



## 2023 EMPLOYEE BENEFITS SUMMARY

Full-time eligible team members start coverage after 30 days of employment. Some benefits are provided free of charge by the company, while others are optional and must be elected by the employee and are paid through payroll deduction. Many benefit premiums are deducted on a pre-tax basis.

### Medical

- + Four plans from which to choose
- + Administered by Wellmark BCBS
- + Worldwide BlueCard PPO Network

### Prescription Drug

- + All medical plans include drug coverage
- + Administered by Express Scripts
- + National Plus network

### Dental

- + Two plans from which to choose
- + Administered by Delta Dental of Iowa Delta
- + Premier or Delta PPO networks

### Vision

- + Annual routine exam
- + Coverage for lenses/frames or contacts

### Paid Time Off

- + Paid holidays
- + Vacation
- + Additional programs based on job category

### Short-term Disability (STD)

- + Company paid core benefit
- + Optional supplemental buy-up coverage

### Long-term Disability (LTD)

- + Company paid core benefit
- + Optional supplemental buy-up coverage

### Life Insurance

- + Company paid benefit including AD&D
- + Optional supplemental buy-up coverage
- + Optional spouse and dependent coverage

### Other Benefits

- + Wellness and tuition reimbursements
- + Employee Assistance Program
- + Will preparation service
- + Employee discounts
- + Referral bonus
- + Travel assistance

### 401(k) Retirement Plan

- + Participation after 30 days of service
- + Automatic enrollment with annual step-up
- + Company matches 50 percent of the first 6 percent you contribute after 1 year of service
- + May change your deferral, investments, or opt out any time

Additional details are available at [www.ruan.com/benefits](http://www.ruan.com/benefits) or on the Hub

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## Medical Plan Options

All plans administered by Wellmark Blue Cross Blue Shield and utilize worldwide BlueCard PPO network.

	LIGHT		BASIC		CHOICE SAVINGS		PREMIER	
Preventative Care	100% in-network		100% in-network		100% in-network		100% in-network	
Doctor on Demand (virtual visit)	\$0 routine visit \$0 mental health		\$0 after deductible/OPM routine visit \$0 after deductible/OPM mental health		\$0 after deductible/OPM routine visit \$0 after deductible/OPM mental health		\$0 routine visit \$0 mental health	
Office Visit	\$20 co-pay		\$30 after deductible		\$0 after deductible		\$25 co-pay	
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 Maximum (OPM)	\$6,850 Single	\$13,700 Family	\$4,500 Single	\$9,000 Family	\$2,500 Single	\$5,000 Family	\$2,000 Single	\$4,000 Family

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

## Prescription Drug

All medical plans include prescription drug coverage administered by Express Scripts. You will receive a separate Rx card.

	LIGHT	BASIC		CHOICE SAVINGS		PREMIER
		PREVENTIVE	ALL OTHERS	PREVENTIVE	ALL OTHERS	
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 deductible)	\$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 deductible)	25%
Tier 3- All Other 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 deductible)	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% co-insurance

- 1) Out-of-Network benefits equal your co-pay or 50%, whichever is greater, and is subject to Usual Customary & Reasonable charges (UCR).
- 2) Under the Basic and Choice Savings plans, the deductible is waived for preventive medication. To see if a medication is labeled as preventive visit [www.express-scripts.com/RuanTransportCorporation](http://www.express-scripts.com/RuanTransportCorporation)
- 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.
- 4) There is a mail order program available for high cost maintenance drugs. For three co-pays you receive a 90 day supply without the "whichever is greater" clause, allowing additional savings.
- 5) All specialty drugs must be filled through the Accredo Specialty Pharmacy Program to be covered by insurance.

## Dental

Plans administered by Delta Dental of Iowa and offer Delta Premier or Delta PPO networks.

	STANDARD DENTAL		PREMIER DENTAL	
	PREMIER NETWORK	PPO NETWORK	PREMIER NETWORK	PPO NETWORK
Preventative Care	0% co-insurance		0% co-insurance	
Annual Deductible	\$50	\$25	\$25	\$15
Basic Care	20% (after deductible)	10% (after deductible)	20% (after deductible)	10% (after deductible)
Major Care	50% (after deductible)		50% (after deductible)	
Dental Maximum	\$1,000/year/person		\$2,000/year/person	
Orthodontia (children age 19 and younger only)	\$50 ortho. deductible, then 50% Lifetime max: \$1,000		\$50 ortho. deductible, then 50% Lifetime max: \$1,500	

- 1) \*Out-of-Network rates are subject to Usual Customary & Reasonable charges (UCR).

## Vision

Plans administered by VSP and utilize the VSP Advantage network.

	IN-NETWORK
Annual Exam (once per 12 months)	\$10 co-pay
Lenses (once per 12 months)	\$25 co-pay
Frames (once per 24 months)	\$130 allowance
Contacts - in lieu of glasses Contact Lens Fitting	\$130 allowance up to \$60 allowance

- 1) Network providers offer discounts up to a 20% on goods and services.
- 2) Members are responsible for charges over the annual plan allowances.

**Note:** This handout is for informational purposes only. If there are any discrepancies between this brochure and the plan document, the plan document will govern. For more information, please consult the Employee Benefits Guide, Summary Plan Description, or Employee Policy Manual.

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