68
Employee + child(ren)	\$1.77
Family	\$2.60

*\*Out of network coverage is available. To receive reimbursement up to the amounts listed above, a claim form with itemized receipt is required. Reimbursement will not exceed the providers actual charge. Claims forms can be found at [aetnavision.com](https://aetnavision.com) or by calling customer service Monday through Sunday at 877-973-3238. Completed claim forms can be submitted electronically or mailed to Aetna, PO Box 8504 Mason, OH 45040-7111. Enrolled members can access our secure member website once their plan becomes effective. Enrolled subscribers will receive a welcome packet with ID card mailed to their home within 15 business days after enrollment is processed.*

*\*\*Allowances are one-time use benefits. No remaining balances may be used. The plan does not provide a declining balance benefit.*

*<sup>1</sup>Contact lens fit and two follow-up visits are allowed once a comprehensive eye exam has been completed.*

*<sup>2</sup>Premium progressives and premium anti-reflective brand designations are subject to annual review and change based on market conditions. Ask your eye care provider for more information.*

**You can elect the Aetna vision plan regardless of whether you are enrolled in the medical or dental plan.**

**You will not receive a vision ID card. However, you can print an ID card on [aetnavision.com](https://aetnavision.com).**



# Flexible Spending Accounts (FSAs)

PayFlex | [payflex.com](https://payflex.com) | 888.678.8242

A great way to plan ahead and save money over the course of a year is to participate in an FSA. An FSA lets you redirect a portion of your salary on a pretax basis into a reimbursement account, saving you money on taxes. Each year that you would like to participate in the FSAs, you must elect the amount you want to contribute.

	Annual contribution limits
Healthcare flexible spending account	\$3,200 per household*
Dependent care flexible spending account	\$5,000 filed jointly \$2,500 filed individually*

*\*IRS limits subject to change.*

ImageFIRST offers two types of FSAs that can help you save on a pretax basis for out-of-pocket expenses.



## Healthcare flexible spending account

The healthcare FSA can be used to pay for eligible out-of-pocket medical, dental, vision and prescription drug expenses.

Funds in the healthcare FSA are available at the beginning of the plan year and can be used for your expenses and those of your spouse and dependents, even if you and your family aren't covered by our healthcare plan.

### Grace period benefit

The maximum contribution in 2024 for the healthcare flexible spending account is \$3,200 per household. This is a use-it-or-lose-it account, meaning any funds remaining in the account following the close of the plan year will be forfeited.

Our plan has a 2 1/2 month grace period to allow you additional time to incur claims and use your FSA funds to pay for these expenses. All services must be incurred from 10/1/2024 through 12/15/2025. Claims must be submitted by December 29th.

### Extra Money in Your Account?

Shop FSA Store for guaranteed eligibility on 2,500+ products

[fsastore.com](https://fsastore.com)





## Dependent care flexible spending account

Dependent care FSAs allow you to set aside money pretax to pay eligible out-of-pocket day care expenses so that you or your spouse can work or attend school full-time. You must contribute money through payroll deduction to your dependent care FSA before you can spend it.

During open enrollment, you must decide how much to set aside for this account in 2024. You may contribute up to \$5,000, or up to \$2,500 if you are married and file separate tax returns.

### Eligible expenses

- Adult day care
- Child day care
- After-school care
- Babysitting (work-related, in your home or someone else's home)
- Babysitting by your relative who is not a tax dependent (work-related)
- Nanny or au pair
- Custodial elder care
- Transportation to and from eligible care (provided by your care provider)

### Ineligible expenses

- Babysitting (not work-related, for other purpose)
- Babysitting by your tax dependent (work-related or for other purpose)
- Custodial elder care (not work-related, for other purpose)
- Dance lessons, piano lessons or sports lessons
- Educational, learning or study skills services for child(ren)
- Household services (housekeeper, maid, cook, etc.)







# Group Term Life and Accidental Death and Dismemberment (AD&D)

The Hartford | [thehartford.com](https://thehartford.com) | 800.563.1124

ImageFIRST's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. Group term life and AD&D coverage are provided automatically at no cost to you on the first of the month following 30 days.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount. ImageFIRST does not pay for dependent life, associates elect and pay for child and spouse life.

<b>Group term life and AD&amp;D</b>	<b>100% paid by the employer</b>
Employee	1x base annual earnings up to \$200,000

## How Much Life Insurance Do You Need?

### Current Expenses

Home Mortgage/ Rent	Credit Card Debt Other Debt
Car Payments	

### Future Needs

Child Care	Routine
College Tuition	Household
Spouse's	Expenses
Retirement	

After you add your financial responsibilities, how does the sum compare with your current coverage?

## Age reduction schedule

- Ages 65 to 69: Benefit decrease to 65% of original benefit.
- Ages 70+: Benefit decrease to 50%.





# Disability

The Hartford | [thehartford.com](http://thehartford.com) | 800.563.1124

ImageFIRST offers two company-paid disability plans by The Hartford to provide financial assistance in case you become disabled or unable to work. These disability plans are available to eligible full-time employees the first of the month following the date of hire.

## Short-term disability (STD) plan

STD benefits are designed to replace a portion of your income for a non-work-related short-term injury or illness. STD benefits are paid at 66.66% of your eligible weekly base pay, up to \$2,000 weekly, during the first 13 weeks of injury or illness.

Short-term disability eligibility — full-time employees	100% paid by the employer
Weekly benefit amount	66.66%
Weekly benefit maximum	\$2,000
Benefits begin	8th day
Benefits duration	13 weeks

The STD benefit is paid for by ImageFIRST; there is no cost to you. However, any income replacement benefits received are taxable.

## Long-term disability (LTD) plan

This benefit offers financial protection to you when you need it most — if you become disabled and can no longer work. The plan will also help you return to work, if appropriate.

Long-term disability eligibility — full-time employees	100% paid by the employer
Monthly benefit amount	60%
Monthly benefit maximum	\$7,500
Benefits begin	90 days
Benefits duration	SSNRA or 3.5 years

Your benefit amount may be offset by other benefits you are receiving, such as Social Security or workers' compensation. Your monthly benefits are subject to federal income tax and may be subject to state and local taxes.

## Coordination of disability benefits

Your benefit may be reduced if you receive disability benefits from retirement, Social Security, workers' compensation, state disability insurance, no-fault benefits or return-to-work earnings. Refer to your certificate of coverage for more details.

## Do I have to pay for my health insurance while I'm on leave?

**YES!** If you do not pay your premium for benefits, all benefits may be terminated for non-payment. It is your responsibility to inform us how you will be repaying, especially for a longer leave.

Associates should plan their repayments around their leave period. You can make partial payments while on leave or double up your payments upon your return to work.

Send premium (*check or money order*) payable to:  
**ImageFIRST, at the following address while on any leave:**

**ImageFIRST**

*Attn: Benefits*

900 East 8th Ave, Suite 200, King of Prussia, PA 19406

*\*Include your Name, Contact Information, & Location.*







# Associate Assistance Program (AAP)

The Hartford | [guidanceresources.com](https://guidanceresources.com) | 800.96.HELPS or 800.964.3577

Web ID: HLF902 Company name: ABILI

We all know that life can be challenging at times. Issues like illness, debt and family problems can leave us feeling worried or anxious and not able to be at our best. The AAP, sponsored by The Hartford, provides confidential support and resources for you and your dependents at no charge. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your well-being.

Here's what the program offers:

- **AAP:** 3 face-to-face visits with experienced clinicians (per occurrence), without any per-session cost to you.
- **LEGAL RESOURCES:** Unlimited phone access to The Hartford legal professionals, an initial consultation at no charge with a local attorney and discounts on additional services.
- **FINANCIAL RESOURCES:** Unlimited telephone access with a financial planner. Unlimited phone access to financial professionals for information regarding personal finance and related issues.
- **WORK/LIFE RESOURCES:** Information and referrals on child care, elder care, adoption, relocation and other personal convenience matters.
- **HEALTH RISK ASSESSMENTS:** Online access to a health risk assessment survey and a variety of health management tools and information.
- **ONLINE WILL PREPARATION:** Access to Estate Guidance Will Preparation, which offers the ease and simplicity of online will preparation. You can complete a will and download it to your computer.

## Counseling Services

### Assistance around the clock

Whenever you need assistance with a work/life issue, the AAP is there for you, 24 hours a day. Specialists are available for confidential 24/7 assistance and support.

The AAP provides counseling on all aspects of life, including:

- Difficulties in relationships.
- Emotional/psychological issues.
- Stress and anxiety issues with work or family.
- Alcohol and drug abuse.
- Personal and life improvement.
- Legal or financial issues.
- Depression.
- Child care and elder care issues.
- Grief issues.

### Get Started

For more information and resources:

Call: 800.964.3577

Go online: [guidanceresource.com](https://guidanceresource.com)



# 401(k) Retirement

Principal | [principal.com](https://principal.com) | 1.800.547.7754 | Group #: 5-37290

The ImageFIRST 401(k) retirement plan is designed to help you prepare for retirement and attain your financial goals.

## How does the plan work?

The 401(k) retirement plan makes it easy for you to save money on a tax-deferred basis. When you enroll in the plan, a personal account will be established with Principal in your name, funded by:

- Your contributions (pre-tax and/or Roth). Investment earnings on both types of contributions.
- Employer matching contributions - After 1 Year.
- Dollar for dollar up to 3% with an annual maximum match of \$3,000

**It's FREE Money Matching!**

## Eligibility

ImageFIRST employees (part-time and full-time) are eligible to enroll in and participate in the 401(k) retirement plan on the first of the month following 30 days. Associates must be at least 18 to participate.

### Automatic deferrals and automatic increases

The 1st of the month following 30 days of service you are eligible to participate in the 401k retirement plan, you will be **AUTOMATICALLY ENROLLED**.

**YOU MUST OPT-OUT** prior to the 1st payroll deduction. Monies deposited to the 401k are accessible for withdrawal upon retirement or termination of employment.

Unless you voluntarily elect to opt-out or change your salary deferral percentage will begin at 5% deferral and automatically increase 1% annually, effective October 1st, until your deferral reaches a maximum of 15%.



## 401(k) Retirement Continued

### Beneficiary designation

An important aspect of estate planning is making beneficiary designations and keeping them up to date after life changes. It's generally quick and easy to assign or update your beneficiary designation by visiting [principal.com](https://principal.com). You will need to provide the name and Social Security number of each beneficiary. If you cannot complete the designation online, you can obtain a paper form.

### Employer matching contribution

The ImageFIRST matching contributions and their earnings are 100% vested immediately upon participation in the 401(k) retirement plan. You are always fully vested in your contributions and earnings.

### Pretax 401(k) contributions

Pretax contributions allow you to reduce your current taxable income. In addition, any earnings on your contributions are tax-deferred. Any contributions and earnings are fully taxable as ordinary income when you withdraw them.

### Roth 401(k) contributions

You make Roth 401(k) contributions with after-tax money, so you see no immediate tax benefit. Any earnings from those contributions are tax-free when you take a qualified distribution.

### 2024 401(k) plan limits:

- Your combined elective deferrals — whether to a traditional 401(k), a Roth 401(k) or both — cannot exceed \$23,000 for tax year 2024 if you are under age 50.
- If you are age 50 or older, you may contribute an additional \$7,500 in the form of catch-up contributions.
- The employer matching contribution limit for 2024 is \$69,000 (age 49 or younger).

**A Primary Residence Loan and Hardship Withdrawal REQUIRE SUPPORTING DOCUMENTATION from the Associate for the amount requested or will be rejected by Principal and your Benefits Department.**

### Here are some helpful terms

**401(K):** A 401(k) plan is a tax-advantaged, defined-contribution retirement account offered by many employers to their employees. It is named after a section of the U.S. Internal Revenue Code. Workers can make contributions to their 401(k) accounts through automatic payroll withholding, and their employers can match some or all of those contributions. The investment earnings in a traditional 401(k) plan are not taxed until the employee withdraws that money, typically after retirement.

**PRETAX:** A pretax contribution is any contribution made to a designated pension plan, retirement account or other tax-deferred investment vehicle for which the contribution is made before federal and municipal taxes are deducted. For example, if you put \$10,000 into a 401(k), you do not have to pay tax on that \$10,000 of income in the year that it was earned. Pretax contributions are the government's way of encouraging you to save for your retirement.



# Voluntary Benefits

Voluntary benefits insurance can help protect you from significant or unexpected out-of-pocket expenses. Consider your anticipated medical needs along with the cost of the insurance plans available to you. Keep in mind, these plans are intended to supplement, not replace, a medical plan.

## Supplemental Life and AD&D Insurance

**The Hartford** | [thehartford.com](https://www.thehartford.com) | 800.563.1124

You may also choose to purchase Supplemental Life Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

Associate	\$10,000 increments up to \$500,000 maximum. You can elect up to \$150,000 without requiring evidence of good health.
Spouse	\$5,000 increments up to a maximum of \$250,000. Your spouse's amount cannot exceed 50% of your coverage amount. Your spouse can elect up to \$25,000 without requiring evidence of good health.
Children	\$5,000 or \$10,000 (from age 14 days to age 19, or 26, if full-time student).

## Long-Term Care

**Chubb** | 855.241.9891

Voluntary term life with long-term care coverage provides protection against the high cost of nursing homes, assisted living facilities, and home care provider expenses. You get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. Insurance premiums are waived while this benefit is being paid.

## Legal Insurance

**LegalEASE** | [legaleaseplan.com/imagefirst](https://legaleaseplan.com/imagefirst) | 800.248.9000

The new Legal Benefits Plan from LegalEASE is a unique and flexible insurance product, protecting you against the high cost of legal fees. This plan provides the convenience of using either in-network or out-of-network attorneys and offers a wide range of fully covered and/or partially covered benefits, including: home and residential; financial and consumer; auto and traffic; family; estate planning and wills; and general law matters. For more information, call LegalEASE at 800.248.9000 or visit [legaleaseplan.com/imagefirst](https://legaleaseplan.com/imagefirst).





## Pet Insurance

Nationwide | [petinsurance.com](https://petinsurance.com) | 888.899.4874

We are very pleased to offer a Voluntary Pet Health and Accident Insurance plan through Nationwide. Enrollment in the plan is available at any time throughout the year, and the plan offers various coverages for dogs, cats, birds, and a variety of exotic pets at a discounted rate. Visit [petinsurance.com](https://petinsurance.com) to enroll online or call 1.888.899.4874 to enroll through a customer service representative.

## Business Travel Benefit

ImageFIRST's business travel benefit plan covers you while traveling on business anywhere in the world. You are automatically enrolled in the business travel benefit plan upon employment, and the entire cost is paid by the company. If loss of life occurs while traveling on business, an additional business travel benefit will be paid. Be sure to make your beneficiary designation at the time of enrollment.

**We offer additional benefits that give you options beyond health care and income protection.**

## Tuition Reimbursement

ImageFIRST encourages every associate to continually strive to improve themselves. Approved continuing education courses may be eligible for tuition reimbursement up to a maximum of up to a maximum of \$5,000 per year for any level of education or certification. The reimbursement amount is guaranteed if you receive a grade of C or better. See the policy and procedure manual for more details.

## Paid Time Off, Holidays and Bereavement Leave

ImageFIRST offers paid-time off for vacation, personal days, sick days, holidays, and bereavement. Please refer to the Policy & Procedure manual for additional details.

## Malloy Medicare Advisors

We have partnered with Malloy Medicare Advisors to help address your concerns regarding Medicare. Malloy Medicare Advisors is a free resource for anyone aging into or eligible for Medicare. They are a national company ready to answer your Medicare questions wherever you reside. When you contact Malloy Advisors, you will be given a thorough education on Medicare. A licensed agent will guide you through the different parts of Medicare and answer your questions or concerns. Call 1.800.933.8129 or email [answers@malloymedicare.com](mailto:answers@malloymedicare.com) to learn more. You can also visit their website at [malloymedicare.com](https://malloymedicare.com).



# Basic Insurance Terms

**COINSURANCE:** Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service. Your coinsurance will begin after you have met your deductible. For example, if the health plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health plan pays the rest of the allowed amount.

**COPAY:** A copay is a fixed dollar amount you pay for a healthcare service. The amount can vary by the type of service. Your copays will not count toward your deductible but will count toward your out-of-pocket maximum.

**DEDUCTIBLE:** The deductible is the amount you owe for covered healthcare services before your plan begins to pay benefits. For example, if your deductible is \$2,800, your plan won't pay anything until you've met your \$2,800 deductible for covered healthcare services subject to the deductible. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

**EXPLANATION OF BENEFITS (EOB):** An EOB is a statement from the insurance company showing how claims were processed. The EOB tells you what portion of the claim was paid to the healthcare provider and what portion of the payment, if any, you are responsible for.

**INDIVIDUAL MANDATE:** Federal healthcare reform mandates most U.S. citizens have health insurance for themselves and their dependents. ImageFIRST helps you stay insured by offering affordable healthcare for all employees who work at least 30 hours each week.

**IN-NETWORK VS. OUT-OF-NETWORK:** A network is composed of all contracted providers. Networks request providers to participate in their network, and in return, providers agree to offer discounted services to their patients. If you pick an out-of-network provider, your claims will be higher because you will not receive the discounts the in-network providers offer.










**OUT-OF-POCKET MAXIMUM:** The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. Your out-of-pocket maximum includes your deductible, coinsurance and copays that come out of your pocket. After you have paid the specified out-of-pocket amount during a policy year, the plan pays the remaining covered services at 100%.

**PREVENTIVE CARE:** Routine healthcare services can minimize the risk of certain illnesses or chronic conditions. Examples of preventive care services include but are not limited to physical exams, mammograms, flu vaccines, prostate tests and smoking cessation.

**REASONABLE AND CUSTOMARY:** The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.



# Contacts

<b>MEDICAL, VISION</b>	Aetna	Medical: 800.962.6842  Vision: 877.973.3238	Medical: <a href="https://www.aetna.com">aetna.com</a> Vision: <a href="https://www.aetnavision.com">Aetnavision.com</a>	
<b>PRESCRIPTION*</b>	CVS	833.268.1269	<a href="https://www.caremark.com">caremark.com</a>	
<b>AAP/EAP</b> Associate Assistance Program	The Hartford	1.800.96.HELPS (800.964.3577)	Web ID: HLF902 Company Name: ABILI <a href="https://www.guidanceresources.com">guidanceresources.com</a>	
<b>DENTAL</b>	United Concordia Dental	800.332.0366	<a href="https://www.unitedconcordia.com">unitedconcordia.com</a>	
<b>HEALTHCHAMPION</b>	The Hartford	800.964.3577	<a href="https://www.thehartford.com/employee-benefits/value-added-services">thehartford.com/employee-benefits/value-added-services</a>	
<b>ACCIDENT CRITICAL ILLNESS HOSPITAL INDEMNITY</b>	Aetna	800.607.3366	<a href="https://www.myaetnasupplemental.com">myaetnasupplemental.com</a>	
<b>LEGAL INSURANCE</b>	LegalEASE	800.248.9000	<a href="https://www.legaleaseplan.com/imagefirst">legaleaseplan.com/imagefirst</a>	
<b>STD</b> Short Term Disability <b>LTD</b> Long Term Disability	The Hartford	888.301.5615	<a href="https://www.abilityadvantage.thehartford.com">abilityadvantage.thehartford.com</a>	
<b>PET INSURANCE</b>	Nationwide	888.899.4874	<a href="https://www.petinsurance.com">petinsurance.com</a>	
<b>FSA</b> Flexible Spending Accounts	PayFlex	888.678.8242	<a href="https://www.payflex.com">payflex.com</a>	
<b>RETIREMENT SAVINGS 401(K) PLAN</b>	Principal	800.547.7754	<a href="https://www.principal.com">principal.com</a>	
<b>LIFE &amp; AD&amp;D CLAIMS SUPPLEMENTAL LIFE INSURANCE</b>	The Hartford	800.563.1124	<a href="https://www.abilityadvantage.thehartford.com">abilityadvantage.thehartford.com</a>	
<b>LTC -</b> Term Life w/Long Term Care Rider	Chubb	855.241.9891		

\*Please note, the Caremark customer service phone number and link will not be active until 10/1/24.

