

2024 Ruan Benefits and Summary of Plan Changes

Special Reminder: NOT ALL PLANS OR FEATURES ROLL OVER YEAR TO YEAR. You must re-elect flexible spending/health savings accounts each year. Additional details available on the Hub or at www.ruan.com/benefits.



RUAN BENEFITS
TOTAL REWARDS

MEDICAL PLAN OPTIONS

Plan changes bolded below. For premium prices refer to the 2024 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 routine visit \$0 routine mental health		\$0 routine visit \$0 routine mental health		\$0 routine visit \$0 mental health	
Deductible	\$5,000 single	\$10,000 family	\$3,200 single	\$6,400 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	\$4,800 single	\$9,600 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 co-pay.

EXPRESS SCRIPTS PHARMACY PROGRAM

All Ruan medical plans include prescription drug coverage, administered by Express Scripts. A separate prescription drug ID card will be issued which you can present to your Express Scripts National Plus network pharmacist to accurately process your prescriptions. Members receiving a specialty drug must use Accredo for the administration of these specialty medications.

	Light	Basic Preventive ¹	Basic All Others	Choice Savings Preventive ¹	Choice Savings All Others	Premier ²
	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	\$0	\$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		\$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		\$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 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.

Visit www.express-scripts.com/ruantransportcorporation to review 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 > 2024 Open Enrollment.

DENTAL ENHANCEMENTS

We are excited to share that our Dental plans will include coverage for implants in 2024, subject to the plan's deductible, co-insurance, and/or annual benefits maximum. For more details on what's covered under both plans, review your Employee Benefits Guide booklet.

HEALTH SAVINGS ACCOUNT (HSA) LIMITS

The contribution limits for 2024 are increased to \$4,150 single and \$8,300 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 2024, 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.

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

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.

Voluntary Benefits

All eligible full-time employees may choose to supplement their medical and disability coverage by purchasing accident, critical illness, and/or hospital indemnity coverage from Voya Financial. These voluntary plans offer a cost-efficient way for you to fill in any financial gaps that may come with an unexpected illness or injury. In the event of a covered condition, these plans provide you a lump-sum cash benefit, paid tax-free. There are no offsets and no restrictions on how the money paid to you can be used, which means you can use the cash to help cover the bills or added expenses that your medical plan may not cover, like co-pays, deductibles, and living expenses – or any other bills as well. For more information about covered items and premium rates, please review the voluntary plan flyers posted on the Hub and at www.ruan.com/benefits.

ACCIDENT INSURANCE

- Accident insurance provides payment directly to you based on a schedule of benefits for treatments and services that occur due to non-work-related accidents or injuries.
- Common treatments and conditions Voya pays benefits for include initial and follow-up physician visits, diagnostic exams, concussions, and other emergency services.
- Accident coverage is especially helpful for families with young children and active individuals.
- A \$75 wellness benefit is payable each year for enrollees and their covered dependents for receiving a qualifying preventive screening.

HOSPITAL INDEMNITY

- Hospital indemnity pays a cash benefit in the event of a hospital stay for covered illnesses, injuries, procedures, and pregnancies.
- Popular with those expecting a baby, who are older or have conditions that subject them to a higher risk of hospitalization, and/or are covered by a High Deductible Health Plan.
- Pre-existing conditions are waived!
- Benefits are payable for hospital and intensive care unit (ICU) admission, additional days in the hospital and ICU, rehabilitation facility confinement, and time spent in the observation unit.
- You and your covered dependents are paid a set benefit amount, depending on your plan and the length of your stay. You have the choice between two plans – a low or high plan.

Type of Admission	Low Plan	High Plan
Hospital Admission	\$500	\$1,000
Critical Care Unit Admission	\$1,000	\$2,000
Type of Confinement		
Hospital Confinement (up to 30 days/stay)	\$100 per day	\$200 per day
ICU Confinement (up to 30 days/stay)	\$200 per day	\$400 per day

Sample Payout

John's daughter broke her arm falling off her bike

	Benefit
ER	\$250
X-ray	\$100
Broken arm	\$2,500
Cast/sling	\$275
Follow-up visit	\$100
Physical therapy (3 visits)	\$180
Total \$ received \$3,405	

CRITICAL ILLNESS INSURANCE

Critical illness provides a lump-sum benefit upon diagnosis of a covered illness.

- You have the choice of \$10,000, \$20,000, or \$30,000 in guaranteed issue coverage. Spouses can be covered at 100% and children at 50% of your elected amount. Rates vary based on attained age and coverage level.
- If a previous illness returns or a new one is diagnosed, benefits remain payable up to the maximum while insured.
- Pre-existing conditions are waived! Date of diagnosis must be while coverage is in effect.
- A \$75 wellness benefit is payable each year for enrollees and their covered dependents for receiving a qualifying preventive screening.

Covered Conditions include:

- Cancer
- Heart attack and stroke
- Organ transplant
- MS, ALS, Parkinson's, and Alzheimer's
- Children's conditions
- And more

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

This document contains a Summary of Material Modifications (SMM) for your 2024 benefits program. If there are any discrepancies between this handout and the plan document, the plan document will govern.