

**2023**

# Benefits Worthy of YOU



Option 1: Direct Primary Care (DPC)

Option 2: PHCS (Physician Only) + Open Access Plan



# One Team



## We Are One Team.



At SavATree, we live our core values every day driving best in class employee engagement, ensuring our customer interactions are positive and that we are delivering on the promises we make. When highly engaged, well trained, skilled employees work with our customers, we get amazing outcomes wherein our customers continue to reward us with future opportunities. We deliver our services in way that supports sustainability which includes caring for everyone's health and safety, ensuring we preserve the environment, while making investments to fuel our success. Caring for one another is our first core value – intentionally so, as we strongly believe that highly engaged employees who expand their professional capabilities, are the key to ensuring we deliver great outcomes and deliver on the promises we make to our customers.

Our top priority is keeping every member of the SavATree family healthy and safe and a piece of that commitment is providing great benefits for **ALL** employees. Ensuring that you are cared for is a top priority – just like it is for the properties we serve. The right care helps you, and your family members, be happy and healthy, while getting you quality outcomes at cost levels that are sustainable. Your benefits enrollment choices are important decisions, so please bring any questions or concerns to our Human Resources team at any time. We appreciate you and your continued commitment to SavATree and your ongoing wellbeing.

Carmine Schiavone, CEO



# BENEFITS

# WE PROVIDE

- ELIGIBILITY
- MEDICAL COVERAGE
- DIRECT PRIMARY CARE
- OPEN ACCESS PLAN
- PRESCRIPTION DRUGS
- FLEXIBLE SPENDING
- DENTAL
- VISION
- DISABILITY
- LIFE INSURANCE
- ACCIDENT INSURANCE
- CRITICAL ILLNESS
- EMPLOYEE ASSISTANCE PROGRAM
- RETIREMENT BENEFITS (401K)
- TUITION REIMBURSEMENT

# PREMIUM DISCOUNT PROGRAM

**SavATree** makes team member health an integral part of our Medical Plan by offering results-based and participation-based premium discount.

Team members that choose to participate in the program can earn a premium discount based on their health status which can significantly reduce payroll contribution amounts.

**Meeting these health metrics is rewarded with a premium discount for your selected medical plan:**

- Tobacco Free
- Drug Free

## **Premium Discount**

- Complete urinalysis as proof of non-tobacco and illicit drug use

**OR**

- Complete urinalysis as proof of non-illicit drug use and provide evidence participating in smoking cessation program

*\*Consideration extended for medical marijuana certification and/or proof of nicotine patches*

NOTE: See your office manager or Human Resources for a preprinted chain of custody form to take to a participating laboratory.

## **No Premium Discount**

Employee contribution amounts can be approximately 30% higher.

### **Certification Period:**

New hires are enrolled in the medical coverage at the **No Premium Discount** rate!

You have up to **60-days** from date benefits are effective to certify for the Premium Discount.

# GETTING YOU SIGNED UP



## WHO IS ELIGIBLE?

SavATree employees regularly scheduled 30+ hours per week are full time and can select any or all of the coverages in this guide. Coverage starts the first of the month following 60 days continuous and full time employment.

Your immediate family members may also be enrolled for medical, dental and/or vision coverages. This includes a spouse or domestic partner and children to age 26.

Be thoughtful about your decisions because normally you may only make changes which take effect on April 1st. (April through March is our **"Plan Year!"**) If you have a change in family membership or coverage elsewhere, do not wait to contact Human Resources via [humanresources@savatree.com](mailto:humanresources@savatree.com)

## HOW TO ENROLL?

If you are a new employee, you will need to register for an account. Complete the registration process at [savatreebenefits.com](https://savatreebenefits.com) select "Enroll Here" and be prepared to enter the company identifier: **savatree**.

You can select or review your benefit plan options in your personalized enrollment portal.

Scan the QR to begin enrolling!



## WHEN TO ENROLL?

The first opportunity to enroll in benefits is during your first 30 days as a new employee. This also applies to current employees who change status and become newly eligible for benefits. **This should be done in advance of your coverage start date.**

## HOW TO MAKE CHANGES?

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- ✓ Marriage, divorce or legal separation
- ✓ Birth or adoption of a child
- ✓ Change in child's dependent status
- ✓ Death of a spouse, child or other qualified dependent
- ✓ Change in residence
- ✓ Change in employment status or a change in coverage under another employer-sponsored plan

# GETTING YOU SIGNED UP



## DOMESTIC PARTNERSHIPS

**SavATree** seeks to promote acceptance of diversity in all its dimensions, including sexual orientation. In light of this goal, the benefits provided to domestic partners are the same benefits as provided to spouses of legally married employees.

Registration of a domestic partnership is not required to take advantage of Human Resources policy provisions, with the exception of benefits, including health, dental and supplemental life/ADD.

### **Domestic partners are persons who:**

- ✓ Are at least 18 years of age
- ✓ Are not legally married to any person and not related in any way that would prohibit marriage in our state of operation
- ✓ Are competent to contract at the time the domestic partnership statement is completed
- ✓ Are each other's sole domestic partner
- ✓ Share permanent residence

### **Domestic partners must have at least three of the following:**

- ✓ Joint lease, mortgage or deed
- ✓ Joint ownership of vehicle
- ✓ Joint ownership of a checking account or credit account
- ✓ Designation of the domestic partner as beneficiary for the employee's life insurance or retirement benefits
- ✓ Shared household expenses

### **Registration of a domestic partnership will be required for coverage under the group health, dental and dependent life/ADD benefits.**

An employee who wishes to register a domestic partnership needs to contact the Human Resources Department at [HR@savatree.com](mailto:HR@savatree.com) for information and the registration form.

## WORKERS COMPENSATION

**SavATree** is covered under statutory state Workers' Compensation Laws. Should you sustain a work-related injury, you must immediately notify your department supervisor.

In the case of an emergency, you should go to the nearest hospital emergency room for treatment.

Should your injury require the attention of a doctor, your local Office Manager will assist you in finding a provider.



Visit [www.PeakMed.com/SavATree](http://www.PeakMed.com/SavATree) to find Direct Primary Care near you!

## Direct Primary Care (DPC)

Direct Primary Care (DPC) cuts out insurance limiting and controlling your care. DPC coverage stops you from having to decide “if it’s worth the cost to see the doctor.”

With Direct Primary Care, you’ll have a doctor available to see you and available to spend as much as an hour or more during your appointment. Your doctor will really get to know you and so 90% of the time your DPC doctor can handle everything you need at zero cost to you. **As in \$0.00.** And if you just want to talk by phone you can get right through—*because they give you their cell number!!*

You pay nothing unless you are hospitalized or need to see a specialist. There is one exception: you may be asked to pay a fair share if you need high-cost medications, If any event, the most you’ll pay is \$1,000 for the year. (The “Plan Year” runs April-March.)

This is possible because we believe a solid relationship with your doctor can get you well, keep you well and stop little health matters from becoming big ones. You get the treatment and proactive care you need right away, and guidance to top doctors when you need a specialist.

Better treatment on time makes care affordable. True for trees and people, too. SavATree is happy to provide quality care and coverage we can all afford.

### GET STARTED WITH DPC TODAY!

- **Step 1** – Enroll in the DPC plan option during open enrollment and pick a conveniently located DPC office near you. Call PeakMed at **(844) 673-2563 (option 2)** with any follow-up questions about your DPC membership.
- **Step 2** - Meet your doctor and establish care via in-person or Telemedicine. Don’t wait till your sick, we want to get to know you when you are well!  
*Note: If a referral is necessary you MUST go through your Direct Primary Care doctor!*
- **Step 3** - Enjoy the DPC difference with unlimited access to your primary care provider via phone, text, email or same-day or next-day appointments!



## PHCS (Provider Only) + Open Access Plan

### PHCS (Preferred Provider Only Network)

SavATree is contracted with PHCS, (a preferred provider organization) (PPO) for access to primary care physicians, specialists, and ancillary services only.

### + Open Access

Your health plan is open-access, which means you have the freedom to choose any provider you wish, whether it is a primary care physician, specialist, clinic or facility. All benefits are paid at the same benefit level and there are no out-of-network penalties.

**As long as your provider agrees to submit claims to your plan administrator, you are only responsible for the applicable co-pays, deductibles and co-insurance.**

Should you need or want to see a provider or seek services that are not participating in, or a part of the PHCS network, call the Concierge line at 866-569-6092.

### More information when you are ready for it.

We've included detailed flyers in the Appendix section. Any time you have questions, please flip to the back of this booklet to learn:

- How to locate PHCS providers.
- More about the Medical Plan Concierge, powered by Acuity Group, and how to contact them including their member web portal.
- Information about **ClaimDoc's** Pave The Way Program.





Scan the QR to begin enrolling!



## Medical Plan Options

	<b>Option 1 Direct Primary Care (DPC) Plan + Open Access Plan</b>	<b>Option 2 PHCS + Open Access Plan</b>
	<b>At your DPC doctor's office</b>	
Physician	\$0 copayment	\$30 copayment
Urgent Care	\$0 copayment	\$75 copayment
Preventive Care	\$0 copayment	\$0 copayment
Deductible (Individual/Family)	\$0 annually	\$1,000 / \$2,000 annually
Prescription Drugs and Labs	All DPC clinics perform labs in-house. To the extent of labs performed is determined by the clinics and providers capabilities at no cost to employee. As far as Rx, DPC clinics will dispense <b>generic</b> drugs in-house if their state allows it. The majority of states do allow it, Texas and Utah are 2 examples that do not allow physician dispensing of Rx. If the DPC dispenses Rx then there is no cost to employee.	Labs: Subject to deductible and Coinsurance  Rx: Subject to Copay Tiers
	<b>When you are given a referral by DPC Doctor</b>	
Specialist	\$50 copayment	\$50 copayment
Urgent Care	\$75 copayment	\$75 copayment
Hospitalization	\$500 copayment, then 10% coinsurance	20% after \$250 copay and deductible
Emergency Room	\$250 copayment	\$250 copayment (if admitted deductible applies)
Deductible (individual/Family)	\$500 / \$1,000 annually	See above
Out-of-Pocket Maximum (Individual/Family)	\$1,000 / \$2,000 annually	\$4,000 / \$8,000 annually
Retail Prescription Drugs Tier 1 Tier 2 Tier 3 & 4	\$15 copayment \$35 copayment \$50 copayment	\$25 copayment \$50 copayment \$75 copayment
	<i>Help finding the best cost at a convenient location is available. A great reason to call the medical plan Concierge</i>	

The per pay period contributions and benefit summaries for each plan can be found in your benefits portal at:

[www.savatreebenefits.com](http://www.savatreebenefits.com)

Call 866-569-6092  
or email  
SavATree@acuity-grp.com

24/7  
MEDICAL  
CONCIERGE  
SUPPORT

### Acuity is your medical plan Concierge!

Think of them as personal assistants for any help you need understanding and using your medical plan.

- Confused or concerned about a claim? [Call the Concierge.](#)
- Need to understand how much treatment may cost? [Call the Concierge.](#)
- Difficulty getting an appointment? [Call the Concierge.](#)
- Want help but don't quite know who can help? [Call the Concierge.](#)
- Want a pay raise? Wait a minute—that's for your supervisor!

Call the Concierge at 866-569-6092

**LIFEHACK:** Dial it on your cell phone & save the number as "Call the Concierge"!

### LOG IN AND REGISTER ONTO MEDICAL COVERAGE PLATFORM

Where you can see and track your medical plan activity

- View Eligibility and Claims History, Accumulators towards deductible and Out-of-Pocket, plan documentation information, FAQ's and Contact Concierge

Visit: <https://www.acuity-grp.com>

Click on "Logins" in the upper right corner. Click "Client Login"

- **USER ID:** Your SSN (just numbers, no dashes)
- **PASSWORD:** Date of Birth entered as **mmddyyy** (NO dashes or slashes)

For any dependent over age 18, the Dependent will need to send an email to [SavATree@acuity-grp.com](mailto:SavATree@acuity-grp.com) with their name, member's name, group number to obtain a user ID and Password

# CareChat™ Platform - PHCS+Open Access Members

SavATree is pleased to introduce the CareChat™ mobile enhanced platform that makes it easy for you to access important services/features of your medical benefits plan.

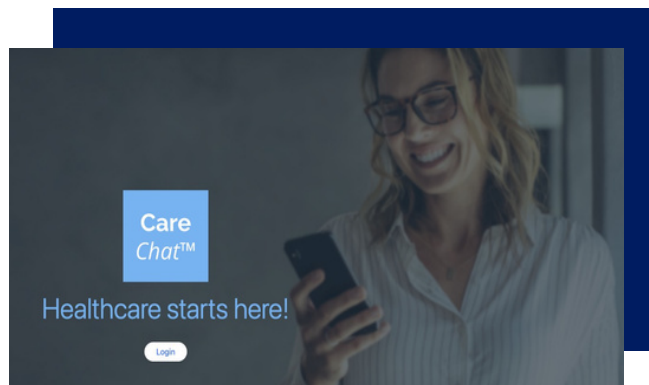
## ID Card

A digital ID Card with capability to add to Apple Wallet.

## Urgent Care 24x7 & Virtual Primary Care

Access Urgent Care telemedicine doctors 24x7 - no copays or deductibles.

If you so choose, you can enroll with a dedicated virtual primary care physician (PCP) to treat your health issues via scheduled video/phone consultation - no copay or deductible applies.



## Explanation of Benefits (EOB)

*Coming soon.* Access your Explanation of Benefits (EOB) document(s) that explains how the plan processed your claim.

## Doc Ratings

Clinical provider quality information is not accessible on Google. CareChat's DocRatings™ tool makes it easy for you to find the best-quality doctors and specialists based on clinical quality data and a 5-star rating system.

## MedRecords

MedRecords™ service can extract medical records from most providers (if not all) within 1-2 business days. Simply submit a request via the CareChat™ platform.

## Claim Support, Care Support, and Rx Support

For help related to medical **bills/coverage** message the Acuity Group using Claim Support.

For help related to **pre-certification** message the medical management service using Care Support.

For help related to **prescription benefits** message TrueScripts using Rx Support.

## Getting Started

You will receive an account access welcome email sent to your personal email address on record in UKG for the CareChat™ platform from [support@alicornalerts.co](mailto:support@alicornalerts.co). Using the link provided in the email, you will be directed to create a password.

Helpful Hint: Save this link as a bookmark in your browser.

If you need assistance email [support@alicorn.co](mailto:support@alicorn.co)



## Prescription Drugs

TrueScripts makes sure the drugs covered by our plan are selected based on safety and effectiveness and without drug rebates or inducements like vacations and bonuses for the doctors who prescribe them. By removing profit incentives, SavATree's prescription plan puts all the attention where it should be—on what is best for the patients.

As your prescription benefit management company, we work with you and SavATree to achieve the best possible value from your prescription benefit plan. We strive to provide cost-effective solutions without interfering with the quality of your healthcare.

Here are "best practices" you'll want to act on:

1. You will be receiving medical insurance ID cards from Acuity Group with the TrueScripts pharmacy billing information. It is imperative that you present this card to your pharmacy when filling prescriptions, this includes refills. We also suggest telling the pharmacy staff you have TrueScripts – this will minimize any confusion and delays in filling your prescription.
2. 90-day supply prescriptions can be filled at any retail pharmacy or filled through our mail order program by calling the Concierge line. Mail order can often times save you money and time. A new prescription will be needed for your healthcare provider for 90-day fills at the retail pharmacy or mail order. Since your provider should be able to call this into your pharmacy of choice, an office visit typically will not be required.
3. If you have a Prior Authorization in place for a medication or taking a Specialty Medication, please contact our Concierge line prior to prevent disruption at the pharmacy. If you are not sure if a prior authorization is in place for any of your current medications, please contact us the Concierge and we will verify if one is required.
4. The TrueScripts Member Portal gives you 24/7 access to your plan information, prescription drug claims history, and other tools and resources that will help you save money and get the most out of your prescription benefits. To register, please visit [memberportal.truescripts.com](https://memberportal.truescripts.com).



## Flexible Spending - Another way to spend less

FSA's were created by the IRS\* allowing some of your wages to be free from payroll and income taxes.

SavATree offers two different Flexible Spending Accounts ("FSA's") – one for your immediate family's healthcare expenses and another for dependent care expenses. It's an advantageous way to keep more dollars in your pocket by paying less in income taxes.

How much can you save? As much as 30-40% of what you spend on eligible expenses. It can be \$1,000 or even more each year.

**Eligible healthcare expenses** include out-of-pocket costs for medical, dental, vision, over-the-counter medicines and prescriptions, and even things like suntan lotion.

Find out everything allowed at [fsastore.com/fsa-eligibility-list](https://fsastore.com/fsa-eligibility-list)

- The most you can put into your healthcare FSA is **\$3,050** for the plan year (April-March), however, the entire amount is available to use right away!
- **Only \$500** from your healthcare FSA can "carryover" if you don't spend it by the end of the plan year.

**Eligible dependent care expenses** include any payments for "custodial care" so you can be at *work—even if you pay your own relative to babysit your child!*

- The most you can put into your dependent care FSA is **\$5,000** for the plan year -or- **\$2,500** if married and filing separately.
- You cannot use the full amount right away.

**\*WARNING:** Because it's the IRS, there are **very strict rules** it is super important that you know and understand so your money is protected.

Contact Ameriflex to learn more about how FSAs work and mistakes to avoid.  
Call: 888.868.3539 or Email: [service@myameriflex.com](mailto:service@myameriflex.com)



Dental health improves all your health.

## Dental Coverage

Any dentist will tell you brushing and flossing your all your teeth everyday actually doesn't matter – unless there are teeth you want to keep. More and more studies are proving dental care is about much more than a beautiful smile; it's about protecting your overall health and wellbeing. So it matters to SavATree.

We offer two plans for the dental care you may need while saving you money. Whether you're in need of routine cleanings, cavity treatments, or more complex procedures, each plan provides coverage.

And whichever plan you choose, please make sure you get full value by using your preventive care coverage.

DENTAL SERVICES		
	Low Plan	High Plan
Type 1 Procedures	100%	100%
Deductible for Type 2 or 3	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
Type 2 Procedures	80%	90%
Type 3 Procedures	50%	50%
Annual Maximum the plan will pay	\$1,000 per calendar year	\$1,500 per calendar year
<b>Type 1 Procedures Include:</b> <ul style="list-style-type: none"> <li>▪ Routine Exam &amp; Cleanings / Bitewing X-rays / Full Mouth &amp; Panoramic X-rays</li> <li>▪ Fluoride (for children 18 and under) / Sealants (age 13 and under)</li> <li>▪ Space Maintainers</li> </ul>		
<b>Type 2 Procedures Include:</b> <ul style="list-style-type: none"> <li>▪ Restorative Amalgams / Restorative Composites</li> <li>▪ Simple and Complex Extractions / Non-surgical Extractions / Anesthesia</li> <li>▪ Recementing / Palliative Treatment</li> </ul>		
<b>Type 3 Procedures Include:</b> <ul style="list-style-type: none"> <li>▪ Crowns / Inlay and Onlay Restorations</li> <li>▪ Surgical Endodontics / Endodontic Therapy (Root Canals)</li> <li>▪ Non-surgical Periodontics / Denture Repair / Prosthodontics</li> </ul>		

Visit [www.ameritas.com](http://www.ameritas.com) then click "Member NY Login"



## Vision Coverage

Good vision is essential for daily life, from reading and driving to enjoying hobbies and spending time with loved ones. By electing vision coverage, you have access to the care and treatment essential to maintain, or perhaps even improve, good vision and a high quality of life:

1. **Routine eye exams:** Don't take your eyesight for granted! Regular eye exams ensure your eyes are healthy and strong and built for the long run at a simple \$10 copay.
2. **Corrective lenses:** Vision is a gift to be cherished. If you do need glasses or contact lenses to see clearly, don't hesitate to get corrective lenses to see the world in all its beauty while protecting your eyesight from weakening.
3. **Disease detection and eye disease management:** Your eyes are the windows to your soul and your soul's window to the world around you. Routine exams can detect diseases – *including heart disease* – early so you can get the care needed to keep you healthy and aging gracefully.

VISION SERVICES		
Types of Services	Low Plan	High Plan
Vision Exam <i>(per 12 months)</i>	\$10 Copay	
Frames <i>(per 12 months)</i>	\$130 Allowance	\$180 Allowance
Lenses except Lenticular <i>(per 12 months)</i> Lenticular Lenses	Covered in Full 20% discount	
Contact Lenses, if elective Contact Lenses, if medically necessary	\$130 Allowance covered in full	\$180 Allowance covered in full



Ameritas with Eyemed Network  
[www.eyemed.com/en-us](http://www.eyemed.com/en-us)

Visit [www.ameritas.com](http://www.ameritas.com) then click  
 "Member NY Login"



## Disability Coverage

Medical, dental & vision coverages are intended to help you protect and manage your health. SavATree also believes it is important to help protect your financial wellbeing if you become unable to work due to a serious medical condition or suffer an untimely death.

But life and disability coverages are about more than just financial security for the future. It's about peace of mind right now knowing you and your loved ones are protected from experiencing a complete loss of income.

**Short-term disability** coverage starts paying benefits **after 7 days**.

The coverage pays out 50% of your usual weekly income, but no more than **\$170 per week**.

The insurance premiums are paid entirely by SavATree.

For those that live in the following states, statutory Short Term Disability benefits are applied.

- California, New Jersey, New York, Rhode Island.

**Voluntary short-term disability** coverage improves this dramatically.

The coverage starts paying benefits **after 14 days**.

The coverage pays out **60%** of your usual weekly income, and increases the weekly amount to as much as **\$1,000 per week**.

- The insurance premiums are paid entirely by YOU.
- This coverage normally requires a medical exam, however, if you enroll as soon as you become eligible you are automatically approved.

*For voluntary benefits only, you always have the option to end your coverage at any time.*

**Long-term disability** coverage replaces short-term disability if your absence lasts **180 days** or more.

The coverage pays out **60%** of your usual monthly income up to much as **\$4,000 each month**.

The insurance premiums are paid entirely by SavATree.

To inquire about or apply for disability and leave benefits, reach out to [HR@savatree.com](mailto:HR@savatree.com)





## Life Insurance

**Life insurance** coverage pays out **100%** of your most recent or projected annual earnings. The insurance premiums are paid entirely by SavATree.

**Voluntary Life Insurance** coverage is available to increase the benefit amount. You can elect coverage as high as **500%** of annual earnings. The cost for life insurance through your employer is almost *always less* than buying it elsewhere. SavATree will also set up automatic payment from your paycheck. *For any voluntary benefits, you always have the option to end or reduce your coverage at any time.*

If you choose to get coverage for **yourself**,

- The insurance comes in increments of \$10,000
- (\$10k, \$20k, \$30k, etc.)
- If you elect coverage above \$350,000 a medical questionnaire and exam will be required. This is called Evidence of Insurability.
- The most you can elect is **\$500,000**.
- In the event your life is lost in an accident, the insurance pays out an extra 100% of annual earnings.

If you choose to get coverage for your **Spouse**,

- The insurance comes in increments of \$5,000
- If you elect coverage above \$25,000 a medical questionnaire and exam will be required.
- The most you can elect is the same amount chosen for the employee.
- You cannot get more coverage on your spouse than yourself.
- If the loss of life is an accident, the insurance pays out an extra 100% of annual earnings.

If you choose to get coverage for your **Children**,

- You pay the same rates whether it's one child or a dozen
- The insurance comes in increments of \$2,000
- The most you can elect is \$10,000
- Infants only have coverage of \$1,000 until they are six months old
- Any covered child becomes adult and coverage ends at 19, unless a student
- If the loss of life is an accident, the insurance pays out an extra 100%.



No one ever plans an accident but you can plan to be ready for one.

## Accident Coverage

Voluntary Accident Coverage is designed to help with expenses following an accident. This might include copays, over-the-counter medications, perhaps even transportation if an accident prevents you from driving for a period of time.

When an accident happens, you want to work on getting better instead of worrying about making ends meet. While this coverage may not be necessary for everyone, it does put money in your pocket at a time you might need it.

*For voluntary benefits only, you always have the option to end your coverage at any time.*

PLAN FEATURES	BENEFIT AMOUNT
<b>Burns</b> <i>2nd Degree Burns</i> <i>3rd Degree Burns</i>	\$500-\$1,000 \$2,000-\$10,000
<b>Concussion</b>	\$200
<b>Dislocations</b>	\$150-\$3,375
<b>Eye Injury</b>	\$200
<b>Fractures</b>	\$450-\$4,500
<b>Internal Injuries</b>	\$200
<b>Knee Cartilage Injury</b>	\$150
<b>Lacerations</b> <i>No repair</i> <i>Repair</i>	\$50 \$150-\$600
<b>Loss of a Digit</b> <i>One Digit (other than Thumb or Big Toe)</i> <i>One Digit (Thumb or Big Toe)</i> <i>Two or more Digits</i>	\$750 \$1,125 \$1,500
<b>Ruptured or Herniated Disc</b>	\$150-\$250
<b>Ambulance</b> <i>Air</i> <i>Ground</i>	\$1,000 \$300
<b>Emergency Dental Repair</b>	\$90-\$350

<b>Emergency Department</b>	\$100
<b>Lodging</b>	\$150
<b>Medical Imaging</b>	\$50-\$100
<b>Prosthetic Device or Artificial Limb</b>	\$750-\$1,500
<b>Anesthesia</b>	\$100-\$250
<b>General Surgery</b>	\$150-\$1,500
<b>Hospital Admission</b>	\$1,000
<b>Daily Stay</b>	\$300
<b>ICU Admission</b>	\$1,000
<b>Daily Stay - ICU</b>	\$300
<b>At-Home Care</b>	\$100
<b>Physician Follow-Up Visits</b>	\$75
<b>Accidental Death</b> <i>Employee</i> <i>Spouse</i> <i>Children</i>	\$50,000 \$25,000 \$12,500
<b>Accidental Dismemberment</b> <i>Both Feet</i> <i>Both Hands</i> <i>One Foot</i> <i>One Hand</i> <i>Thumb and Index Finger (same hand)</i>	\$50,000 \$50,000 \$25,000 \$25,000 \$12,500

[VISIT UNUM.COM](http://VISIT UNUM.COM)



## Critical Illness

Getting sick with a critical illness can be really scary.

Voluntary critical illness coverage is designed to make it a little less frightening by helping with medical expenses and even everyday bills like rent or utilities at a time you may be unable to work. If you're diagnosed with a covered illness, the coverage provides a lump-sum payment you can use however you see fit.

While this coverage may not be suitable for everyone, we encourage you to review the details and judge whether it makes good sense for you and your family.

*For voluntary benefits only, you always have the option to end your coverage at any time.*

CRITICAL ILLNESS			
	EMPLOYEE	SPOUSE	CHILD
Benefit Amount	Amounts in \$10,000 increments up to \$30,000	50% of employee coverage amount	50% of employee coverage amount
Covered Conditions <i>Employee, Spouse, And Children</i>	<ul style="list-style-type: none"> <li>Coronary Artery Disease (Major and Minor)</li> <li>Heart Attack</li> <li>Major Organ Failure Requiring Transplant</li> <li>End Stage Renal (Kidney) Failure</li> <li>Stroke</li> <li>Invasive Cancer</li> <li>Skin Cancer</li> <li>Non-Invasive Cancer</li> </ul>	<ul style="list-style-type: none"> <li>Benign Brain Tumor</li> <li>Coma</li> <li>Infectious Disease</li> <li>Loss of Hearing</li> <li>Loss of Sight</li> <li>Loss of Speech</li> <li>Occupational Human Immunodeficiency Virus (HIV) or Hepatitis</li> <li>Permanent Paralysis</li> <li>Amyotrophic Lateral Sclerosis (ALS)</li> </ul>	<ul style="list-style-type: none"> <li>Dementia (Including Alzheimer's Disease)</li> <li>Functional Loss</li> <li>Multiple Sclerosis (MS)</li> <li>Parkinson's Disease</li> <li>Cerebral Palsy</li> <li>Cleft Lip or Palate</li> <li>Cystic Fibrosis</li> <li>Down Syndrome</li> <li>Spina Bifida</li> </ul>



## Employee Assistance Program

SavATree wants you 100% focused when you are working for the sake of your safety and your success. If there's something at home that may be causing distraction, the EAP can help with *100% strictly confidential* help and counseling.

**No one at SavATree will ever know you or anyone in your home contacted the EAP.**

- Are you worried about something or someone at home? Is depression, anxiety, drug or alcohol use causing problems or causing you concern?
- Are you having trouble keeping the peace with a child, spouse or housemate? Is someone's behavior causing conflict or concern for you?
- Is there a money matter or a legal matter that you could use some advice and resources to resolve?
- Is there a difficult relationship at work some professional workplace guidance could help with? Could you just use some advice on how to perform better and get ahead?

SavATree provides five (5) visits with a qualified licensed clinician, for you, or an immediate family member, covered at 100% and 100% confidential.

This is about the wellbeing of you and everyone in your home. SavATree wants you to be great . . . and offers the EAP to provide help while 100% protecting your privacy.

Call 866-799-2485 or  
Visit [www.HealthAdvocate.com/members](http://www.HealthAdvocate.com/members)

**HealthAdvocate**<sup>SM</sup> 19



## Retirement Benefits (401k)

You are eligible to participate in SavATree's Trees 401(k) Retirement Savings Plan after 30 days of employment with the company.

Our plan requires all new employees be automatically enrolled in the Plan at a participation rate of 3% of eligible compensation. Unless you take an action to enroll at a higher or lower percentage or decline coverage, you will be automatically enrolled thirty (30) days following your hire date.

Your contributions to a 401K plan are always yours and are tax-deferred. Employer contributions are discretionary and will be determined yearly by management.

### Features of a 401(K) Plan:

- Contributions are made through authorized payroll deductions.
- Contributions amounts are not taxable until these monies are withdrawn.
- All contributed funds are invested according to your choice among various investment options.
- Any income that is earned is also tax deferred until withdrawn.
- Withdrawals can be made starting at age 59½.
- Any contributions that SavATree makes to the 401K Savings Plan in your behalf from your date of hire are vested after completion of three years of employment.
- To see and merge your account, go to [www.401k.com](http://www.401k.com), login and register



## Tuition Reimbursement

SavATree encourages its employees to pursue continuing education in order to improve and expand their level of knowledge and skills. Employees are encouraged to enroll in courses which pertain to their employment position with SavATree. Eligible employees, who choose to subscribe to a specific course and wish to obtain financial participation from SavATree, must present their request, with cost, to their Manager for approval. Employees are eligible for such consideration after two (2) years of continuous employment.

Approved courses will be reimbursed at 80% including tuition, books and fees. Upon presentation of registration notice and invoices, employees will receive 30% of the cost of the course. The remaining 50% will be reimbursed after submitting a certificate of successful completion of the course. For courses commencing in 2013 and thereafter, an annual cap of \$5,250 will apply.

If SavATree requests that an employee enroll in a specific course for purpose of expanded job duties or potential promotion, then SavATree will pay for the cost of such course and materials in the following manner: 50% upon enrollment and submission of course costs and materials (the employee advances the remaining 50% of the cost of the course at that time). Following the successful completion of the course of study, the employee will be reimbursed the 50% of the cost of such courses which were advanced by such employee.

Following the successful completion of such courses, employees may be requested to present orally or in writing, a demonstration of the skills obtained in their course of study.

For questions and assistance, please reach out to [HR@savatree.com](mailto:HR@savatree.com)

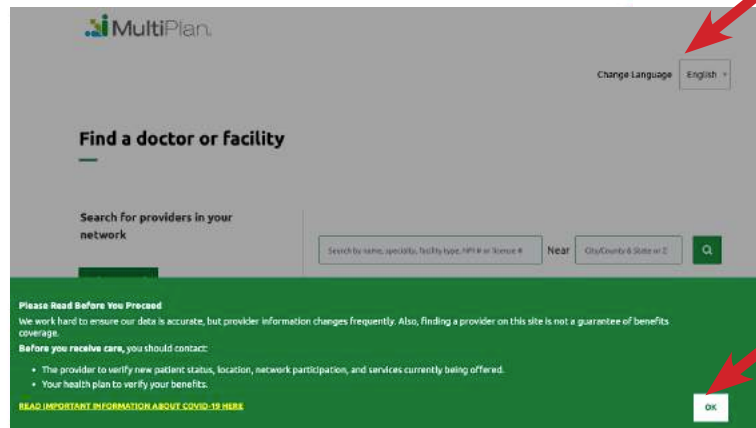
# Appendix A - Locate PHCS Provider



## Find a PHCS Practitioner or Ancillary Provider in Four Easy Steps

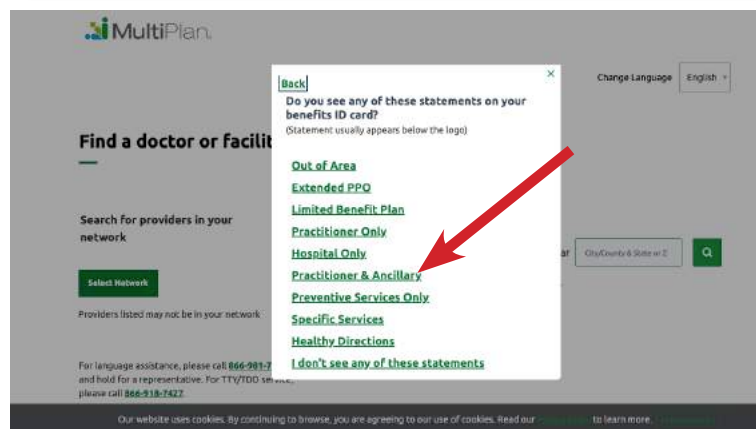
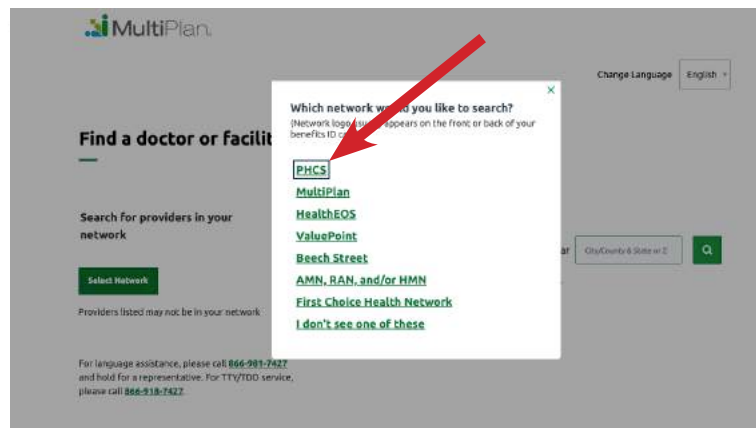
To find providers participating in MultiPlan's networks, visit [multiplan.com](http://multiplan.com) and click on "Find a Provider." A button in the upper right corner allows you to choose English or Spanish as the language.

Before beginning your search, you must acknowledge that you have read the notice at the bottom of the screen.

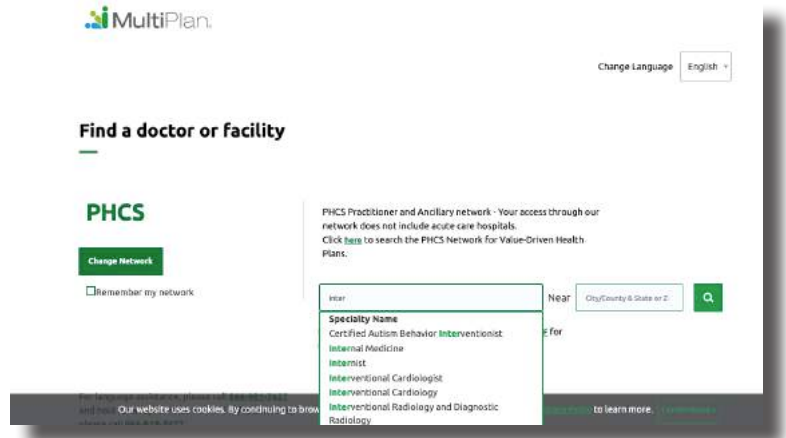


To begin your search, follow these four steps.

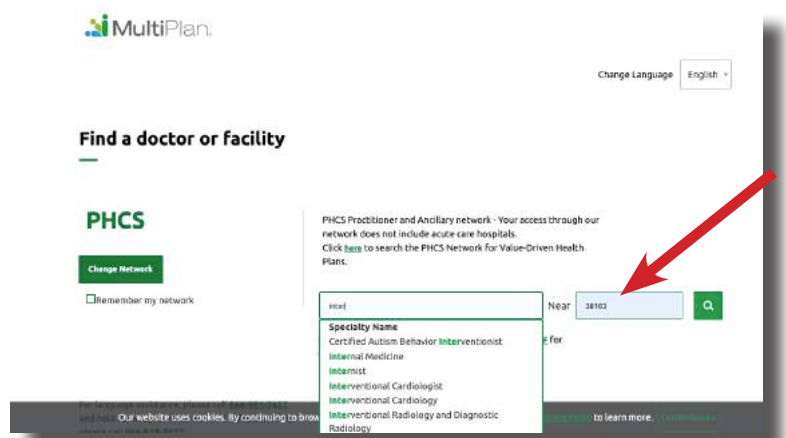
**Step 1. Choose a network.**  
Choose PHCS and then Practitioner & Ancillary.



**Step 2. Use the text box to specify what you are searching for.** Enter a provider specialty, provider name, facility name, type of facility or NPI number. As you begin to type your selection, you may be prompted with suggestions. For best results, click the desired option in the drop down list. Please note that you cannot leave the text box empty.



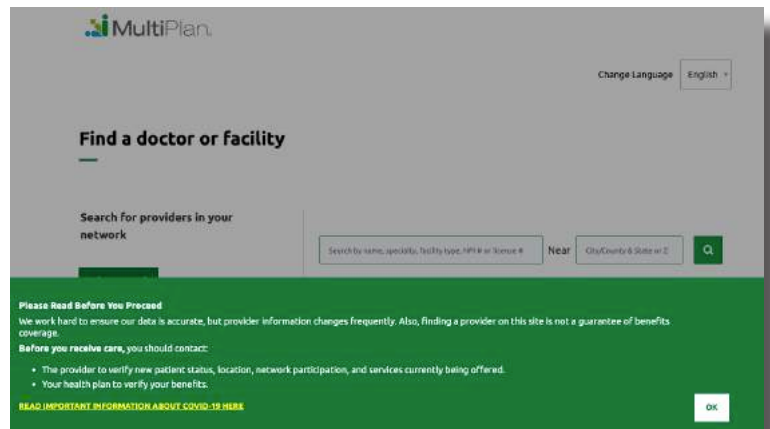
**Step 3. Set your location and begin your search.** If your settings allow your browser to detect your location, you can begin the search by clicking on the magnifying glass. However, if your settings don't allow the browser to detect your location, you will need to enter the zip code of the area you want to search before clicking on the magnifying glass to begin the search. By default, the search pulls results within 20 miles of the zip code you enter.












**Step 4. Receive your search results and refine as desired.**

Before your search results are presented, you will need to acknowledge reading another notice. After you click OK, a list of providers matching the criteria you entered will be presented. To narrow your results, you can apply filters including gender, languages spoken, hospital affiliation, whether the provider is accepting new patients, and wait time for appointments.



**The box with:** Click on the provider’s name to see more details.

A Printer Friendly icon is available for easy viewing of your search results on a printed page. You may print the listed providers or the details for a specific provider. Simply click on the Printer Friendly icon, send the results to your printer, and then close the window.

<p><b>Jennings, Nicole M, M.D.</b> Internal Medicine  Telemedicine Services Available</p>	<p>59 S Main St Memphis, TN 38103 <b>901-522-2000</b> <a href="#">View all Locations</a></p>
<p><b>Pivnick, Eniko K, M.D.</b> Geriatric Medicine, Clinical Genetics  Internal Medicine  Telemedicine Services Available</p>	<p>777 Washington Ave Ste P110 Memphis, TN 38105 <b>901-866-8830</b> <a href="#">View all Locations</a></p>
<p><b>Thompson, Natascha S, M.D.</b> Internal Medicine  Pediatrics </p>	<p>848 Adams Ave Memphis, TN 38103 <b>901-287-5437</b> <a href="#">View all Locations</a></p>
<p><b>Ost, Shelley R, M.D.</b> Internal Medicine  Pediatrics  Telemedicine Services Available</p>	<p>848 Adams Ave Memphis, TN 38103 <b>901-287-5491</b> <a href="#">View all Locations</a></p>
<p><b>Thacker, Amber, M.D.</b> Internal Medicine, Neonatal-Perinatal Medicine</p>	<p>848 Adams Ave Memphis, TN 38103 <b>901-287-5437</b> <a href="#">View all Locations</a></p>

# Appendix B - Acuity Group/Concierge - Member Portal

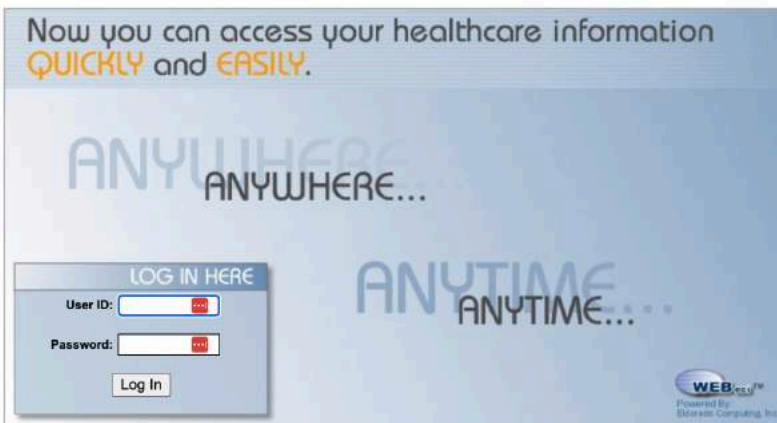
## MEMBER IDENTIFICATION INFORMATION

- Explanation of Benefits (EOB)
- Deductible and Out of Pocket Accumulators
- Review summary of benefits/Plan Document
- Claim Detail
- Provider Search
- Communicate with Acuity Group Customer Service via email or phone

## HOW TO LOG INTO MEDICAL INSURANCE PLATFORM

Visit: <https://www.acuity-grp.com>

Click on “Logins” in the upper right corner. Click “Client Login”



[Forgot Your Password?](#) | [Reset Your Password](#) | [Provider Access Request](#) | [Contact Us](#)

**USER ID:** Your SSN (just numbers, no dashes)

**PASSWORD:** Date of Birth entered as **mmddyyyy** (NO dashes or slashes)

For any dependent over age 18, the Dependent will need to send an email to [SavATree@acuity-grp.com](mailto:SavATree@acuity-grp.com) with their name, member’s name, group number to obtain a user ID and Password

**Questions? Call the Concierge at 866-569-6092**

# Appendix C - ClaimDoc



Dear Valued Team Members,

We understand how important benefits are to you. Each year, the SavATree, LLC team works to provide options that meet the different needs of individuals enrolled in the health plans.

We're excited to announce that this year, SavATree, LLC elected to become a self-insured company and, along with our new partners, administer the medical and prescription health plan. As a self-insured company, we now have the flexibility to create a benefits program that is affordable, diverse, and employee-centered.

This introductory letter contains important information regarding major medical plan changes for the upcoming benefit plan year. Please review in its entirety as action is required. In addition to this letter, you will be receiving a comprehensive benefits guide containing all of your health care benefits details.

## **NEW PLAN YEAR ENHANCEMENTS**

### **NEW MEDICAL PLAN**

Starting on March 1, 2023 you will have the opportunity to enroll in the SavATree, LLC Employee Health Plan for your medical and prescription coverage. The medical benefits will be administered by Acuity Group of Mississippi, LLC, who will be responsible for verifying your benefits and eligibility as well as processing and paying your medical claims. Your prescription benefits will be administered by TrueScripts.

This is an ACTIVE enrollment. If you wish to remain on the medical plan, or drop coverage for yourself or a dependent, you must go through the enrollment process and make the change by March 16, 2023. Detailed information will be available in your benefits guide.

### **OPEN-ACCESS: MORE CHOICES FOR YOU AND YOUR FAMILY**

The new health plan is open-access and does not utilize a network for providers nor facilities. This means you have the freedom to choose any provider you wish, without restrictions or limitations from your plan or network. Once your provider submits the claim to Acuity Group of Mississippi, LLC, your health care services will be covered at the "in-network" benefit level, regardless of the source of care.

### **INTRODUCING THE NEW PLAN TO YOUR HEALTH CARE PROVIDERS-ACTION REQUIRED**

We have partnered with ClaimDOC to introduce the new plan to your health care providers. A ClaimDOC Member Advocate will contact each of your health care providers to ensure they have the necessary information to submit claims to the new plan.

**PLEASE COMPLETE A PROVIDER NOMINATION FORM FOR EACH OF YOUR HEALTH CARE PROVIDERS AND SUBMIT IT TO CLAIMDOC TO ENSURE YOUR FIRST APPOINTMENT GOES SMOOTHLY. YOU MAY ALSO SUBMIT YOUR REQUEST BY VISITING [PORTAL.CLAIM-DOC.COM/GUEST](https://portal.claim-doc.com/guest), OR BY CALLING A CLAIMDOC MEMBER ADVOCATE DIRECTLY AT 1-888-330-7295.**



# SavATree, LLC

## Nominate Your Provider of Choice

As part of ClaimDOC's Pave the Way<sup>®</sup> program, a ClaimDOC Member Advocate will reach out to your providers to ensure they have all of the necessary information regarding your new insurance plan.

In order to avoid confusion or issues surrounding access, please allow a Member Advocate to contact your providers BEFORE your first appointment by submitting a Provider Nomination Form online or by calling directly at 1-888-330-7295.

Visit our Member Portal to submit a Provider Nomination Form



[portal.claim-doc.com/guest](https://portal.claim-doc.com/guest) PIN: ST10507



### Portal Submission Directions

Complete the Following Steps:

- 1 Enter your PIN number: ST10507
- 2 Click the "Generate a Nomination Account" button. Creating an account will allow you to save your personal information for future nominations. If you do not wish to create an account, click the "Nominate Your Provider" button.
- 3 Enter your contact information in the form and select "Continue."
- 4 Add family members on your plan who will see your providers. Enter your family member's information and select "Continue."
- 5 Fill out the next form with your provider's information, and add appointments that will be scheduled **within the next 30 days** for all plan members who will see this provider. Select "Save" and add additional providers as needed. If no appointment is scheduled, please leave that field blank.
- 6 You may include multiple Providers by selecting "Add Provider." Complete each field in order to utilize the "Add Provider" button and select "Continue" once done.
- 7 Review all of your information to ensure it's correct and select "Submit." The final screen will show a confirmation number that your nomination is complete.

Questions?

Please Contact us at:



[membersupport@claim-doc.com](mailto:membersupport@claim-doc.com)



1-888-330-7295 | Monday - Friday 7:00 AM - 6:00 PM CST

# Pave The Way<sup>®</sup>



## A guide to your open-access health plan


We are excited to introduce your new health plan. The ClaimDOC team is here to support you through this transition as you navigate through its new features.

### ✓ Open-Access: More Choices For You & Your Family


Your new health plan is open-access, which means you have the freedom to choose any provider you wish, whether it is a primary care physician, specialist, clinic or facility. All benefits are paid at the same benefit level and there are no out-of-network penalties. As long as your provider agrees to submit claims to your plan administrator, you are only responsible for your applicable co-pays, deductibles and co-insurance.

### ✓ Introducing the Plan to Your Providers

As part of ClaimDOC's Pave the Way<sup>®</sup> program, a ClaimDOC Member Advocate will reach out to your providers to ensure they have all of the necessary information regarding your new insurance plan. In order to avoid confusion or issues surrounding access, please allow a Member Advocate to contact your providers BEFORE your first appointment by submitting a Provider Nomination Form online or giving us a call directly at 1-888-330-7295.

 Call a Member Advocate  
1-888-330-7295

 Email your form  
[membersupport@claim-doc.com](mailto:membersupport@claim-doc.com)

 Submit an online form  
[portal.claim-doc.com/guest](https://portal.claim-doc.com/guest)  
PIN: ST10507



### ✓ Present Your ID Card and Expect to Receive Care

The representative needs to look at the back of the ID card to find the claims submission address and Electronic Payor ID for your plan administrator. Present your ClaimDOC ID card and expect to receive care. You can confidently say, "I have benefits and my plan will pay!"

If your plan's benefit reimbursement is in question prior to service, please have the medical professional's representative call 1-888-330-7295 to speak with ClaimDOC.



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One Team

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**Work Here. Thrive Here.**