

2023 Ruan Benefits and Summary of 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. You must reconfirm your Spouses non-working status if she/he is covered under a Ruan Medical plan. Additional details available on the Hub or at www.ruan.com/benefits.

Medical Plan Options

Plan changes bolded below. For premium prices refer to the 2023 Pricing Guide posted on the Hub and at www.ruan.com/benefits.

	Light		Basic		Choice Savings		Premier	
Preventative Care	100% in-network		100% in-network		100% in-network		100% in-network	
Office Visit	\$20 co-pay		\$30 after deductible		\$0 after deductible		\$25 co-pay	
Doctor on Demand (virtual visit)	\$0 routine visit \$0 mental health		\$0 after ded./OPM routine visit \$0 after ded./OPM mental health		\$0 after ded./OPM routine visit \$0 after ded./OPM mental health		\$0 routine visit \$0 mental health	
Deductible	\$5,000 single	\$10,000 family	\$3,000 single	\$6,000 family	\$2,500 single	\$5,000 family	\$0 single	\$0 family
Co-Insurance	50% after deductible		20% after deductible		0% after deductible		10%	
Out-of-Pocket Max	\$6,850 single	\$13,700 family	\$4,500 single	\$9,000 family	\$2,500 single	\$5,000 family	\$2,000 single (medical only)	\$4,000 family (medical only)

1) Use of non-network providers will reduce your benefits and increase your deductible and/or out-of-pocket maximum. 2) Basic and Choice Savings plans are high deductible plans; you pay 100% of claims, except preventive and well-child care, until the deductible has been met. 3) Preventive Care guidelines state a preventive exam/procedure that becomes diagnostic must apply to the deductible. 4) A working spouse who has other coverage available through their own employer will not be eligible to enroll in a Ruan medical plan. 5) Under the Choice Savings plan, +Spouse, +Child(ren), or Family elections share the higher family deductible and out-of-pocket maximums. 6) Virtual visits outside of the Doctor on Demand resource will apply to the plan's deductible or copay.

Express Scripts Pharmacy Program

Effective January 1, 2023, Ruan's pharmacy benefit program will be administered by Express Scripts. In mid-December, you will receive a Welcome Kit with a pharmacy ID card, separate from your Wellmark Blue Cross Blue Shield medical card, which you can present to your Express Scripts network pharmacist to accurately process your prescriptions. Members receiving a specialty drug will transition to Accredo for administration of these specialty medications.

	Light	Basic Preventive ¹	Basic All Others	Choice Savings Preventive ¹	Choice Savings All Others	Premier ³
	In-Network ²	In-Network ²	In-Network ²	In-Network ²	In-Network ²	In-Network ²
Tier 1 Generic	\$15	\$20 or 25% whichever is greater	\$20 or 25% whichever is greater after deductible	\$15 or 25% whichever is greater	\$0 after ded./OPM	\$10 or 25% whichever is greater
Tier 2 Select brands	50% after deductible	\$35 or 25% whichever is greater	\$35 or 25% whichever is greater after deductible	\$30 or 25% whichever is greater	\$0 after ded./OPM	25%
Tier 3 Non-select brands	50% after deductible	\$50 or 25% whichever is greater	\$50 or 25% whichever is greater after deductible	\$45 or 25% whichever is greater	\$0 after ded./OPM	25%
Specialty Drugs	50% after deductible	Generic/select brands: \$35 or 25% whichever is greater after deductible Non-select brands: \$50 or 25% whichever is greater after deductible		\$0 after deductible/OPM		10%

1) Preventive drugs are identified on the 2023 Consumer Directed Healthcare Preventive Medications Standard Plus Drug List available at www.express-scripts.com. 2) Out-of-network (or non-participating) pharmacy rates equal your co-pay or 50% (whichever is greater) and is subject to Usual, Customary and Reasonable charges. A complete listing of plan benefits and exclusions is available in the Summary Plan Description (SPD). 3) Under the Premier plan your Rx cost share does not apply to the medical plan's out-of-pocket maximum (OPM). A separate Rx OPM of \$2,000 single/\$4,000 family applies.

While Ruan members will not be able to register with the Express Scripts website or mobile app until January 1, 2023, general information about your new Express Scripts service can be viewed at www.express-scripts.com/NPNPFV11.

COMING SOON! In early November the link www.Express-Scripts.com/RuanTransportCorporation will allow members to review their drug benefits under the National Preferred formulary list, locate a National Plus network pharmacy and price a medication. For those considering one of Ruan's high deductible health plans, Basic or Choice Savings, a list of preventive medications is available on the Hub under Benefits > 2023 Open Enrollment.

Health Savings Account (HSA) Limits

The contribution limits for 2023 are increased to \$3,850 single and \$7,750 family. Members who are enrolled in the Choice Savings medical plan and qualify for the HSA will receive a company contribution of \$9.61 per week/\$19.23 bi-weekly (annual maximum \$500). The company contribution will apply to the annual IRS limit.

CAUTION! If you are planning to transition from a healthcare FSA to an HSA in 2023, make sure to spend all remaining FSA funds by the end of the year. Any balance in your FSA as of December 31 — even if it's just a few cents — will delay your ability to make HSA contributions until April 1. This is due to the FSA "grace period" through March 15. Regulations do not allow participants to access both a pre-tax medical FSA and pre-tax HSA funds at the same time.

Ruan 401(k) Retirement Plan

² Ruan's 401(k) Retirement Plan will continue to allow eligible participants to take up to two loans per 12-month period, subject to loan minimum/maximum limits. However, beginning January 1, 2023, you may not have more than two outstanding loan balances at any given time.

Dental Enhancements

Regular oral health exams can help detect significant medical conditions before they become serious, as research suggests the health of your mouth mirrors the overall health of your body. Diagnostic and Preventive (D&P) services will now be covered at 100% on the Standard plan (the Premier plan already covers D&P at 100%). Sealants and space maintainers will also now be covered under D&P on both plans, with the lifetime maximum removed for sealant applications.

2023 Vision Plan

Ruan is pleased to offer a more robust vision plan in 2023 at a decreased cost! Ruan's coverage through VSP will now include a full-service exam, lenses and frames or contact lenses, and many cosmetic lens options. This enhancement requires a change in the VSP Advantage network.

Vision Plan	VSP Advantage Plan	
	In-Network	Out-of-Network
Exam	\$10 copay	Up to \$45
Contact Lens Fitting	Up to \$60	N/A
Lenses		
Single	\$25 material copay	\$30
Bifocal		\$50
Trifocal		\$60
Lenticular		\$75
Frames		
Retail Frame Allowance	\$130 allowance; plus 20% off any amount above the allowance	N/A
Contacts — in lieu of eyeglasses benefit		
Elective Allowance	\$130 allowance	\$100
Medical Necessity Allowance	Covered in full	\$210
Covered Lens Enhancements		
Polycarbonate for Kids	Covered in full	N/A
Other Add-ons and Services	20% avg. savings	N/A
Frequencies		
Exam	Once every 12 months	
Frames	Once every 24 months	
Lenses	Once every 12 months	

VSP Advantage Network

Printed books are not provided; however, you can access the information by calling VSP at 1-800-877-7195 or visiting www.vsp.com/advantage. Both resources provide the most current listings available. VSP Advantage has a huge network of independent private practice doctors, popular retailers including Costco, Walmart, Sam's Club and many more, plus an online option www.eyeconic.com®. Go to www.vsp.com/advantage and look for the orange Premier Program banner to find a VSP network eye doctor that will help you maximize your savings.

Non-network providers may not offer discounts, may require you to pay for services or supplies at the time of your appointment, and make you file your own claim. If you use an out-of-network provider, you have six months from the date of service to submit a claim form and itemized paid receipt to VSP for reimbursement.

NOTE: ID cards are not issued for the vision plan; however, you may print a digital ID card at www.vsp.com or scan the QR code to download the VSP Vision Care app through the Apple App or Google Play stores.



DID YOU KNOW ...

Ruan's benefits program offers a free, online decision support tool called MyHealthMoney. By answering a few simple questions, MyHealthMoney will compare your Ruan medical plan options, calculate estimated costs, and suggest a personalized benefits package. It will also show how other benefit combinations may affect your costs should you prefer a medical plan with a cheaper premium or one with a higher level of coverage. Note that this tool uses assumptions based on your answers; it offers educational guidance only and does not provide legal advice. To access MyHealthMoney, please visit the benefits section of the Hub or visit www.ruan.com/benefits.

This document contains a Summary of Material Modifications (SMM) for your 2023 benefits program. If there are any discrepancies between this handout and the plan document, the plan document will govern.



RUAN BENEFITS TOTAL REWARDS

Additional details, including SBC/SPD documents, are available on the Hub and at www.ruan.com/benefits.

QUESTIONS? CALL THE HR HOTLINE AT
800-845-6675 OPTION 4, OR EMAIL
BENEFITS@RUAN.COM.