

Summary Of 2020 Benefit Plan Changes

Special Reminder: NOT ALL PLANS OR FEATURES ROLL OVER YEAR TO YEAR. You must re-elect non-tobacco discounts and flexible spending/health savings accounts each year during Open Enrollment. In addition, if you are covering a spouse under a Ruan medical plan, you must reconfirm your spouse’s non-working status in order to maintain their eligibility. Failure to do so will result in the cancellation of their coverage on January 1.

New Pricing Structure on Health Plans

Ruan will be moving from a three-tier pricing structure to a four-tier structure for medical, dental, and vision premium prices beginning January 1. Please refer to the 2020 Pricing Guide posted on the Benefits Open Enrollment page of the Hub and at www.Ruan.com/Benefits for the new premium costs.

Current 3-Tier	New 4-Tier
Single (employee only)	Single (employee only)
Employee + One (+ any one dependent)	Employee + Spouse (+ spouse only)
Family (+ any two or more dependents)	Employee + Children (+ one or more children)
	Family (+ spouse and one or more children)



If you are currently covering a spouse and/or child(ren) on any of your plans, please re-elect these plans for the 2020 calendar year—even if you are planning on keeping the same options as before—to ensure the correct pricing tier is being deducted on your January 3rd paycheck.

Removal of Alternate Wisconsin Network

Employees living in the state of Wisconsin will begin accessing the BlueCard PPO network beginning January 1, 2020. To locate network providers in your area go to www.bcbs.com and click on “Find a Doctor”. You may then type in your city/state or zip code and next to “Your Plan” use alpha prefix RUA in the search criteria. (Note all other states are currently utilizing the BlueCard PPO network.)

Dental Carryover Benefit Maximum

Ruan’s dental plans will include a new benefit maximum carryover feature referred to as “To Go”. To Go allows you to carry over a portion of your unused annual coverage maximum benefits into the next plan year, providing more flexibility when planning for extensive and costly dental treatments. To Go guidelines include:

- member must be covered for one full calendar year before becoming eligible and not subject to any benefit plan waiting periods for these services
- member must have incurred at least one claim throughout the year that would apply to annual coverage maximum
- carryover amount from the prior year may not exceed the amount of your current year annual coverage maximum (\$2,000 under the Premier dental plan or \$1,000 under the Standard dental plan), and the total combined annual maximum (carryover + current) may not exceed twice your regular annual coverage maximum

Please refer to the Delta Dental To Go flyer posted on the Hub and www.ruan.com/benefits for examples on how this new carryover feature works.

*** continued ***

Questions? Call the HR Hotline at 1-800-845-6675 option 4 or e-mail benefits@ruan.com.

Summary Of 2020 Benefit Plan Changes

Medical Flexible Spending Account (FSA) Limit

The annual medical FSA limit will increase to \$2,700.

Health Savings Account (HSA) Limit

The annual HSA limit will increase to \$3,550 for single coverage and \$7,100 for employee plus spouse/children/family plans. The catch-up contribution for employees age 55+ remains the same at \$1,000.

Annual Benefits Salary (ABS) for New-Hire/Re-Hire Drivers

The starting ABS for new-hire/re-hire drivers that are not paid an hourly rate will increase from \$37,000 to \$42,000. This ABS is adjusted each January to reflect the driver's prior year's wages (rounded up to the nearest \$1,000) or \$42,000, whichever is greater. This amount is used to determine benefit levels for core life insurance, supplemental short- and long-term disability benefits, and calculation of disability premiums.

New Employee Assistance Program (EAP) Website

Magellan Health has rolled out a newly designed website, www.MagellanAscend.com. This user-friendly site allows you and your family members to explore available services, check out the App Library, view a variety of content in the Learning Center, and enjoy free monthly newsletters and live webinars. Note you must first register with this website by clicking "Log In" and then "Sign Up" to get started. When creating a new account enter Ruan Transport Corporation as the company name. Team members may continue to call toll-free 1-800-356-7089 to speak to a counselor.

New BenXpress Mobile App



Quickly pull up your personal BenXpress enrollment page *without* having to enter your username or password with the new BenXpress mobile app! Simply download the BenXpress app (Google Play or Apple App Store), then login to BenXpress from your mobile device and link the app to your personal account. App registration instructions with screen shots are available at www.Ruan.com/Benefits and on the Hub under Benefits > Ready to Enroll.