



ELITE MEDICAL
STAFFING

Employee Benefit Guide

Plan Year: January 1, 2025 – December 31, 2025



INTRODUCTION

Elite Medical Staffing is committed to employee health and welfare. This commitment involves offering a comprehensive benefits program to help prepare you and your family for planned as well as unplanned life events. This guide provides a summary of the benefit options available to you.

ELIGIBILITY AND ENROLLMENT

All regularly scheduled employees working at least 30 hours per week are eligible for benefits. Coverage may also be elected for dependents, including your legal spouse and dependent children to age 26 (age 30 in certain circumstances). New employees are eligible for benefits the 1st of the month following date of hire.

If you chose not to enroll when first eligible, you have the opportunity to do so during annual open enrollment. Should you or a family member experience an IRS-approved qualifying event (change in marital status, birth of a child, or gain/loss of other coverage), and you notify HR of the qualifying event with documentation within 30 days (60 days for certain Medicaid events), you will receive special enrollment rights.

All employees enrolling in benefits are required to submit their selections through ADP.

MEDICAL BENEFITS AT A GLANCE

Florida Blue	BlueOptions HSA 05194 / 05195	BlueOptions 05302	BlueOptions 05301
	In-Network	In-Network	In-Network
Deductible Individual / Family	<i>Calendar Year</i> \$3,000 / \$6,000 (Non-Embedded)	<i>Calendar Year</i> \$5,000 / \$10,000 (Embedded)	<i>Calendar Year</i> \$2,500 / \$7,500 (Embedded)
Coinsurance Carrier / Member	70% / 30%	70% / 30%	70% / 30%
Primary Physician Service	Value Choice: Ded. Ded. + Coins.	Value Choice: \$0 \$30 Copay	Value Choice: \$0 \$25 Copay
Specialist Physician Service	Value Choice: Ded. Ded. + Coins.	Value Choice: \$20 Copay \$55 Copay	Value Choice: \$20 Copay \$45 Copay
Virtual Visits (TelaDoc)	PCP: Ded. + Coins. Specialist: Ded. + Coins	PCP: \$0 Copay Specialist: \$55 Copay	PCP: \$0 Copay Specialist: \$45 Copay
Preventive Care	100% Covered	100% Covered	100% Covered
Inpatient Hospitalization	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.
Outpatient Surgery	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.
Emergency Room	Ded. + Coins.	Facility: \$300 Copay Physician: Ded. + Coins.	Facility: \$300 Copay Physician: Ded. + Coins.
Urgent Care Services	Value Choice: Ded. Ded. + Coins.	Value Choice: \$0 \$60 Copay	Value Choice: \$0 \$50 Copay
Diagnostic Lab and X-Ray	Value Choice or Independent Clinical Lab: Ded. Independent Diagnostic Testing Center: Ded. + Coins.	Value Choice: \$20 Copay Independent Clinical Lab: \$0 Independent Diagnostic Testing Center: Ded. + Coins.	Value Choice: \$20 Copay Independent Clinical Lab: \$0 Independent Diagnostic Testing Center: Ded. + Coins.
Advanced Imaging	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.
Prescription Drugs	Copays after deductible: \$10 / \$50 / \$80	\$10 / \$50 / \$80	\$10 / \$50 / \$80
Mail-Order	After deductible: 2.5 X Retail Copay	2.5 X Retail Copay	2.5 X Retail Copay
Out-of-Pocket Max Individual / Family	<i>Calendar Year</i> \$6,850 Individual \$6,850 Individual in Family \$13,100 Family (Embedded)	<i>Calendar Year</i> \$6,350 / \$12,700 (Embedded)	<i>Calendar Year</i> \$6,650 / \$13,300 (Embedded)

MEDICAL PREMIUMS

48 Payroll Deductions	BlueOptions HSA 05194 / 05195	BlueOptions 05302	BlueOptions 05301
	Deduction	Deduction	Deduction
Employee Only	\$37.68	\$77.66	\$99.58
Employee + Spouse	\$276.01	\$339.26	\$364.12
Employee + Child(ren)	\$228.96	\$282.03	\$306.25
Employee + Family	\$430.60	\$527.28	\$554.25

Stay informed and in control 24 hours a day, 7 days a week!

As a Florida Blue member, it's easier than ever to get the health information you need, when you need it! Get immediate access to your health plan information quickly by phone, online or on your mobile device.

At your fingertips...

Interactive
Phone Option

floridablue.com

Florida Blue
Mobile App

Deductible and claim updates



Coverage for health care visits and prescriptions



Copies of your ID card, statements, forms and more



Ways to pay your health plan premium



Status of approvals for coverage



Online wellness and rewards program



Cost estimates for office visits and procedures based on where you stand with your deductible



Compare drug prices and find lower cost options



Monthly statement of claims



Searchable doctors, specialists and urgent care centers with photos and member ratings



Virtual visits provided by Teladoc and in-network PCPs, behavioral/mental health providers or specialists for as low as \$0¹



Health and wellness programs, gym discounts and more



Account settings, email and language preferences



Updates about your plan sent directly to your phone



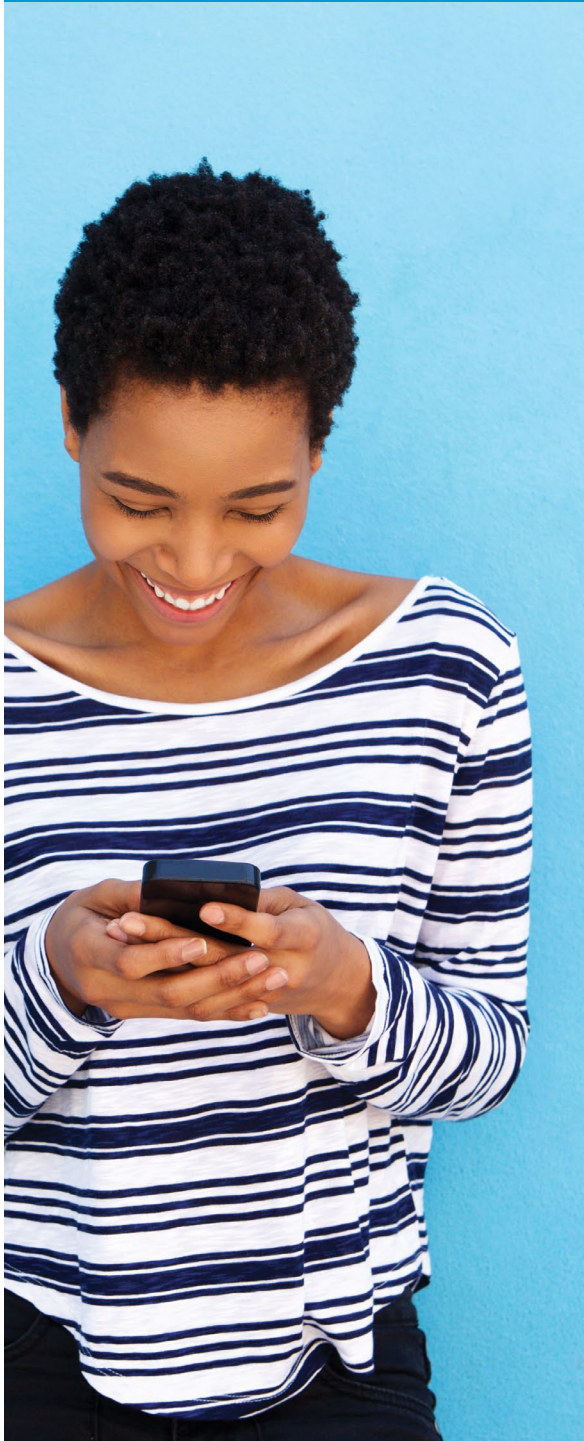
Map providers and urgent care centers near you



Log in with the touch of your finger



Register on **floridablue.com** or Download the **Florida Blue App**!



Visit **floridablue.com**

- ▶ Click **Log in** and then **New Member Registration**

If you're a new member, select **Manage my plan** and have your **Member ID** handy

If you're a caregiver, select **Care for a loved one** and have your **Welcome ID** handy

- ▶ Once you've completed registration, check your email to **verify your identity**
- ▶ Create your account by entering a **User Name** and **Password**
- ▶ Log in to **get started!**



Download **Florida Blue app**

- ▶ Search for **Florida Blue** on the **Apple App Store** or **Google Play Store**
- ▶ Log in with your **user ID** and **password** from your online account

Teladoc is an independent company contracted by Florida Blue to provide physician visits via phone or online video to members with non-emergent medical issues. Teladoc is only available in the U.S. Teladoc® is a trademark of Teladoc, Inc.

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770)

When You Don't Have Time to Wait, You've Got Teladoc!

Provides 24/7 Access to Care

When you or a family member don't feel well and your primary care doctor or your child's pediatrician can't see you right away, you can now get care within minutes without leaving home with Teladoc.

For a cost that's less than an urgent care or ER visit, Teladoc gives you 24/7/365 access to U.S. board-certified doctors by web, phone or mobile app. It's a more convenient and affordable option for quality medical care. And there's no obligation or extra monthly fee.

Getting Started

Set up your account today—so when you need care, a Teladoc doctor is just a call or click away.

How Does Teladoc Work?

1

Register

3 easy ways: download the mobile app, visit the Teladoc website or call the number below.

2

Provide Medical History

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

3

Request a Visit

That's it! The next time you need immediate care for a non-emergency illness, you have another option.

The Teladoc Difference

Teladoc can help with many non-emergency illnesses, including:

- Sinus infection
- Flu
- Cough
- Sore throat
- Rash
- Allergies
- Upset stomach
- Nausea
- Other minor health issues and more



Talk to a doctor anytime.

Call today 1-800-Teladoc (835-2362) or visit Teladoc.com

Teladoc is an independent company contracted by Florida Blue to provide physician visits via phone or online video to members with non-emergent medical issues. Teladoc is only available in the U.S. Teladoc® is a trademark of Teladoc, Inc.

Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. For more information, visit floridablue.com/ndnotice.

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Understanding your Explanation of Benefits (EOB)



What's an EOB?

Whenever you use your health insurance, we send you an Explanation of Benefits. It shows you:



How much the doctor charged



How much your health insurer paid



The amount applied toward your deductible (see description on next page)



How much you may still owe

Why look at your EOB?

When you dine out, you at least glance at the bill before paying, right? Double checking your medical expenses is even more important. You can:



Compare your doctor and hospital bills with the EOB to make sure you're being billed — and are paying — the correct amount.



Share your EOB with your provider if you notice any differences.



Keep track of your medical services by checking each EOB.

Here is an example of an EOB.
Below is a brief description of each item
to help you understand your EOB.

CLAIM NUMBER 1XXXXXXXXXXXX

PLAN 2Group

PROVIDER: 3

4Member: ASHLYNN SMITH
Member Number:

5	6	7	8	9	10	11	12	13	14	15	
Dates of Service	Procedure Code	Description of Service	Amount Billed	Amount Allowed	Amount not Covered	Plan Paid	Deductible Amount	Copayment Amount	Coinsurance Amount	Member Responsibility	Remarks
02/07/2024-02/07/2024	99214-OFFICE O/P EST MOD 30-39		\$249.38	\$107.86	\$0.00	\$57.86	\$0.00	\$50.00	\$0.00	\$50.00	1
02/07/2024-02/07/2024	81025-URIN PG TEST BY VISUAL C		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2
TOTALS			\$249.38	\$107.86	\$0.00	\$57.86	\$0.00	\$50.00	\$0.00	\$50.00	

- Claim number:** The number assigned to your claim.
- Plan:** Your employer or plan name.
- Provider:** A person you see or place you go for medical care, like a doctor, specialist, nurse practitioner, hospital, urgent care, or imaging center.
- Member and member number:** Name of member who received the service and their member ID number.
- Dates of service:** The date or dates you received your services.
- Procedure code:** Numerical codes used to identify the procedure, service, or treatment you received.
- Description of service:** The procedure, service, or treatment you received.
- Amount billed:** The amount charged by your doctor or another type of provider.
- Allowed amount:** The maximum amount that your plan will pay for a covered service.
- Amount not covered:** The part of your billed amount that is not covered by your plan.
- Plan paid:** The part of your billed amount that your plan paid.
- Deductible amount:** The amount you must pay before your insurance starts to help with covered medical services or prescription drug costs.
- Copayment amount:** A standard amount you pay out of your pocket when you get a covered medical care or prescription drugs.
- Coinsurance amount:** The part or percentage of covered medical or prescription drug costs you pay out of your pocket, typically after you meet your deductible.
- Member responsibility:** The amount you are responsible for. You may have paid all or a portion of this when the services were provided. This amount may include the deductible and applicable coinsurance, copayments, or services not covered under the terms of your plan.

Frequently Asked Questions

Why aren't my doctor visits for a particular month showing up in my EOB?

Your statement shows claims for services only after we've received and processed the claim. The claim in question may not have been received yet or it may not be finalized.

What if I suspect insurance fraud or abuse?

Please call the number on the back of your member ID card.

What if I have more questions?

We're standing by to help, just call the number on the back of your member ID card. We can also help with the diagnosis and treatment codes and what they mean in your EOB.

Healthcare that fits your life

With HealthiestYou, convenient care is within reach.



Take control of your health. Download the app to start using your healthcare services at no cost to you.



General Medical

Talk to a doctor 24/7 for conditions like the flu, bronchitis, allergies, sore throats and more.



Mental Health

Have real conversations and see progress with a therapist of your choice. Available 7 days a week from the privacy of your own home. Also discover digital content and resources based on your goals and needs.



Dermatology

Start an online skin review with a dermatologist by uploading images and details of your concern. Get a treatment plan and prescription if needed in 24 hours or less.



Expert Medical Services

Get a second opinion on a condition or diagnosis from nationally recognized medical experts.



Digital Physical Therapy

Overcome pain from home through a custom plan from a physical therapist and personalized content.

Current estimated wait time

10 mins or less

This is an estimate only. Your actual wait time may vary during peak hours.

When is a good time?

*Required

Select visit type*

☒ Phone ☐ Video

Select a time*

As soon as possible

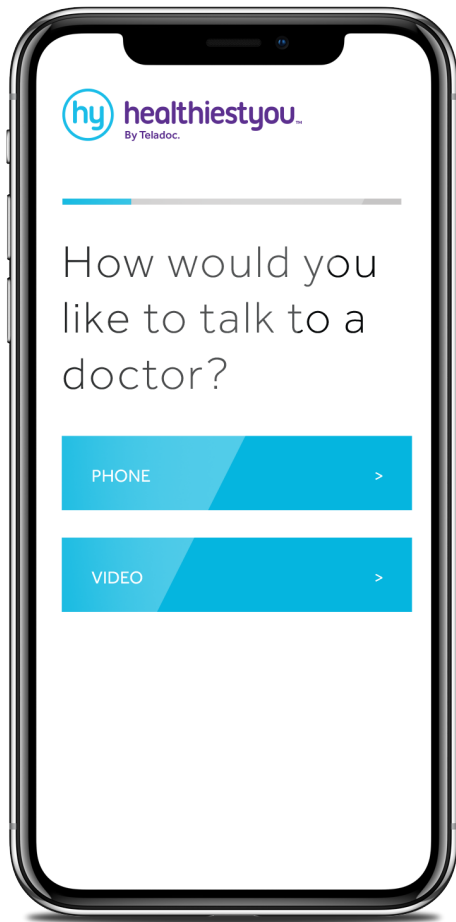
Continue

Download the app to access healthcare at no cost to you

Visit [HealthiestYou.com](https://www.healthiestyou.com)

Call 1-866-703-1259 | Download the app  | 

Set up your HealthiestYou account in 4 easy steps.



Download the app to connect to doctors for free by phone or video 24/7, shop the lowest-cost prescriptions, and much more.

- 1 Download the app**
Search "HealthiestYou" in the app store or on Google Play.
- 2 Set up your account**
Once you've downloaded the app, select "Register," then choose "Employee" as your membership type.
- 3 Enter basic contact information**
Type in your last name, date of birth, and ZIP code.
- 4 Type in your security information**
Enter a valid email address, password, the best number for our doctors to reach you, your preferred language, and accept terms and conditions.



All doctor visits are free.
Download the app today  | 

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HealthiestYou is now part of Teladoc Health, the global leader in virtual care.

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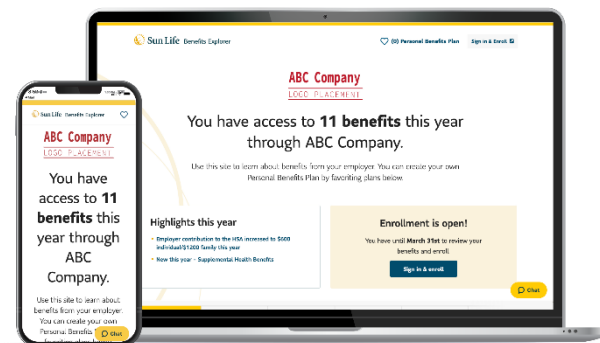
Elite Medical Staffing

Enrollment dates:

December 2nd – December 8th, 2024

As we review your available benefit options, use the checklist to mark which benefits best suit your needs. You can review plan details and learn how to enroll in benefits by visiting the Benefits Explorer site.

- ☐ **Medical**
- ☐ **Life insurance**
- ☐ **Dental**
- ☐ **Vision**
- ☐ **Short-Term Disability**
- ☐ **Long-Term Disability**
- ☐ **Accident**
- ☐ **Critical Illness**
- ☐ **Hospital Indemnity**
- ☐ **HealthiestYou**



Visit Benefits Explorer today!



Benefits Explorer is your digital benefit counselor

You can:

- Learn about the benefits your employer is offering
- Create your personal benefits plan
- Chat with a live benefits counselor or schedule an appointment for a virtual call

Read important plan provisions in your benefit highlighter

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York. Prepaid dental products are provided and administered by Sun Life Assurance Company of Canada (SLOC), and are provided by prepaid dental companies, affiliated with SLOC in all states, except New York. Prepaid dental companies are Denticare of Alabama, Inc., United Dental Care of Arizona, Inc., UDC Dental California, Inc., United Dental Care of Colorado, Inc., Union Security DentalCare of Georgia, Inc., United Dental Care of Missouri, Inc., Union Security DentalCare of New Jersey, Inc., United Dental Care of New Mexico, Inc., UDC Ohio, Inc., United Dental Care of Texas, Inc., and United Dental Care of Utah, Inc. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI). In New York, prepaid dental products are provided and administered by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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DENTAL BENEFITS AT A GLANCE

Sun Life	Basic Plan		Enhanced Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Individual / Family	\$50 / \$150	\$100 / \$300	\$50 / \$150	\$50 / \$150
Maximum Annual Benefit	\$1,000	\$1,000	\$1,500	\$1,500
Preventive	100%	100%	100%	100%
Basic	80%	50%	80%	80%
Major	50%	45%	50%	50%
Orthodontia	N/A	N/A	50%	50%
Orthodontia Children (to age 26)	N/A	N/A	\$1,500 Lifetime Maximum	\$1,500 Lifetime Maximum

DENTAL PREMIUMS

48 Payroll Deductions	Basic Plan	Enhanced Plan
	Deduction	Deduction
Employee Only	\$6.52	\$10.43
Employee + Spouse	\$12.82	\$20.51
Employee + Child(ren)	\$17.85	\$30.32
Employee + Family	\$24.15	\$40.40

- The Basic dental plan includes Preventive Rewards so members can get up to \$1,000 added to their annual maximum for the next year. The amount added is based on your paid claims for preventive services during the prior year. This rewards you for getting preventive care while allowing you to earn more dollars for future care.
- The Enhanced dental plan includes Preventive Rewards so members can get up to \$1,250 added to their annual maximum for the next year. The amount added is based on your paid claims for preventive services during the prior year. This rewards you for getting preventive care while allowing you to earn more dollars for future care.

Preventive Rewards

Rewarding annual preventive care

Sun Life PPO dental plans with our Preventive Rewards option rewards employees for getting annual preventive care. Dental members can get additional maximum dollars added to their benefits based on their paid claims for preventive services. This promotes preventive care while providing additional maximum dollars for future years when they might need additional services. The additional maximum dollars can be spent on any covered services¹, not just preventive services.

Preventive Rewards is available with any of our PPO dental plans – including Administrative Services Only (ASO) plans. We have options for the following annual maximum amounts:

Plan annual maximum	Reward amount	Maximum reward
\$500	Based on paid claims for preventive services	\$500
\$750		\$500
\$1,000		\$1,000
\$1,200		\$1,200
\$1,250		\$1,250
\$1,500		\$1,250
\$1,750		\$1,250
\$2,000		\$1,500
\$2,500		\$1,500
\$3,000		\$1,500

How does Preventive Rewards work?

Let’s say you have a \$1,500 annual maximum *plus Preventive Rewards* on your plan. When a dental member has paid claims for preventive services in a year, they can rollover the amount of those paid claims, up to \$1,250, for future years. They can get additional rewards each year until they hit \$1,250. This rewards dental members for getting preventive treatments while increasing their annual maximum dollars for future treatments.



Ask your Employee Benefits Representative about Sun Life's new Preventive Rewards option today!

1. The additional maximum dollars cannot be used for orthodontia services.
This dental plan does not provide coverage for pediatric oral health services that satisfies the requirements for “minimum essential coverage” as defined by the Patient Protection and Affordable Care Act. (“PPACA”).
Group insurance policies are underwritten by Sun Life Assurance Company of Canada (SLOC) (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 15-GP-01 and 16-DEN-C-01. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (SLHIC) (Lansing, MI) under Policy Form Series 15-GP-01 and 16-DEN-C-01. Administrative Services Only services for self-funded dental plans are administered by SLOC in all states except New York. In New York, they are administered by SLHIC. Product offerings may not be available in all states and may vary depending on state laws and regulations. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For cost and complete details of the coverage, please contact the company.
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VISION BENEFITS AT A GLANCE

Sun Life	VSP – Plan 3		
	In-Network	Out-of-Network	Frequency of Benefits
Eye Examination	\$10 Copay	Reimbursed up to \$52	Once Every 12 Months
Eyeglass Lenses Single Lined Bifocal Lined Trifocal Lenticular	\$25 Copay	Reimbursed up to: \$55 \$75 \$95 \$125	Once Every 12 Months
Eyeglass Frames	\$130 Retail Frame Allowance + 20% off balance Costco: \$70 Allowance	Reimbursed up to \$57	Once Every 24 Months
Contact Lenses (In Lieu of Glasses)	Material Allowance: \$130 Allowance Fitting and Evaluation: Up to 15% Savings	Material Allowance: Reimbursed up to \$105	Once Every 12 Months
Contact Lenses (Medically Necessary)	Covered in Full after Copay	Reimbursed up to \$210	Once Every 12 Months
Laser Vision Correction	Discount Pricing	N/A	N/A

VISION PREMIUMS

48 Payroll Deductions	Vision Plan
	Deductions
Employee Only	\$1.82
Employee + Spouse	\$3.64
Employee + Child(ren)	\$4.00
Employee + Family	\$5.82

LIFE INSURANCE AND DISABILITY

VOLUNTARY LIFE AND AD&D

We are happy to provide Elite Medical Staffing employees with the opportunity to purchase additional life and AD&D insurance through Sun Life. This is available for purchase on yourself, your spouse, and your child(ren) on a voluntary basis. Premiums are based on your age and the coverage amount selected and will be payroll deducted. See your Sun Life enrollment kit for detailed employee, spouse, and child rate information. You will need to complete the Evidence of Insurability (EOI) form if you are electing above the Guarantee Issue amounts below or electing as a late entrant. Forms will be mailed to the address provided or on file and must be returned with the completed paperwork within the allotted time frame.

What is "Guarantee Issue?"

This is the amount that you are able to elect without the carrier requiring a medical history questionnaire known as an Evidence of Insurability (EOI) to be completed. If you elect an amount greater than the Guarantee Issue amount or are electing Voluntary Life Insurance coverage outside of your initial New Hire period, you will be required to fill out an EOI form.

Insured	Available Increments	Maximum Benefit	Guarantee Issue*
Employee	\$10,000	5 X Annual Salary up to \$300,000	\$100,000
Spouse	\$5,000	50% of Employee Amount, up to \$150,000	\$25,000
Child(ren)	\$10,000	100% of Employee Amount, up to \$10,000	\$10,000

*Employee voluntary life coverage is reduced as follows: 65% at age 65; 40% at age 70; 25% at age 75; and 10% at age 80. Spouse voluntary life coverage terminates when your spouse reaches age 70.

VOLUNTARY SHORT-TERM AND LONG-TERM DISABILITY

Your most valuable asset is your ability to earn an income. Should you experience a serious illness or injury, how would the loss of income impact you? In addition to your day-to-day living expenses, a disabling injury can also lead to additional expenses, such as increased medical and household costs. To protect against financial hardship, anyone who earns money—whether single or married, with children or without—should consider a personal Disability income insurance policy. This is a voluntary benefit, and the amount of premium is based on your age and salary. See your Sun Life enrollment kit for detailed information.

Coverage	Short-Term Disability	Long-Term Disability
Benefit Pays	60% of Base Salary	60% of Base Salary
Maximum Benefit	\$1,000 Per Week	\$7,000 Per Month
Benefits Begin	Day 15	Day 181
Maximum Benefit Period	24 Weeks	To age 65 with graded ADEA
Pre-existing Limitation	3 / 12	3 / 12

*The long term disability benefit is reduced for ages 60 and over.

VOLUNTARY WORKSITE BENEFITS

ACCIDENT

Accident Insurance provides expense reimbursement for actual charges up to the policy maximum. This insurance is provided through Sun Life, it also provides on and off-the-job coverage for accidental injuries, hospital care due to a covered accident, and accidental death benefits. There is no coverage for sickness. Coverage is available to the employee, spouse and children. A beneficiary is required for accidental death benefit.

48 Payroll Deductions	Accident Plan
	Deductions
Employee Only	\$2.97
Employee + Spouse	\$4.95
Employee + Child(ren)	\$5.79
Employee + Family	\$7.76

CRITICAL ILLNESS (new coverage this year)

Voluntary Critical Illness Insurance includes coverage for heart/stroke and other critical illnesses. Benefits are available at various levels through Sun Life. Employees may choose \$10,000 - \$40,000 of coverage. You may choose \$10,000 - \$40,000 of coverage for your spouse, and you may choose \$5,000 - \$20,000 for each eligible child. Examples of a covered illness that would receive 100% of the Critical Illness benefit on the first occurrence include: heart attack and chronic renal failure.

Employee Critical Illness – Choice 1 – Age and Cost – Pay Period (48) Premium												
Coverage Amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$1.25	\$1.35	\$1.55	\$2.03	\$2.73	\$3.70	\$5.90	\$7.68	\$9.15	\$11.95	\$15.88	\$21.65
\$20,000	\$2.50	\$2.70	\$3.10	\$4.05	\$5.45	\$7.40	\$11.80	\$15.35	\$18.30	\$23.90	\$31.75	\$43.30
\$30,000	\$3.75	\$4.05	\$4.65	\$6.08	\$8.18	\$11.10	\$17.70	\$23.03	\$27.45	\$35.85	\$47.63	\$64.95
\$40,000	\$5.00	\$5.40	\$6.20	\$8.10	\$10.90	\$14.80	\$23.60	\$30.70	\$36.60	\$47.80	\$63.50	\$86.60

Spouse Critical Illness – Choice 1 – Age and Cost – Pay Period (48) Premium												
Coverage Amounts	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$1.25	\$1.35	\$1.55	\$2.03	\$2.73	\$3.70	\$5.90	\$7.68	\$9.15	\$11.95	\$15.88	\$21.65
\$20,000	\$2.50	\$2.70	\$3.10	\$4.05	\$5.45	\$7.40	\$11.80	\$15.35	\$18.30	\$23.90	\$31.75	\$43.30
\$30,000	\$3.75	\$4.05	\$4.65	\$6.08	\$8.18	\$11.10	\$17.70	\$23.03	\$27.45	\$35.85	\$47.63	\$64.95
\$40,000	\$5.00	\$5.40	\$6.20	\$8.10	\$10.90	\$14.80	\$23.60	\$30.70	\$36.60	\$47.80	\$63.50	\$86.60

Child(ren) Critical Illness – Choice 1	
Coverage Amounts	Cost – Pay Period (48) Premium
\$5,000	\$0.10
\$10,000	\$0.20
\$15,000	\$0.30
\$20,000	\$0.40

HOSPITAL INDEMNITY (new coverage this year)

Hospital Indemnity provides hospital confinement benefits through Sun Life for hospital and intensive care unit. If a covered person is confined as an inpatient in a hospital or ICU, benefit is \$500 per admission for the Low Plan, limited to 1 day per plan year. If a covered person is confined as an inpatient in a hospital or ICU, benefit is \$100 per day benefit for the Low Plan for up to 30 days per year. If a covered person is confined as an inpatient in a hospital or ICU, benefit is \$1,000 per admission for the High Plan, limited to 1 day per plan year. If a covered person is confined as an inpatient in a hospital or ICU, benefit is \$200 per day benefit for the High Plan for up to 30 days per year.

48 Payroll Deductions	Low Plan	High Plan
	Deductions	Deductions
Employee Only	\$3.88	\$5.74
Employee + Spouse	\$6.80	\$10.74
Employee + Child(ren)	\$5.76	\$8.86
Employee + Family	\$8.68	\$13.87

Hospital Indemnity Policy Notice

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Your journey to retirement starts here....

Take the first step and enroll in your retirement plan

Your employer's retirement plan is a great way to save for retirement. Once you have met the eligibility requirements, there are several ways to enroll.



Text to Enroll

Text Enroll 401k to 72408 to receive an enrollment link. Click on the link in the text message to enroll. If you are first time user, you will need to register using the "Register Now" button.

ADP Mobile Solutions App

Download the free ADP MobileSolutions App from the app store or scan the QR code from your camera or QR reader. Once downloaded, follow the prompts to register and enroll.



Scan the QR code with your camera or QR reader to download.



mykplan.com

You can enroll through the website by using the information from the Welcome Letter you received in the mail. If you do not have your Welcome Letter, you can simply follow the prompts to register as a new user.

ADP Portal

If you use the ADP Portal and have previously completed the registration process for another ADP-provided service, select "Retirement Savings" to complete your enrollment.

Phone: 800-MyK-Plan (800-695-7526)

You can complete your enrollment by speaking with an ADP Participant Services Team Representative. Representatives are available Monday through Friday, 8am to 9pm, Eastern Time.

→ Important Reminder: Designate a Beneficiary

Selecting a beneficiary is an important part of your overall financial wellness. It ensures the assets from your retirement savings account are distributed to the person, people, or entities you want it to go to upon your death. Note: If you are married and elect a non-spousal beneficiary, you will be prompted to complete and return a hard copy version of the Beneficiary Designation Form (requiring spousal consent).

To designate or review this information go to Participant Website > My Account > Manage My Beneficiaries

ADP, Inc. owns and operates the ADP participant websites and ADP Mobile Solutions App.

Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or plan. Registered representatives of ADP Broker-Dealer, Inc. do not offer investment, tax or legal advice to individuals. Please consult with your own advisors for such advice.

ADP RETIREMENT SERVICES 71 Hanover Road, Florham Park, NJ 07932

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Always Designing
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Elite Medical Staffing

ELITE MEDICAL STAFFING 401(K) RETIREMENT SAVINGS PLAN 257491



Your Plan's Highlights

READY TO ENROLL?

Text Enroll 401k to 72408

Eligibility

Invest in yourself and take advantage of your retirement savings plan benefit.

- You will be automatically enrolled into the Plan. A voluntary elective contribution of 1% will be deducted from your pay before-taxes and deposited in your retirement account in the Plan's default fund. For more information, including important dates, please refer to your Welcome Letter.
If you decide now is not the right time to start saving, you can decline enrollment through My.ADP.com, Voice-Response System or ADP Mobile Solutions App. You can always change your mind and enroll later.
- 21 years of age on the next plan entry date
- You must have completed 12 month(s) of service by the next plan entry date
- You must have completed 1000 hours in 12 month(s) of service by the next plan entry date

Contributions

You can take an active part in your financial wellness by contributing as much as you can to your retirement account. Your contribution option(s) are listed below:

- **Before-tax:** 1% to 90%
Roth: 1% to 90%
You have the option of electing a flat dollar amount to contribute each pay period.
- If you are considered a Highly Compensated Employee, the total maximum amount you may contribute to the Plan may be limited.

IRS retirement plan annual limits ¹	2025	2024
Employee elective deferrals This is the annual limit allowed if you are younger than age 50	\$23,500	\$23,000
Catch-up contributions These are additional contributions allowed if you will be age 50 or older by December 31st	\$7,500	\$7,500
Super catch-up contributions Beginning January 1, 2025, if you are aged 60 through 63, the catch-up contribution amount you can contribute is higher	\$11,250	—

Your Plan's Highlights

Consolidate retirement accounts with a rollover

Savings from your previous qualified retirement plan(s) or a Rollover Individual Retirement Account (IRA) are accepted into the Plan, even if you have not yet met the Plan's age and service requirements. Consolidating retirement accounts can be beneficial to your long-term retirement planning. Access to your savings in one place can save time and make it easier to track your progress. If you ever have a financial need, you will have access to these assets as part of your overall account balance.

To get started, click on the **Consolidate Accounts** tile, once you have logged into your account or in your ADP Mobile Solutions App. You will be guided through each step of the process. You can also utilize the included **Rollover Form**.

For additional information, please visit our Rollover Resource Page

<http://bit.ly/RolloverResourcePage>

Employer contributions

- Your Plan offers a Safe Harbor Match. Your company will match 100.0% of your salary deferrals up to the first 4.0% of your eligible compensation..

Vesting

- Your contributions and any amounts you rolled into the Plan, adjusted for gains and losses, are always 100% yours.

Distribution options

Planning for your retirement is a long-term commitment and the money you have saved should be considered "untouchable" and used only as income in retirement. In the event of a financial need, you have the following distribution options available to you:

Loans

- Number of outstanding loans allowed at any one time: 1.
 - Minimum loan amount: \$500
 - Maximum repayment period: Generally, 5 years, unless for the purchase of a primary residence
 - Interest rate: Prime + 2%
-

- A fee may apply if you take a loan from your retirement plan account. Fee information can be obtained by logging into your account > Plan Information > Participant Fee Disclosure > Individual Expenses

Withdrawals while employed

- Rollover
- Age 59½
- Hardship

Withdrawals after employment

You may receive a distribution of the vested portion of some or all of your retirement account balances in the Plan for the following reasons:

- Termination of employment
- Normal retirement
- Disability
- Death

Special rules exist for each type of withdrawal. You may be subject to a 10% penalty in addition to federal and state taxes if you withdraw money before age 59½. For more information, review the **Special Tax Notice** located in the retirement plan website.

ACCOUNT RESOURCES

You can access your retirement savings account anytime¹, make changes and perform transaction through:

- ADP Mobile Solutions App
- My.ADP.com
- 1-800-695-7526

 **QUESTIONS?** Representatives are available Monday through Friday, 8am – 9pm, Eastern Time.

The ADP Mobile Solutions App and the website allow you to:

- Check account balances
 - Enroll and make account changes
 - Research plan investments and request investment changes
 - Access retirement planning tools and calculators
 - Get prospectuses
-

Quarterly Account Statement

Stay informed about your progress. Your statement has details about your account, investment performance, and account activity for the period and is located in the My Account section once you have logged into your account.



Beneficiary Designation

Naming a beneficiary for your retirement account is important. In the event of your death, your account will be passed to the person(s) you name.

If you are single or married and want to name your spouse as your sole primary beneficiary, you can designate your beneficiary online.

If you are married and want to designate someone other than your spouse or significant other you must print the form available online and follow the instructions to complete it.

You will need the names and birth dates of your beneficiary(ies) and each Social Security Number. If you do not have all of this information, you can always log into your account and add it later.



CONGRATULATIONS ON TAKING THE FIRST STEP TO INVEST IN YOURSELF AND YOUR RETIREMENT. ONCE ENROLLED IN THE PLAN, BE SURE TO TAKE ADVANTAGE OF SEVERAL FEATURES, SUCH AS:

Save Smart®

This is a plan feature that allows you to automatically increase your retirement plan contribution percentage. You can elect a 1%, 2% or 3% increase to your before-tax contribution. The increase will go into effect each year, on the date you choose.

You should evaluate your ability to continue saving in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Automatic Account Rebalancing

This is an account tool that allows you to keep your current investment mix (balance by investment fund) consistent with your current investment strategy for new contributions. Once you have made an investment allocation election for new contributions, Automatic Account Rebalancing will rebalance your account based on your preference: quarterly, semi-annually, or annually.

Keep in mind that rebalancing your funds, switching out of an investment, when the market is doing poorly means locking in the loss.

Participant Advisory Services from Edelman Financial Engines®

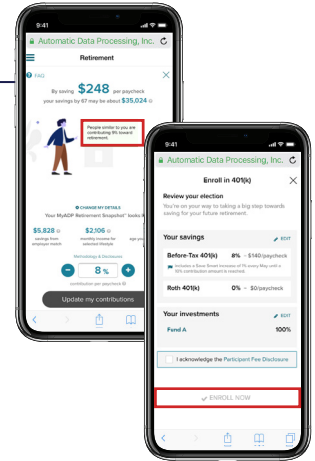
This is an advisory service made available by your employer. Through this service, you can access and use certain investment advisory components provided by Edelman Financial Engines® without incurring any fees. If you elect to enroll in the Edelman Financial Engines® Professional Management program, you will pay an annual fee based on your account balance. For more information or to enroll in the service, visit My.ADP.com or call (844) 861-0028.

You can also access this service through the ADP Mobile Solutions App

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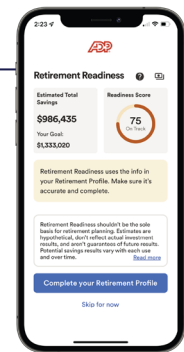
MyADP Retirement Snapshot®

During the enrollment process, employee can access MyADP Retirement Snapshot, which leverages data-driven intelligence based on insights from millions of users to help employees understand the savings actions individuals with a similar profile are making. These analytics give employees valuable learnings to consider as they estimate their retirement savings needs. In addition, the benefits of saving in a 401(k) plan are clearly presented, including the value of the employer match and compounded earnings. Retirement Snapshot helps employees understand their personal savings target and suggests the monthly savings amount needed to reach it. Employees can adjust their variables and immediately put their plan into action.



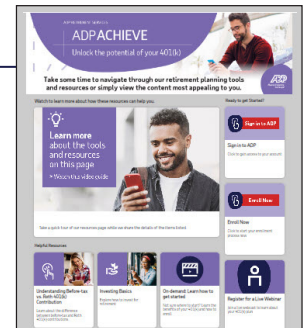
Retirement Readiness Experience

Individual retirement needs and objectives vary, and how individuals strategize and accumulate funds for retirement can also differ considerably. Our Retirement Readiness tool makes it easy for your participants to plan for retirement and view their progress toward these goals. The tool analyzes existing data such as current pay and future contributions along with personal details the participant completes like retirement location, expected social security benefits and future expenses to produce a Readiness Score. When the participant updates these variables, the score will change, helping them better understand how to reach their retirement objectives.



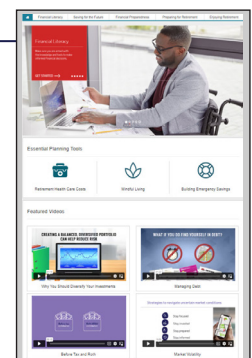
Achieve Engagement Hub

Our Achieve Engagement Hub provides your employees with easy access to a full suite of retirement and financial wellness resources — including on-demand workshops, videos and more. Each page is designed to educate, engage and encourage participation in your Plan.



Achieve Financial Wellness Library

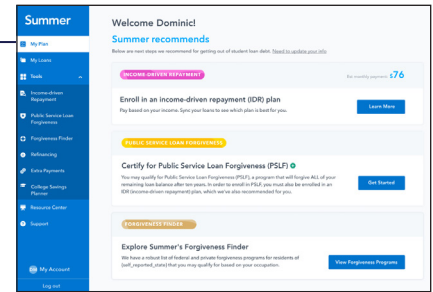
We offer an interactive library that helps participants prepare for life's challenges. Participants can learn and explore at their own pace using their mobile device or home computer.



Screen illustrations are representative of the tools features and is not meant to reflect any specific investments or customer account. We make the ADP Financial Wellness Library of content available to you through Enrich for informational purposes only. Enrich does not provide legal, certified financial, or any profession advice, nor does the ADP Financial Wellness Library of content constitute the practice of any other profession. The videos, articles, calculators and tools are for general information only. ADP, Inc. and its affiliates (ADP) are not responsible for the accuracy and/or content of such materials, nor is ADP affiliated with Enrich, Inc.

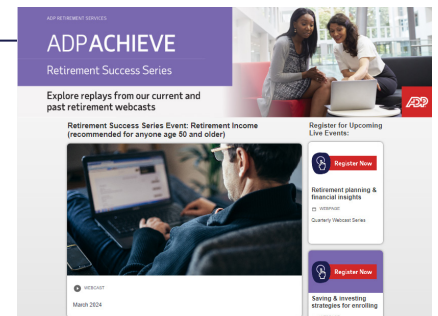
Summer Save Student Loan Optimization program

Student loan debt can negatively impact financial well-being; 38% of borrowers have yet to save for retirement due to their debt. Summer Save offers tailored assessments and recommendations for repayment strategies, including refinancing and income-driven repayment plans, making it possible for borrowers to save up to \$278 on average.⁵ This program provides valuable educational content and resources on student loans and savings for college.



Retirement Success Series

The ADP Achieve Retirement Success Series is an ongoing collection of webcasts covering relevant and timely retirement planning topics, such as financial wellness and investing. We offer monthly enrollment sessions in English, Spanish is available on-demand, to help newly eligible participants understand the enrollment process, the benefits of participation, and the tools and resources available for managing their online accounts. Our quarterly webinars are packed with practical tips, a comprehensive review of account management features, and strategies for enhancing overall financial wellness.



Retirement Success Pod(k)ast Series

Developed with the average working American trying to navigate the ins and outs of their retirement in mind, the Retirement Success Pod(k)ast shares the latest in retirement news, insights and thought leadership. Biweekly episodes explore basic financial topics and are available free on most podcast platforms



Pet insurance

from Nationwide®



Fetch the best health coverage for your pet through your voluntary benefits package. With two budget-friendly plans, there's never been a better time to sign up for My Pet Protection®, available only through your workplace benefits program.

Nationwide offers two plans for you to choose from: My Pet Protection® and My Pet Protection® with Wellness500.¹

Both plans are guaranteed issuance,² have a \$250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels.³

	My Pet Protection®	My Pet Protection® with Wellness500
Accidents	✓	✓
Injuries	✓	✓
Illnesses	✓	✓
Hereditary and congenital conditions	✓	✓
Diagnostics and imaging	✓	✓
Procedures and surgeries	✓	✓
Wellness exams		✓
Vaccinations		✓
Flea prevention		✓
Spay or neuter		✓
And more	✓	✓



Did you know? Nationwide is the industry-first provider of coverage for birds and exotic pets.

How to use your pet insurance plan

1 Visit any vet, anywhere.

2 Submit claim.

3 Get reimbursed for eligible expenses.



Get a quote at PetsNationwide.com • 877-738-7874

[1] Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. [2] Guaranteed issuance means any new pets enrolling into a My Pet Protection Plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. [3] These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline® and Nationwide PetRxExpress™ are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide. 23GRP9695A





Stay In-Network

- Florida Blue's national laboratory provider is Quest Diagnostics. Routine lab work will be covered at 100% when utilizing a Quest Diagnostic facility. Lab work performed at a hospital will be subject to deductible and coinsurance.
- Visit www.floridablue.com to search for providers. Call the provider to verify they are in the UnitedHealthcare network.

Ask Your Physician Questions

- Is there a generic alternative for this prescription?
- Can this test be performed in your office?
- Is the lab or advanced imaging facility you're recommending In-Network?
- Are you applying a preventive code, rather than a diagnostic code, to my routine well visit?

Know a Little About Physician Coding

Miscoding procedures and visits are the number one reason for billing problems.

If you go to the doctor for any type of preventive care, make sure the office codes it as such. Be aware there could be situations that start off as preventive that turn into diagnostic.

Walk-In Clinic vs. Urgent Care Facility vs. Emergency Room

If you have a life-threatening emergency, please go straight to the emergency room. However, if you have a minor injury or have the flu, go to an Urgent Care Facility. The Urgent Care Facility will help save you time and save you money.

Shop for Rx Savings

- Order brand name drugs through mail order prescription benefit to save on a 90-day supply.
- Ask your physician for samples.
- Visit these retail stores to save money on generic drugs:



IMPORTANT CONTACT INFORMATION

Coverage	Partner	Phone / Website
Medical	Florida Blue	800-352-2583 www.floridablue.com
Dental	Sun Life	800-442-7742 www.sunlife.com
Vision	Sun Life	800-877-7195 www.vsp.com
Life and AD&D	Sun Life	800-247-6875 www.sunlife.com
Short-Term and Long-Term Disability	Sun Life	800-247-6875 www.sunlife.com
Worksite Benefits	Sun Life	800-247-6875 www.sunlife.com
TelaDoc		800-835-2362 www.teladoc.com
HealthiestYou		866-703-1259 www.healthiestyou.com
Human Resources		888-280-1110 hr@elitemedicalstaffing.com

This booklet is intended for illustrative purposes only. The brief summaries of benefits are intended to highlight key features of the plans and do not include all benefits, limitations, and/or contract exclusions. Please refer to the carriers' Certificate of Coverage, Summary Plan Description, or other Policy Document for complete plan terms. If any information in this booklet is conflicting, the Certificate of Coverage, Summary Plan Description, or other Carrier Policy Document will prevail.



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