



**Family Impact
Benefits Program**



2024

BENEFITS GUIDE



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IMPORTANT NOTICE

Thompson Thrift has made every attempt to ensure the accuracy of the information described in this enrollment guide. Any discrepancy between this guide and the insurance contracts or other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to the insurance contracts and legal documents. Thompson Thrift reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and Thompson Thrift share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with Thompson Thrift.



Live
Healthy



Eligibility

Thompson Thrift provides a comprehensive Total Rewards program carefully designed to help secure the long-term financial, physical, and overall well-being of our team members and their families. We regularly evaluate our benefits and rewards against those offered at other leading companies to ensure our programs are competitive with the very best employers. Below is an outline of the eligibility requirements* for the benefit programs outlined in this document.

TEAM MEMBER BENEFIT ELIGIBILITY

Team members hired on a full-time regular basis are eligible to participate in the benefit programs outlined in this document. Regular is defined as hired on a full workweek basis for a continuous and indefinite period. Full-time is defined as regularly scheduled to work 30 hours or more per week.

TEAM MEMBER DEPENDENT FAMILY ELIGIBILITY

Thompson Thrift's benefit programs are designed to support the health and well-being of our team members and their families. For plans outlined in this document that provide dependent coverage, you may enroll the following family members.

YOUR SPOUSE

"Spouse" means the individual to whom you are legally married as determined under federal law.

YOUR CHILDREN

"Child" and "Children" means your biological children, your legally adopted children, your stepchildren, your foster children, any children for whom you are responsible under court order, children for whom you are appointed legal guardianship. Eligible children include each of your children who are:

- under age 26, whether married or unmarried, regardless of his or her student or employment status and regardless of whether your home is his or her principal place of abode or whether you support him or her financially; and
- over the age of 26, unmarried and (i) primarily dependent on you for support because of a mental or physical disability; and (ii) for whom you give the Plan Sponsor satisfactory proof of such mental or physical disability within 31 days after the later of the commencement of such mental or physical disability or the date you first become an eligible employee under this Plan; or for purposes of any Plan features that are subject to state-mandated benefits, over the age 26 to the extent required to be covered by such state law.

* Any discrepancy between this guide and the insurance contracts or other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to the insurance contracts and legal documents.

Enrollment

The Company offers a Section 125 Cafeteria Plan that allows team members to receive certain benefits on a pre-tax basis under IRS regulations. In compliance with IRS guidelines, once a team member enrolls in the plan and makes their selections, they generally cannot change them until the next open enrollment period unless they experience a qualifying life event. Below is an outline of the initial enrollment period, the annual open enrollment period, and qualifying life events.

INITIAL ELIGIBILITY

You have 30 days from the date you initially become eligible for the Company's benefit programs to enroll. Initial eligibility can occur at your date of hire if you are hired as a full-time team member or the date you move from an ineligible class to an eligible class (i.e., part-time to full-time). Elections made during your initial enrollment period become effective the first day of the month following the date you became eligible.

ANNUAL OPEN ENROLLMENT PERIOD

The Company offers an annual open enrollment period each fall. The enrollment period can occur anytime during the fourth quarter but has historically been scheduled for the first part of November. The open enrollment period is the one time a year team members can make changes to their benefit election. Any changes made during the open enrollment period take effect January 1 of the following year.

Note: see the next page for an outline of the open enrollment period for the 2024 plan year.

QUALIFYING LIFE EVENT

IRS guidelines allow team members the opportunity to change their benefit elections if they experience a Qualifying Life Event defined as:

- Marriage, divorce or legal separation
- Childbirth or adoption
- Involuntary loss of coverage under another plan
- Change in employment status
- Aging out of a parent's plan

Team members have 30-days from the date of a Qualifying Life Event to submit changes to their benefit elections. In addition, they will need to provide documentation of the life event. Election changes made during a Qualifying Life Event are effective as of the date of the event.

HOW TO ENROLL

All enrollments are completed online through ADP.

Annual Open Enrollment Period

The annual open enrollment period will run from Wednesday November 1 through midnight Wednesday November 15. This is your annual opportunity to review and make changes to your Thompson Thrift benefits. The benefits you choose will become effective on **January 1, 2024**.

This guide will capture the highlights of your plan offerings. For more details, please visit FamilyImpactBenefits.ThompsonThrift.com/tpiotmatcws or contact the Thompson Thrift Benefits Help Desk at 877-373-6535 or BenefitsHelpDesk@epicbrokers.com.

Important Reminders:

- **HSA and FSA elections must be made every year!** Current elections for these plans cannot be carried over to 2024 per IRS rules – you must make a new election if you want to continue to contribute.
- **Other elections will carry over.** If you do not make changes to your other elections, they will carry over to 2024.
- **You will NOT be able to make changes to your benefits after November 15.** The only exception is if you experience a Qualifying Life Event such as marriage, divorce, spouse changes, employment, or birth/adoption of a child.
- **Benefits Help Desk is here to answer questions.** If you have questions, the Benefits Help Desk is here to help. You can call them at 877-373-6535 or contact them via email at Benefitshelpdesk@epicbrokers.com.
- **If you enroll your spouse and he/she is eligible for coverage under his/her employer's medical plan, you will be subject to a \$100 monthly premium surcharge** to participate in the Thompson Thrift medical plan.
- **Team Members that waive Thompson Thrift's medical plan because you have other valid coverage will be eligible for a \$500 premium benefit** that may be used to pay for non-medical benefits, such as dental or vision coverage!
- **Be sure you take advantage of the complementary Marathon Health Physical with lab work.** This will be offered to all team members regardless of location. Participation gives you an opportunity to lower your medical plan premium costs.



Live Healthy



2024 Highlights:

Great news Thompson Thrift Team Members!

We have enhanced several of our benefit offerings which will be effective January 1, 2024.

Premium Rates

No rate increases for 2024! We are excited to announce that the current premium rates for all the plans will carry over to 2024 and will not change.

This is big news, especially for the medical plan. Data shows that nationally medical costs are increasing at an average rate of 6.5% and prescriptions costs are higher than that at 9.5%. So, most of your friends and family will most likely see significant premium increases in 2024.

But thanks to the work you've done to live a healthy lifestyle and the work the company has done to support your health – we are able to keep our rates flat for next year.

Vision Coverage

You will see three enhancements to the vision plan for 2024 while continuing to pay the same premium:

- Frames
 - Benefit increasing from \$120 to \$200.
 - Frequency improving from once every 24 months to once every 12 months.
- Contact allowance benefit increasing from \$120 to \$200.

Health Savings Account (HSA)

Annual IRS contribution limits increasing:

- Individual contribution limit will be \$4,150.
- Family contribution limit will be \$8,300.
- 55+ catch-up limit will be \$1,000.

Flexible Spending Accounts (FSA)

Includes both the healthcare and dependent care accounts

Administration of the FSA will be moving from Bri to UMB. UMB is the current vendor for the HSA. Consolidating administration for the two plans with one vendor will reduce complexity for team members who participate in both plans and allow them to see all their information in one location.

The IRS has also indicated that they intend to increase the contribution limit. However, as of the printing of this document, they have not published the limits for 2024. We will communicate this information as soon as it is available.

Medical & Prescription

Drug Benefits

Thompson Thrift’s medical plans are designed with a focus on wellness, preventive care, and choice. Members have three coverage options to choose from: a traditional PPO plan, and two High Deductible Health Plans (HDHP). All three plans are administered by Anthem, and the medical services and prescriptions covered under all three plans are the same. The difference is in how the plans pay for those services through a different mix of copays, deductibles, out-of-pocket maximums, and coinsurance. These differences also impact the premium rate you pay for the plans.

MEDICAL PLANS SUMMARY

Key Features	PPO Plan		HDHP 1		HDHP 2	
Calendar Year Deductible Individual / Family	\$3,000 / \$6,000		\$4,000 / \$8,000		\$6,000 / \$12,000	
Out-of-Pocket Maximum (includes deductible) Individual / Family	\$6,500 / \$13,000		\$4,000 / \$8,000		\$6,000 / \$12,000	
Coinsurance (portion you pay)	30%		0%		0%	
Preventive Care	Covered 100%		Covered 100%		Covered 100%	
Physician Services Office Visit / Specialist Visit	\$30 / \$50 Copay		0% after Deductible		0% after Deductible	
LiveHealth Online	\$10 Copay		\$59/ \$0 after Deductible		\$59/\$0 after Deductible	
Urgent Care Copay	\$75 Copay		0% after Deductible		0% after Deductible	
Emergency Room Copay (waived if admitted)	\$250 Copay + 30%		0% after Deductible		0% after Deductible	
Inpatient Hospital (per admission)	30% after Deductible		0% after Deductible		0% after Deductible	
RETAIL PRESCRIPTIONS (UP TO 30 DAYS)						
Generic	\$15 Copay		0% after Deductible		0% after Deductible	
Preferred Brand	\$50 Copay		0% after Deductible		0% after Deductible	
Non-preferred Brand	\$100 Copay		0% after Deductible		0% after Deductible	
Specialty Brand	25% up to \$350		0% after Deductible		0% after Deductible	
Mail Order	\$38 / \$150 / \$300/ 25%		0% after Deductible		0% after Deductible	
OUT-OF-NETWORK BENEFITS						
Calendar Year Deductible Individual / Family	\$6,000 / \$12,000		\$8,000 / \$16,000		\$12,000 / \$24,000	
Coinsurance (portion you pay)	50%		30%		30%	
Out-of-Pocket Maximum (includes deductible) Individual / Family	\$13,000 / \$26,000		\$16,000 / \$32,000		\$24,000 / \$48,000	
Per Pay Contribution	PPO Plan		HDHP1		HDHP 2	
	Standard	Healthy Lifestyle*	Standard	Healthy Lifestyle*	Standard	Healthy Lifestyle*
Team Member Only	\$99.83	\$81.77	\$53.15	\$43.53	\$39.11	\$32.04
Team Member + Spouse	\$382.23	\$313.10	\$192.80	\$157.93	\$153.73	\$125.93
Team Member + Child(ren)	\$246.53	\$201.94	\$135.64	\$111.11	\$108.15	\$88.59
Team Member + Family	\$479.59	\$392.85	\$241.47	\$197.79	\$192.52	\$157.70

* You must complete an annual physical and biometric screening through Marathon Health each year to be eligible for the Healthy Lifestyle rates. Newly eligible team members must complete the requirements within 60 days of their date of hire. Team members enrolled in the plan as of January 1 must complete the requirements between December 1, 2023, and March 1, 2024. Given past participation, the company starts everyone at the lower Healthy Lifestyle rates. If you do not complete the requirements, your rate will be switched to the Standard rate as soon as administratively possible following the completion deadline.

Health Savings Account (HSA)

PAY FOR MEDICAL EXPENSES WITH TAX-FREE MONEY!

If you are enrolled in either the HDHP 1 or HDHP 2 medical plans, an HSA is a great way to save money for medical expenses. Not only that, it is all tax-free.

- Contributions come out of your paycheck before taxes.
- Earnings from the money deposited in your account grows tax-free, and
- If you use the money for qualified healthcare expenses, contributions are not taxed when they are withdrawn.

OTHER ADVANTAGES

- **Employer match.** The Company will match up to \$30 per pay with an annual maximum of \$780.
- **You own the account.** The HSA is an individual account that you open. This means that you control it and, if you leave the company, it goes with you.
- **No use it or lose it rule.** The IRS allows balances in an HSA to roll over from year-to-year. So, if you don't use it this year, you can use it next year, or the year after, or when you retire.
- **It is flexible:** You decide when to save, how much to save, and when to use the money.
- **It's easy to use.** An HSA debit card is available. Making it easy to pay for medical expenses from your HSA account.

HSA ACCOUNT SETUP

The HSA is an individual account owned by you. This means that before the company can deposit your contributions, you must setup an account with our vendor UMB. Contributions and the company match will not start until we receive confirmation that your account is open with UMB. When you first enroll in the HSA, you will receive an email with instructions on how to setup your account.

ANNUAL CONTRIBUTION LIMIT

The IRS limits the amount you can contribute to an HSA each year. The limits for the 2024 calendar year are shown below.

- \$4,150 for individual coverage.
- \$8,300 for family coverage (team member & spouse, team member & children or family).
- Additional \$1,000 catch-up contribution if you are 55 or older.

Flexible Spending Accounts (FSA)

TAX-FREE WAY TO PAY FOR HEALTHCARE AND DEPENDENT CARE EXPENSES.

Flexible Spending Accounts (FSAs) allow you to set aside money from your paycheck to pay for eligible expenses with tax-free dollars. When you contribute to an FSA, you save money by reducing your taxable income. There are two types of FSA accounts:

- Healthcare, and
- Dependent Care.

Each is separate from the other. You can elect to contribute to either one on its own or both.

HEALTHCARE FSA

This account is used to save and pay for eligible healthcare expenses. The type of eligible expenses depends on the medical plan you are enrolled in. If you are enrolled in the PPO, the account can be used to pay for medical, dental and vision expenses. If you are enrolled in a High Deductible Health Plan (HDHP), the IRS limits the eligible expenses to dental and vision (see the HSA for medical expenses). Account highlights include:

- **Contribute up to \$3,050.** The IRS allows you to contribute up to \$3,050 tax-free.
- **Use it or lose it:** The IRS allows you to carryover up to \$610 from one year to the next. Any unused amounts over this are forfeited.
- **Flexible.** You can use your healthcare FSA funds at any time, even if it's the beginning of the year and you haven't made your full contribution.
- **Easy to use.** An FSA debit card is available. Making it easy to pay for medical expenses from your FSA account.

Dependent Care FSA

This account is used to pay for eligible dependent care expenses. Eligible expenses include daycare, preschool and summer day camp for dependent children age 12 and under. In addition, the account can be used for to pay for adult daycare for a spouse of dependent who is incapable of self-care. Account highlights include:

- **Contribute up to \$5,000.** The IRS allows you to contribute up to \$5,000 tax-free (\$2,500 if married and filing separate returns).
- **Use it or lose it:** You must use all the funds during the calendar year. Any unspent funds are forfeited.
- **Funds must be deposited before you can use them.** Unlike the healthcare FSA, you cannot withdraw funds until they have been deducted from your paycheck and deposited into your account.
- **Easy to use.** An FSA debit card is available. Making it easy to pay for expenses from your FSA account

UMB is the vendor we use to administer both the healthcare and dependent care FSAs.

Sydney™ Health Makes Healthcare Easier

ACCESS PERSONALIZED HEALTH AND WELLNESS INFORMATION WHEREVER YOU ARE

The Sydney Health mobile app is the one place to keep track of your health and your benefits. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead –moving your health forward by building a world of wellness around you.

FIND CARE

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you such as gender, languages spoken, or location.

MY HEALTH DASHBOARD

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals.

LIVE CHAT

Find answers quickly with the Live Chat tool in Sydney Health. You can use the interactive chat feature or talk to an Anthem representative when you have questions about your benefits or need information.

VIRTUAL CARE

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker, then consult with a doctor through a video visit or text session.

COMMUNITY RESOURCES

This resource center helps you connect with organizations offering free and reduced-cost programs to help with challenges such as food, transportation, and child care.

MY HEALTH RECORDS

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



DOWNLOAD SYDNEY HEALTH TODAY

Use the app anytime to:

- Find care and compare costs
- See what's covered and check claims
- View and use digital ID cards



Live Health Online

HOW TO REGISTER IN MINUTES BEFORE YOU FEEL SICK

Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor or licensed therapist on your smartphone, tablet, or computer with a webcam. It's an easy way to get the care you need at home or on the go.

When your own doctor isn't available, use LiveHealth Online24/7 if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health conditions. A doctor can assess your condition, provide a treatment plan, and even send a prescription to your pharmacy, if needed.

If you're feeling anxious or having trouble coping on your own and need some support, you can have a video visit with a therapist using **LiveHealth Online**. Make an appointment in four days or less at [LiveHealthOnline.com](https://www.LiveHealthOnline.com) or on the phone at 1-888-548-3432 from 7 AM to 7 PM, seven days a week. Evening and weekend appointments are available. You can get help for anxiety, depression, grief, panic attacks, and more.

HOW TO GET STARTED

Rather than waiting to sign up when you're not feeling well, register today so you're ready for a visit when you need one. To Sign up, visit [LiveHealthOnline.com](https://www.LiveHealthOnline.com) or download the free LiveHealth Online app to your mobile device. Next you:

1. Choose **Sign Up** to create your LiveHealth Online account. Then enter information like your **name, email address, date of birth** and create a secure password.
2. Read the **Terms of Use** and check the box to agree.
3. Choose your **location** in the drop-down box of states.
4. Enter your **birth date** and choose your **gender**.
5. For the question "Do you have insurance?", select **Yes**. Be sure to have your Anthem member ID card handy to complete your insurance information. If you choose **No**, you can still enter your insurance information later.
6. For **Health Plan**, in the drop-down box, select **Anthem**.
7. For **Subscriber ID**, enter your identification number, which is found on your Anthem member ID card. Select **Yes** if you are the primary subscriber or **No** if you are not the primary subscriber.
8. Insert a service key if you have one. If you don't have a service key that's OK, this is optional and not required to register.
9. Select the green **Finish** button.



Dental Benefits

Studies have shown that oral health has a major impact on overall health, medical costs, and quality of life. That's why, as part of the Company's goal to support your overall health and well-being, we offer dental coverage through Delta Dental.

Under the Delta Dental plan, you can receive services from any dental provider. However, the amount the plan covers and the amount you pay will differ depending on which of the three networks the dentist falls into: PPO Dentist, Premier Dentist, or Non-Participating (also known as out-of-network).

- The PPO Dentist network has the best negotiated fees and provides you with the greatest opportunity to save money.
- The Premier network is slightly larger than the PPO Dentist network, it acts like a safety net to give you the best opportunity to find an in-network dentist. It also has discounted negotiated fees, although the fees in this network may be higher than the Premier network.
- The Non-Participating network does not have negotiated fees. Dentists in the network can charge whatever fees they wish. In addition, they can balance bill you. This means that if Delta does not cover their full fee, you are responsible to pay any amounts not paid by insurance.

Please Note: You will not receive a card for this benefit, just provide your provider with your social security number for coverage verification.

DENTAL PLAN SUMMARY

Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Team Member + Family
\$6.44	\$21.06	\$24.93	\$40.53
Key Features	PPO Dentist	Premier Dentist	Non-Participating
Calendar Year Deductible Individual / Family	\$50 per person	\$50 per person	\$50 per person
Preventive Services (no deductible)	100%	100%	100%
Basic Services	100%	80%	80%
Major Services	60%	50%	50%
Orthodontics (children up to age 19)	50% up to \$1,000 Lifetime Max	50% up to \$1,000 Lifetime Max	50% up to \$1,000 Lifetime Max

Vision Benefits

Thompson Thrift provides vision coverage through Guardian via the VSP Network Signature Plan which offers access to a broad network of providers. This plan provides coverage for annual exams, as well as contact lenses or glasses. If you elect vision coverage, please visit www.GuardianLife.com. You will not receive a card for this benefit, just provide your provider with your social security number for coverage verification.

VISION PLAN SUMMARY

Key Features	In-Network	Frequency
Exam	\$10 Copay	Once every 12 months
Lenses	\$25 Copay	Once every 12 months
Frames	Up to \$200 benefit 20% off remaining balance	Once every 12 months
Contact Lenses (instead of glasses)	Up to \$200 benefit	Once every 12 months

Bi-weekly Contribution	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Team Member + Family
Vision Plan	\$4.19	\$7.06	\$7.19	\$11.60



Income Protection Benefits

In addition to health benefits, Thompson Thrift also offers eligible employees income protection benefits. These benefits are intended to provide financial assistance for you and your beneficiaries in the event of disability, accident, or death.

Thompson Thrift offers the following benefits:

LIFE INSURANCE

Thompson Thrift provides each Team Member with \$50,000 of basic life insurance coverage at no cost to you. Benefits do reduce starting at age 65.

You may also elect additional life insurance coverage for yourself and your family.

Team Member	\$10,000 increments up to \$300,000 Guarantee Issue: \$200,000
Team Member's Spouse	\$5,000 increments up to \$150,000 Guarantee Issue: \$50,000
Team Member's Child(ren)	\$1,000 increments up to \$10,000

Please Note: Evidence of insurability may be requested for amounts over the Guarantee Issue.

VOLUNTARY COVERAGE

Thompson Thrift provides you the opportunity to purchase voluntary critical illness, hospital indemnity and accident insurance through Guardian. These benefits are designed to help Team Members offset the financial effects of a catastrophic illness or accident with a lump sum benefit paid directly to you to use as you wish.

You may choose to enroll your spouse and/or children for 50% of your election. There is a Guarantee Issue of \$25,000 for Team Members and \$12,500 for your Spouse.

Voluntary Coverages	Critical Illness	Hospital Indemnity	Accident Insurance
Type of coverage	Coverage examples: Cancer, Heart Attack, Stroke, Brain Injury	Coverage examples: Hospital admission, and ICU admission	Coverage examples: Fractures, torn cartilage in knee, broken tooth, eye injury, burns, concussion, and coma
Benefit Offering	\$5,000 up to \$25,000	\$3,000 per admission <ul style="list-style-type: none">1 admission per insured and 3 per covered family per benefit year.\$100 per day ICU limited to 15 days per insured per benefit year	\$10,000 for Team Members \$5,000 for Spouse \$5,000 for Child(ren)
Rates	Rates based upon age, please refer to ADP	Rates based upon age, please refer to ADP	Team Member Only \$9.74 Team Member + Spouse \$15.48 Team Member + Child(ren) \$17.98 Team Member + Family \$23.72

Income Protection Benefits

SHORT-TERM DISABILITY

Short-term disability (STD) provides income protection in the event you are unable to work for a short period of time due to a covered injury or illness. Thompson Thrift provides this coverage at no cost to benefit eligible team members.

Plan Highlights	Short-Term Disability
Benefits Payable	Up to 13 weeks
Benefits Begin	On the 7th consecutive day of a covered illness or injury
Income Replacement	Weeks 2-6 paid at 100% of pre-qualifying earnings Weeks 7-13 paid at 60% of pre-qualifying earnings
Pre-Existing Condition	3 month look back; 12 months after / 2 week limitation

LONG-TERM DISABILITY

Long-term disability (LTD) provides income protection in the event you are unable to work for an extended period of time due to a covered injury or illness. Thompson Thrift provides this coverage at no cost to benefit eligible team members.

Plan Highlights	Long-Term Disability
Benefits Begin	On the 92nd consecutive day of a covered illness or injury
Income Replacement	60% of pre-qualifying earnings
Monthly Benefit Maximum	Up to \$5,000 per month – Hourly Up to \$10,000 per month – Salary
Benefits Payable	Up to Social Security Normal Retirement Age
Pre-Existing Condition	12 month look back / 12 months after exclusion

Thompson Thrift Wellness Resources

MARATHON HEALTH

Thompson Thrift recognized that your health touches and impacts every part of your life. Staying healthy is important for you, your family, and your career. That's why the company provides you with complimentary access to Marathon Health. This high-quality care is both convenient and confidential. Services offered at no cost to you include preventative care, acute (sick care), chronic condition management, health coaching, behavioral health, medications, and labs.

Scan the QR code to learn more and get started at Marathon-Health.com



Marathon
Health™



Lifestyle Spending Account

Enjoying family and friends is a big part of living life. That's why the Company introduced the Lifestyle Spending Account (LSA) through Forma. The LSA is intended to support wellness and time with family and friends. It is designed to be used toward a variety of eligible wellness and activities and provide you with flexible options that will positively impact you and your family.

HOW IT WORKS

- \$100 is deposited into your LSA account at the start of each month.
- Funds in the account can accumulate over the course of a quarter (max of 3 months).
- Accounts reset at the end of each quarter and any unused money is lost.
- You can access and spend the money in your account for eligible expenses in one of three ways:
 - Forma Debit Card
 - Submitting a claim to Forma
 - Forma Store
- Below is a broad list of eligible expense categories, visit the Forma website for complete details.
 - Fitness and Wellness
 - Food and Nutrition
 - Caregiving
 - Financial Wellness
 - Lifestyle Services and Products
 - Personal Development
 - Legal Expenses



forma



The Benefits Help Desk

OUR BENEFITS HELP DESK IS HERE FOR YOU!

Staffed by caring professionals who know your insurance plans, the Benefits Help Desk is designed to be your personal benefits answer and support service for a wide range of insurance-related questions or issues throughout the year.

BENEFITS SUPPORT

For general inquiries regarding ID cards, enrollment eligibility and provider network information, you will receive a prompt response. For complex benefits issues involving claims, the Benefits Help Desk will contact the insurance carrier on your behalf and require that you complete a HIPAA authorization form. Then, the Benefits Help Desk will work with you directly until the issue is resolved.

This service is free and completely confidential; your questions will not be shared with the Company.

Spouses and family members are invited to use the Benefits Help Desk as well. Additionally, we have Spanish-speaking staff and access to the AT&T Language Line, which provides assistance in over 170 languages.

CONTACT THE BENEFITS HELP DESK

Phone: **877-373-6535** from 8 AM – 8 PM Monday through Friday ET.

Email: BenefitsHelpDesk@epicbrokers.com

Concierge At Your Service

EMPLOYEE ASSISTANCE PROGRAM

Unlimited telephone access 24/7. Assists with childcare and elder care resources, tutoring services, special needs resources, nanny search, childcare, mental health resources, financial services, will preparation and more. Call 800-386-7055 for more information.



What If I Have Questions & What Did I Forget?

For Questions About	Carrier	Phone Number	Website/Email
Thompson Thrift Benefits Help Desk	Benefits Help Desk	877-373-6535	Benefitshelpdesk@epicbrokers.com
Medical & Prescription Drug	Anthem	800-662-0697	anthem.com
Health Savings Account (HSA)	UMB	866-520-4472	HSA.umb.com
Dental	Delta Dental	800-524-0149	DeltaDental.com
Vision	Guardian	800-627-4200	glic.com
Life and AD&D Insurance	Guardian	800-627-4200	glic.com
Disability	Guardian	800-627-4200	glic.com
Critical Illness	Guardian	800-627-4200	glic.com
Accident	Guardian	800-627-4200	glic.com
Hospital Indemnity	Guardian	800-627-4200	glic.com
Marathon Health	Marathon Health	866-434-3255	my.marathon-health.com/login
Smart Shopper	Smart Shopper	866-285-7078	Smartshopper.com
Employee Assistance Program (EAP)	UpriseHealth	800-386-7055	ibhworklife.com

