



2025

GOH BENEFITS GUIDE

At GOH, we're committed to providing our employees with top-quality benefits. That's why we're excited and proud to present our 2025 Benefits Plans.



YOUR GOH BENEFITS PACKAGE

In this guide you'll find important information about carriers, programs, pricing, and other information about the many benefits you are eligible for as an employee of the Company. Please take the time to read through this guide to better understand the options available. We hope you appreciate the comprehensive design and large network of providers that come with these benefits options.

To learn more about any of the benefits available, you can visit the Employee Portal at <http://portal.goh-inc.com>.

YOUR BENEFIT EXPERTS - Optavise

To provide easy access to the information you need, we work closely with a team of benefits experts at Optavise. Free to all GOH employees, Optavise is available to help you choose a plan, solve billing and claims issues, find in-network providers, and assist with any benefits needs you have.

Email Optavise at advocate@optavise.com | Call Optavise at **866-253-2273**



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SIMPLIFYING MEDICAL PLANS

Understanding your options and making the right choices should be easy.

CHOOSE FROM TWO PLAN OPTIONS:

HSA PLAN

POS PLAN

Each is available with an affordable weekly premium. For a look at premium costs for each plan offered, see [page 9](#).

FOR HSA PLAN MEMBERS

GOH makes contributions to a Health Savings Account (HSA) to help you pay for medical services. You can also make tax-free contributions to the account.

- More money in your pocket
- Contributions automatically earn tax-free interest
- Options to invest and receive tax-free earnings
- Pay for healthcare tax-free

HOW YOUR COVERAGE WORKS*:

- ▶ **You pay up to your deductible**
You pay the cost of your medical treatment with Aetna network discounts until you reach your deductible.
- ▶ **Your plan will then begin to pay the rest of the cost**
Your plan will start to pay for the rest of the cost minus any copays or co-insurance.
- ▶ **Until the out-of-pocket maximum is reached**
Your medical costs will be covered in full once you hit your out-of-pocket maximum.

SIMPLIFYING TECHNICAL TERMS

Copay - the flat fee paid whenever you visit a doctor, purchase prescription medications, or use other medical services

Deductible - the amount you pay before insurance begins to pay toward your claims

Co-insurance - the percentage of medical expenses you continue to pay after your deductible has been met and until you reach your out-of-pocket maximum

Weekly premium - the amount deducted each week from your paycheck to pay for your insurance coverage

*REFER TO PLAN DOCUMENTS FOR DETAILS.



MEDICAL COVERAGE WITH AETNA

Whether you choose our HSA Plan or POS Plan, you'll find the comprehensive coverage you need and benefits that fit your lifestyle.

▶ HSA PLAN

- Lower paycheck premium costs
- 0% Co-Insurance in-network
- Free in-network preventive care
- Higher annual deductible
- In- and out-of-network coverage

▶ POS PLAN

- Higher paycheck premium costs
- 20% Co-Insurance in-network
- Free in-network preventive care
- Lower annual deductible
- In- and out-of-network coverage

In-Network Benefits	HSA Plan	POS Plan
Annual Deductible	\$3,300 Individual / \$6,600 Family*	\$1,250 Individual / \$2,500 Family*
GOH Contribution to HSA	Up to \$1,650 Individual / Up to \$3,300 Family	Not Applicable
Co-Insurance Percentage	You pay 0% after deductible	You pay 20% after deductible
Preventive Care	No Charge	No Charge
Primary Office Visit	No Charge after deductible	\$25 copay
Specialist Office Visit	No Charge after deductible	\$40 copay after deductible
Teladoc Visit	No Charge after deductible**	\$25 copay
Urgent Care Visit	No Charge after deductible	\$25 copay after deductible
Emergency Room Visit	No Charge after deductible	\$1,000 copay after deductible
Hospital In-Patient	No Charge after deductible	You pay 20% after deductible
Hospital Out-Patient	No Charge after deductible	You pay 20% after deductible
Out-of-Pocket Maximum	\$3,500 Individual / \$6,800 Family*	\$3,500 Individual / \$6,800 Family*

*Each family member pays no more than the individual Deductible/Out-of-Pocket Maximum.

**Federal guidelines require Teladoc-type visits within an HSA-compatible plan to be subject to the deductible. The charge for regular office visits will be \$56 or less, mental health visits range from \$90 - \$215 depending on type, and dermatology visits are \$85 or less.



 **DOWNLOAD THE AETNA APP**



Phone: (800) 245-3899 | Website: www.aetna.com | Network: Choice POS II



THE HEALTH SAVINGS ACCOUNT (HSA)

A great way to cover healthcare expenses and save for the future.

Once you enroll in the HSA Medical Plan, your Health Savings Account will automatically open and GOH will begin making contributions.*

GOH WILL CONTRIBUTE UP TO

\$1,650 in 2025 if you choose individual coverage

\$3,300 in 2025 if you choose family coverage

GOH WILL START YOU OFF IN EARLY JANUARY* WITH

\$500 if you choose individual coverage

\$1,000 if you choose family coverage

GOH WILL MATCH YOUR CONTRIBUTION ON A QUARTERLY BASIS

up to another **\$1,150** if you choose individual coverage

up to another **\$2,300** if you choose family coverage

You can contribute up to \$2,650 a year on a pre-tax basis if you're an individual member and \$5,250 if you have family coverage. If you're 55 or older, you can make extra "catch up" contributions of up to \$1,000 a year.

*All new hires will receive this contribution at the beginning of the first full quarter of employment.

- ▶ **Your investment.**
Your account.
Even if you change jobs or medical plans.

Your account is yours to keep and travels with you, even if you change jobs. These funds will continue to rollover year-to-year.

- ▶ **Your contributions.**
Your tax savings.

You can contribute tax-free through payroll. Funds remain tax-free when used for qualifying healthcare expenses like medical, prescription drug, vision, or dental.

- ▶ **Your savings.**
Your tax-free earnings.

You will earn interest on your savings, and when you reach \$1,000, you can invest your savings. Both the interest and your investment earnings remain tax-free when used for qualifying expenses.



Phone: (888) 678-8242 | Website: www.inspirafinancial.com | Qualified Expenses: hsastore.com



COMPARE: HSA VS. POS

ELIZABETH HAS AN INDIVIDUAL HSA

She saves directly from her paycheck into her HSA

\$1,300 (\$25 per week for 52 weeks)

+ **\$1,650** (GOH match)

- **\$0** (No income tax is applied)

\$2,950 Tax-free money to cover medical expenses

WILLIAM DOESN'T HAVE AN HSA

He saves directly from his paycheck

\$1,300 (\$25 per week for 52 weeks)

+ **\$0** (GOH match)

- **\$325** (25% federal income tax)

\$975 Post-tax money to cover medical expenses

It's good to know your funds are available as soon as they are deposited and you can use your money in two ways:

- 1. To pay for out-of-pocket qualifying healthcare expenses like medical, prescription drug, vision, or dental for you or your tax dependents.***
- 2. Leave the money in your account so it will carry over from year-to-year and grow tax-free. You can even use this money tax-free in retirement to pay for Medicare.**

However, please remember that you'll need to enroll in the Aetna HSA Plan to open a Health Savings Account. Also, you can't contribute to a Health Savings Account if you're in another medical plan (including, but not limited to, Medicare or TRICARE) or are a dependent on someone else's tax return. If you're covered by another medical plan, you can still enroll in the Aetna HSA Plan, but you cannot open a Health Savings Account.

*HSA funds are tax-free and therefore can only be used on your tax dependents.



PRESCRIPTION DRUGS

In the POS plan, the pharmacy deductible is \$500 for individuals and \$1,000 for families.
 With the HSA Plan, there is no separate pharmacy deductible.

Prescription Drugs	HSA Plan	
	30-day supply	90-day supply*
Pharmacy Deductible	Part of HSA annual deductible	Part of HSA annual deductible
Generic	\$10 after deductible	\$20 after deductible
Preferred Brand	\$30 after deductible	\$60 after deductible
Non-preferred Brand	\$55 after deductible	\$110 after deductible

Prescription Drugs	POS Plan	
	30-day supply	90-day supply*
Pharmacy Deductible	\$500 Individual/\$1,000 Family	\$500 Individual/\$1,000 Family
Generic	\$10 after deductible	\$20 after deductible
Preferred Brand	\$30 after deductible	\$60 after deductible
Non-preferred Brand	\$55 after deductible	\$110 after deductible

*90-day supply available through mail order or select retail locations. See Plan for details.

DID YOU KNOW?

Preventative medications for conditions like these may be covered in full.

- Hypertension
- Osteoporosis
- Prescription Diet Drugs
- High Cholesterol
- Diabetes
- Prescription Vitamins
- Stroke
- Smoking Cessation
- Asthma
- Prenatal Nutrient Deficiency

You can review which prescriptions qualify on aetna.com.

GO GENERIC FOR GREATER SAVINGS

If you choose a brand-name medication when a generic option is available, you'll need to pay the cost difference as well as the copay.

30-DAY SUPPLY → 90-DAY SUPPLY

GET 3x THE PRESCRIPTIONS FOR 2x THE COST



EMERGENCY OR URGENT CARE?

GO TO NEAREST EMERGENCY ROOM (ER) FOR:

- Severe bleeding
- Head injury
- Seizures
- Trouble breathing
- Dehydration
- Serious infection

This list is not exhaustive. If possible, it's best to speak with your primary care provider for advice.

DON'T GET CHARGED FOR A NON EMERGENCY CARE VISIT AT AN ER!

1. Emergency Room Notification Report – When you go to the ER, you may receive a letter from Aetna called an Emergency Room Notification Report (ERNR)
2. You can mail your response to the letter (ERNR) or contact Member Services
3. If Aetna determines your ER visit was not a true emergency, you may be required to pay the entire bill yourself
4. **NON-EMERGENCY CARE IS NOT COVERED AT AN ER**

GO TO THE NEAREST URGENT CARE CENTER FOR:

- Ear infections
- Routine allergies
- The flu
- Minor burns
- Rashes
- Sports injuries
- Bad colds

This list is also not exhaustive. Again, it's best to speak with your primary care provider for advice.

URGENT CARE CENTERS ARE OFTEN OPEN AT NIGHT AND ON WEEKENDS.
Scheduling an appointment is not necessary and wait times are often much shorter than at an ER.

USE TELEMEDICINE FOR:

- Cold and flu
- Fever
- Infections
- Bronchitis
- Headaches
- Acne
- Allergies

This list is not exhaustive. Refer to [page 10](#) for additional information on Teladoc.



There's a lot to smile about with a plan that offers high maximums and low premiums.

In-Network Benefits and Covered Services	Coverage Level
Deductible - Waived for diagnostic/preventive and orthodontics	\$50 Individual / \$150 Family
Maximum - Includes all covered services except orthodontics	\$2,000 per person
Diagnostic and Preventive Services (exams, cleanings, x-rays, sealants)	100%
Basic Services (fillings, posterior composites)	80%
Endodontics (root canals)	80%
Periodontics (gum treatment)	80%
Oral Surgery	80%
Major Services (crowns, inlays, onlays and cast restorations)	50%
Prosthodontics (bridges and dentures, implants)	50%
Orthodontic Maximum	\$1,000 Lifetime
Orthodontic Benefits (dependent children to age 19)	50%



 **DOWNLOAD THE SUN LIFE APP**



Phone: (800) 247-6875 | Network: Sunlife | Website: www.sunlife.com/account
 Email: clientservices@sunlife.com



VISION COVERAGE WITH EYEMED

Vision Care Services	Member Cost In-Network
Exams	\$0 copay
Lenses (single, bifocal, trifocal, and lenticular)	\$0 copay
Frames	\$130 allowance, plus 20% off balance over \$130
Contact Lenses	\$100 allowance, plus 15% off balance over \$100

VISION PLAN IN-NETWORK DISCOUNTS

Safety Glasses Discount Program through LensCrafters® (Discount Forms are available on the Employee Portal)

- ▶ 40% off a complete pair of prescription eyeglasses
- ▶ 20% off any non-prescription sunglasses
- ▶ 20% off any remaining balance beyond plan coverage
- ▶ Get any pair of frames free at Target® (offer code 755288)



Phone: (866) 804-0982 | Website: www.eyemed.com | Network: Insight Network



THE COSTS OF COVERAGE

We do our best to get the most competitive prices while getting you the best possible coverage. Potentially save over \$3,200 on annual health insurance premiums by participating in the GOH Wellness and Nicotine-Free Programs! Visit MyHealthPark.com/GOH to learn more.

The weekly premium is the amount deducted each week from your paycheck to pay for your insurance coverage.

MEDICAL

Individual Weekly Premium	HSA Plan	POS Plan
With No Discounts	\$49.52	\$97.23
With Nicotine-Free Discount	\$33.14	\$76.66
With Wellness Program Discount	\$16.69	\$56.08
With Nicotine-Free & Wellness Program Discounts	\$0.00	\$35.51
Family Weekly Premium	HSA Plan	POS Plan
With No Discounts	\$58.25	\$133.18
With Nicotine-Free Discount	\$42.39	\$112.61
With Wellness Program Discount	\$26.73	\$92.04
With Nicotine-Free & Wellness Program Discounts	\$10.00	\$71.47

DENTAL

Weekly Premium	
Individual	\$5.01
Individual +1	\$10.02
Family	\$15.03

VISION

Weekly Premium	
Individual	\$0.00
Family	\$1.97



MANAGING YOUR CARE

As a member of our Aetna plan, you have access to a host of valuable resources.

TELADOC

When you have medical issues, you're just a call or click away from help anytime of the day or night. Teladoc's U.S. Board-certified doctors are available 24/7/365 to provide information and support through phone or video consultations.

SET UP YOUR ACCOUNT

Just visit teladoc.com/aetna and click Get Started. Enter the required information and you're done. You can also call Teladoc for assistance if needed.

DOWNLOAD THE
TELADOC APP



REQUEST A CONSULT

Once your account is set up, you can request a consult anytime you need care. Consults are available for general medical, mental health, and dermatology visits.

PROVIDE MEDICAL HISTORY

Your medical history helps provide Teladoc doctors with the information they need to make an informed and accurate diagnosis.

- ▶ **Online** - Log into teladoc.com/aetna and click My Medical History.
- ▶ **Mobile** - Launch the app and log into your account to complete the My Health Record section.
- ▶ **Call** - Teladoc can help you complete your medical history over the phone.



Phone: (855) Teladoc (835-2362) | Website: www.Teladoc.com/Aetna | App: www.Teladoc.com/mobile

AETNA 24-HOUR NURSE LINE

With the 24-Hour Nurse Line, you and your covered family members can speak to a registered nurse anytime.

- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Call as many times as you need - at no extra cost

AETNA 24-HOUR NURSE LINE

Phone: 1-800-556-1555 | Website: www.aetna.com



GET REWARDED WITH OPTAVISE

When you have questions about your healthcare coverage and spending, it's good to know you're just a phone call away from accurate information.

Optavise is your direct link to a team of Certified Benefit Advocates who can help you find in-network providers, review your medical bills, and answer any questions you may have about your benefits.

SAVE TIME. SAVE MONEY. EARN REWARDS.

GOH rewards you up to **\$5,000** for being a better health care consumer. Just follow these simple steps.

- 1. Call Optavise** before you schedule any elective healthcare test or procedure: X-rays, Ultrasound, CT Scan, MRI, Mammogram, Colonoscopy, and more can qualify!
- 2. Choose** a low cost provider based on the physicians or facilities you want to compare.
- 3. Submit** your Explanation of Benefits (EOB) and Reward Form to Optavise.
- 4. Get rewarded** with 20% of your plan savings - up to **\$5,000!**

It's easy and it's a great way to save time and money when scheduling your health procedures.



Phone: (866) 253-2273 | Email: advocate@optavise.com | Hours: M-F 8:00am-9:00pm EST



SHORT-TERM DISABILITY (STD)

SHORT-TERM DISABILITY BENEFITS

When an accident or illness keeps you off the job, having a Short-Term Disability (STD) plan helps provide peace of mind for you and your family. For eligible employees, our STD benefits are payable for up to 25 weeks.

STD benefits are **60% of your pre-disability earnings up to \$1,500 per week** and are taxable, just like regular income. Also, you will not accrue any Paid Time Off or be eligible for holiday or bereavement pay while on STD.

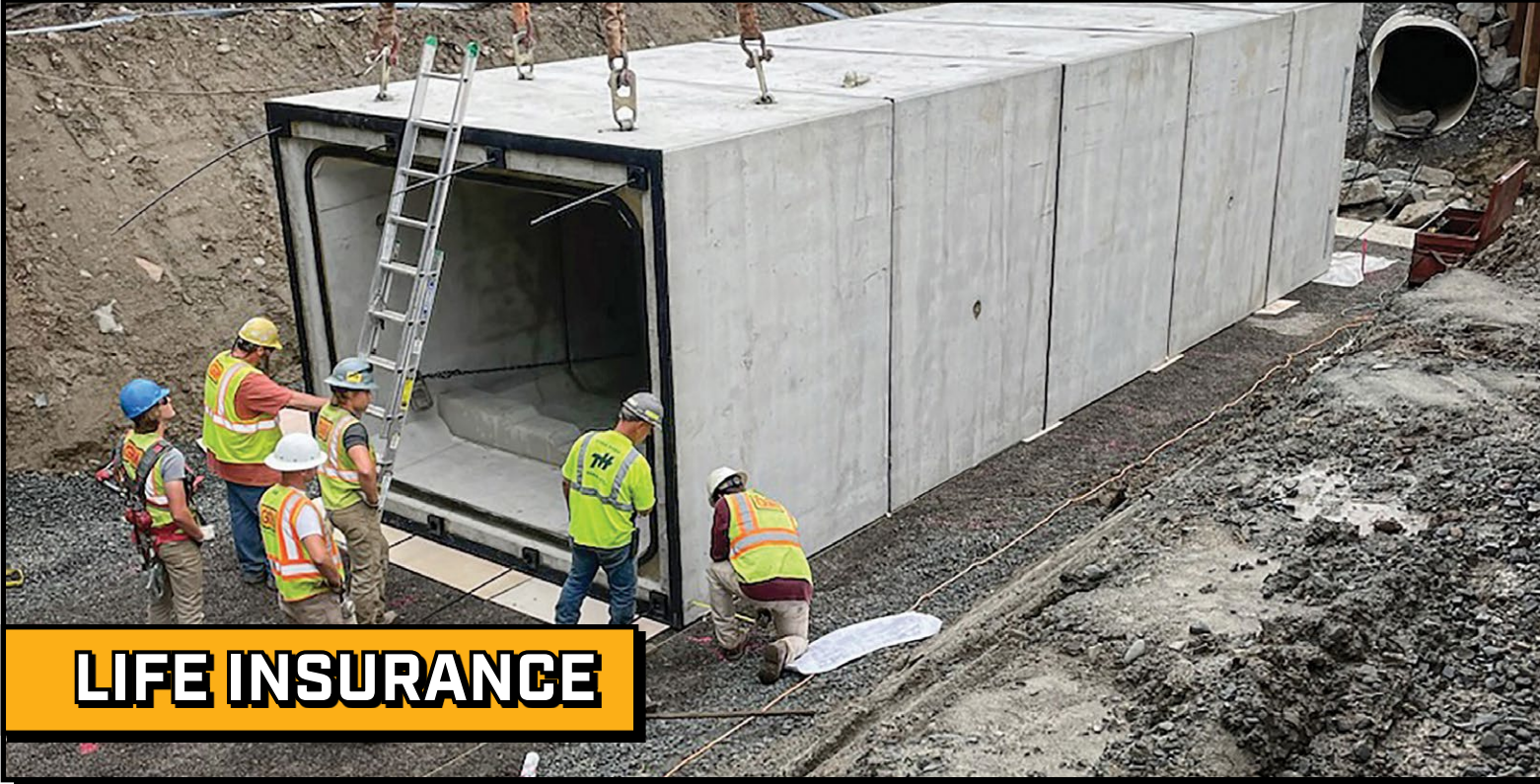
To apply for your STD benefits, call The Standard at **(866) 756-8116**, Monday - Friday, 8:00 am - 8:00 pm.



STD benefits are available after six months of employment as a full-time employee, and if you've been certified by your doctor as temporarily unable to perform your regular job.



Phone: (866) 756-8116 | Website: www.standard.com | Policy Number: 163392



LIFE INSURANCE

BASIC LIFE AND AD&D INSURANCE

All full-time employees enjoy the added security of free Basic Life and Accidental Death and Dismemberment (AD&D) Insurance. This important coverage begins on the first day of employment with coverage for you, your spouse, and any dependents through age 25. **Your Basic Life benefit is \$10,000 and the AD&D benefit provides for an additional \$10,000. For your spouse, the benefit is \$5,000, with \$2,000 for each dependent child.**

ADDITIONAL LIFE INSURANCE

Full-time employees will also receive Additional Group Life Insurance after six months of service. This coverage is set at **150% of your previous year's W-2 earnings, rounded to the next highest \$1,000.** This plan provides up to an additional **\$200,000** for the beneficiary you name on your enrollment form.

LIFE SERVICES TOOLKIT

Here at GOH, we want to make sure you and your loved ones are taken care of if the worst were to happen. For that reason there are beneficiary services that provide:

- Six free face-to-face visits with a grief counselor
- Unlimited phone consultations with a grief counselor
- Books sent to your home, including age appropriate books for children and teenagers
- Free online estate planning package
- Free 30-minute legal session, and 25% off cost for additional legal sessions

LIFE AND AD&D CLAIMS - THE STANDARD

Phone: (866) 756-8116 | Website: www.standard.com | Policy Number: 163392

LIFE SERVICES TOOL KIT - THE STANDARD

Phone: (800) 378-5742 | Website: standard.com/mytoolkit | Username: support



CARING FOR YOU NEAR AND FAR

EMPLOYEE ASSISTANCE PROGRAM (EAP)

GOH's EAP provides confidential services to help you manage personal issues that can affect your work, life, and overall health. You can call, text, email, or even chat online with professional counselors who are available 24 hours a day, seven days a week, and able to help offer assistance with:

▶ COUNSELING BENEFITS

Speak with a professional behavioral health counselor and get three FREE visits as needed.

▶ WORK-LIFE BALANCE

Receive professional help for depression, loss, addiction, relationship issues, and more.

▶ RESOURCES

Access online Will preparation and tools for goal-setting and overall life improvement.

▶ FINANCIAL ASSISTANCE

Advisors are available to help with financial and legal concerns and assist with resolving any identity theft and fraud issues.

If you struggle with stress from debt/money problems, family troubles, or any number of other personal issues, professional help is just a phone call away.

EMPLOYEE ASSISTANCE PROGRAM - HEALTH ADVOCATE

Phone: (888) 293-6948 (24/7) | Website: healthadvocate.com/standard3



SIMPLICOLLEGE

Many families and employees can benefit from SimpliCollege – a **FREE benefit from GOH**. This program can be used by an employee, their children, or their grandchildren for education needs.

With SimpliCollege, you'll have access to instruction on topics that will help you win the college game and have peace of mind!

WHAT CAN SIMPLICOLLEGE DO FOR YOUR FAMILY?

- Reduce stress and anxiety associated with college planning
- Provide strategies for lowering the cost of college
- Help you make confident decisions
- Help find grants & scholarships
- Teach you how to appeal for additional financial aid
- And much more!

YOUR COLLEGE SUCCESS STARTS HERE!

SimpliCollege gives you interactive lessons, tools, and action plans to help you succeed in your college journey.

▶ BE CLEAR

Get rid of the confusion that comes with planning for college

▶ BE CONFIDENT

Rest knowing that you're making the best financial decisions for your student's future

▶ BE PROUD

Celebrate your success instead of being overwhelmed by anxiety and stress



Website: www.simplicollege.com/glennohawbakerinc



A BETTER PLAN FOR RETIREMENT

The most important part of retirement is being ready for retirement. Our 401(k) Plan is designed to help you get there.

PROFIT SHARING PLAN

This plan requires no employee contributions. To be eligible for the current year contribution, employees must work 1,000 hours or more during the calendar year and be employed on the last day of the calendar year.

TYPES OF 401(K) PLANS

We offer two types of 401(k) plans:

1. Traditional 401(k)

- Contributions are pre-tax
- No federal income taxes until withdrawals begin
- Minimum distributions are required to begin at age 72

2. Roth 401(k)

- Contributions are post-tax
- No minimum distributions are required if rolled into a Roth IRA

MATCHING CONTRIBUTIONS

GOH matches 50% of the first 5% you contribute from each paycheck. The company match has an annual maximum limit of \$3,000.



All new hires will be automatically enrolled in our traditional 401(k) plan with a 3% contribution (of your salary) and an automatic 1% increase every year until you reach 10%.



The maximum 2024 contribution is \$23,000 with a \$7,500 catch-up if you're over 50.

2025 IRS contribution limits were not available at the time of printing this publication.

VESTING

The vested percentage of your account is determined by the following schedule and is based on vesting years of service. Your vested percentage is the nonforfeitable employer contribution to your account, and vesting years of service represents each calendar year you are credited with 1,000 or more hours for GOH.

Years of Service	Percent Vested
2	20%
3	40%
4	60%
5	80%
6	100%

Note that this vesting schedule only applies to matching and profit sharing contributions made by the company.



Phone: (800) 547-7754 | Website: principal.com



Some important and helpful information related to time off benefits.

HOURLY PTO ACCRUAL*

Years of Service	PTO Awarded Per Months Worked	Days Awarded Per 250 Hours Worked
0-3	.032 (8/250)	1
4-10	.048 (12/250)	1.5
11-20	.064 (16/250)	2
21+	.08 (20/250)	2.5

HOLIDAYS

▶ **HOURLY EMPLOYEES**
Up to six paid holidays each year depending on work status for hourly employees.

SALARIED PTO ACCRUAL

Years of Service	Days Awarded Per Months Worked	Days Per Year	Cap Days
0-3	1	12	17
4-10	1.5	18	23
11-20	2	24	29
21+	2.5	30	35

▶ **SALARIED EMPLOYEES**
Up to eight paid holidays per year for salaried employees.

BEREAVEMENT

To help ease the pain of losing a family member, all full-time employees are eligible for Bereavement Days to make arrangements, settle family affairs, and attend the funeral or memorial service of an immediate family member.

1 BEREAVEMENT DAY

- Grandparent, including great-grandparent and grandparent-in-law
- Brother/sister-in-law

3 BEREAVEMENT DAYS

- Spouse
- Parent, including step-parent, guardian
- Father/mother-in-law
- Brother or sister (including half-brother/sister or step-brother/sister)
- Child, including step-child
- Grandchild

* Full-time hourly employees are eligible to accrue PTO under the GOH Welfare Benefit Plan.



ADDITIONAL BENEFITS

▶ LONG-TERM DISABILITY BENEFITS

Our Long-Term Disability (LTD) Plan is available to all full-time, salaried employees and provides a steady income if you are unable to work for over 180 days due to a disability. **LTD is 60% of your monthly salary up to \$7,500/month** and is taxable just like regular income. You need to apply and be approved for LTD benefits. To apply, please call our plan administrator, The Standard.

THE STANDARD

Phone: (866) 756-8116 | Hours: Monday-Friday 8:00 am - 8:00 pm EST

▶ LONG-TERM CARE INSURANCE

Each of our full-time, salaried employees enjoys free basic Long Term Care (LTC) Insurance. You can purchase additional coverage with extra premiums through payroll and also buy coverage for your spouse and/or family members once they're approved.

UNUM

Phone: (866) 679-3054 | Website: www.GOHLTC.com

▶ CAREGIVING RESOURCES

Caregiving is a huge challenge and some of us are already making sacrifices to care for loved ones. Yet many people don't recognize they are caregivers and don't ask for help soon enough. If this sounds familiar, the AGIS Network can provide the information you need. They're specialists in Family Caregiving and Long Term Care Insurance and renowned for their Long Term Care programs.

AGIS

Phone: (855) 328-8055 | Website: www.GOHcaregiving.com



ADDITIONAL BENEFITS (CONTINUED)

▶ MEDICARE ASSISTANCE RESOURCES

GOH understands that whether it is for you or a loved one, navigating Medicare can be confusing and time consuming. The below resources are available to help you and your loved ones better understand your Medicare options. And at no cost!

1. Malloy Advisors is a national company that helps people solve the Medicare puzzle. These advisors provide assistance to GOH employees at no cost and no obligation to enroll in Medicare.
Malloy Advisors: 800-933-8129 | answers@malloymedicare.com | www.malloymedicare.com
2. Principal offers online resources such as webinars and articles with helpful tips on Medicare and Social Security. Employees can also speak with a Principal representative by calling **800-547-7754 | www.principal.com**

▶ WILL & LEGAL DOCUMENT CENTER

Principal offers legal planning resources for employees at no cost. It is important to plan for your assets, for the care of minor children, and determine who will make financial and medical decisions for you in the event you are unable to do so. Start planning today with the Will & Legal Document Center provided by ARAG. ARAG is a legal insurance company that has been helping people handle life's legal issues for over 80 years. Through this free online resource, you and/or your spouse can create the following legal documents: Will, Healthcare Power of Attorney, HIPAA Authorization, Durable Power of Attorney, Living Will, and more.

Follow these simple steps to get started.

1. Visit <https://principal.com/willprep>
2. Set up your account
3. Complete the forms or download the materials you need

▶ TRAVEL ASSISTANCE PROGRAM

When you are traveling 100 miles or more away from home on trips of 180 days or less, you have access to travel medical, personal and assistance services with your group insurance coverage from The Standard.

Your spouse and your children age 25 and younger also have access. This program provides you free services such as:

- Emergency Transportation Services
- Medical Search and Referral
- Interpretation/Translation services
- Emergency Cash Advance
- And more!

TRAVEL ASSISTANCE PROGRAM

Phone: (800) 872-1414 | Email: medservices@assistamerica.com



KEEPING YOU INFORMED

Federal laws require that we provide you a number of notices and disclosures. You'll find these posted on the Employee Portal.

YOUR BENEFITS AND COVERAGE AT-A-GLANCE

The Affordable Care Act (ACA) requires that we provide you a benefit plan summary, called the Summary of Benefits and Coverage (SBC). You'll find this summary posted on the Employee Portal.

The information in this Open Enrollment Guide describes only some of the key features of certain Glenn O. Hawbaker, Inc. (GOH) benefit plans. If there is a conflict between this material and the official plan documents, the plan documents will govern. GOH has the right to amend or terminate the plans at any time, with or without notice. In addition, this Guide is not an employment contract, and employment is not guaranteed by your participation in any of the plans described within it.

PLEASE RETAIN THIS GUIDE FOR FUTURE REFERENCE.





 Optavise

 aetna[®]

 PrincipalSM

 Sun Life

 **inspira**
FINANCIAL

 TheStandard

 eye
Med

 TELADOC[®]

 simplicollege
YOUR VIRTUAL COLLEGE COACH