# YOUR BENEFITS GUIDE

# 2025 Open Enrollment

Have questions or need assistance enrolling?

Call **Balance*Benefits*** at (800) 865-9164
Open 24/7

MARTIN TRANSPORTATION SYSTEMS
MTS

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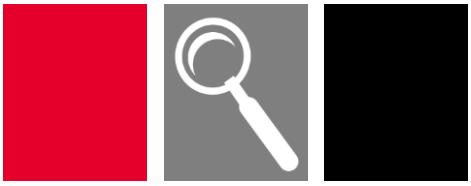


# PRESIDENT LETTER

Thank you for your many contributions to our customers and our company in 2024. Be assured that the actions you take every day are noticed and valued very, very much.

As an employee of MTS you may be eligible for certain benefits—such as medical, dental, vision, disability, life insurance and 401(k)—at group rates. MTS pays for the majority of the monthly cost of the medical benefits you choose to enroll in, and you pay a portion as well. In addition, the company pays the entire cost of basic life insurance on your behalf.

Your company-sponsored benefits are more valuable than ever before—and they account for a large portion of the total compensation you receive as an employee of MTS. Blue Cross Blue Shield raised the cost of the MTS healthcare plan for 2025. However, employee rates will not increase in 2025 because MTS has agreed to pay 100% of the 2025 rate increase. We are working hard to provide the best pay and benefits for you and for your family.

It's important that you read through this benefits guide carefully so that you can understand what each benefit provides [pays for], and how to access coverage when you need it. You may want to share this information with family members as well.

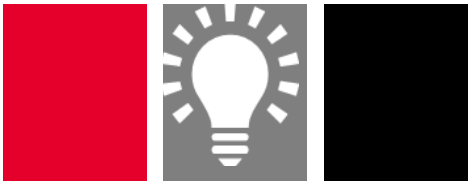
Remember that the open enrollment window opens on **11/1/2024** and ends on **11/15/2024**. It's important you enroll during this time period as you will not have an opportunity to enroll afterwards unless you have a qualifying life event (keep reading to learn more).

Thank you for taking the time to learn about your benefits choices and for enrolling on time.

Brett McGovern

President

# IMPORTANT HIGHLIGHTS FOR 2025



This Benefits Guide contains a summary (not complete details) of the primary benefit programs offered by Martin Transportation Systems, Inc. During Open Enrollment you can modify and/or finalize your benefits for the 2025 plan year in Paychex Flex – Benefits Administration, Martin Transportation Systems, Inc. online benefits enrollment platform. Our goal is to consolidate Open Enrollment through one fast, easy process.

**Medical**

Prices and benefits for healthcare are remaining the same for 2025. Please refer to page 7 for 2025 weekly employee contributions.

**Dental and Vision Plans**

No price increase or plan changes for dental and vision for 2025.

**Basic Life, Voluntary Life, and Disability**

Please take this opportunity to review your coverages and make sure your beneficiary information is current.

For Voluntary Life, employees and spouses who are currently enrolled can increase one increment ($10,000 for employee / $5,000 for spouse) without Evidence of Insurability, as long as the new benefit amount does not exceed the guarantee issue amount ($200,000 for employee / $40,000 for spouse). Late entrants, anyone who waived coverage in the past, will be required to complete Evidence of Insurability for the full benefit amount elected. Dependent Child coverage does not require Evidence of Insurability, however, the employee must elect coverage to add in order to add for children.

Voluntary Short Term Disability does not require Evidence of Insurability, but will be subject to a Pre-Existing limitation for any new benefit. Voluntary Long Term Disability will require Evidence of Insurability for new coverage or any increases to an existing benefit.

# IMPORTANT HIGHLIGHTS FOR 2025

**How to Enroll/Login for Benefits**

**Open Enrollment Dates:**

- **Begins**: November 1, 2024
- **Ends**: November 15, 2024
- **Coverage Effective**: January 1, 2025

**Enrollment Process:**

1. **Register**: If you haven't already, register at www.paychexflex.com.
2. **Login**: After registering, click on the **Benefits Administration** tab (not accessible via mobile).
3. **Assistance**: For registration help, call Paychex at **(888) 246-7500**.

**Flexible Spending Accounts (FSAs)**

- **Enrollment Changes**: To enroll, terminate, or change your FSA coverage, contact the participant hotline by **December 31, 2024** at **(877) 244-1771**, option 2.
- **Current Enrollment**: If you're currently enrolled in a Healthcare FSA or Dependent Care FSA and want to keep your existing election, no action is needed; it will automatically carry over.

**BalanceBenefits Call Center**

- **Contact**: For any benefits-related questions or assistance, call **BalanceBenefits** at **(800) 865-9164**. They are available 24/7 to help you navigate Paychex Flex and enroll.

# BENEFIT BASICS

Here at MTS, you have access to a variety of benefits to provide financial wellness for you and your family. Please read this guide to learn more about your benefits.

## Eligibility

Most employees are eligible for the benefits described in this guide. You are eligible for benefits if you work at least 30 hours per week. Most of your benefits are effective on the first day of the month following 60 days. Your dependents can also enroll for coverage, including:

- Your legal spouse as defined by federal law;
- Your child(ren) up to age 26 which includes natural children, adopted children, stepchildren, children the employer has deemed eligible under a Qualified Medical Child Support Order (QMCSO) and children with proven legal guardianship as approved by the court. When a covered dependent child turns age 26, his or her coverage will end at the end of the month in which they turn 26.

Your benefits will take effect on January 1, 2025 and will remain in effect until December 31, 2025. Remember that you may only change coverage if you experience a qualifying life event, as described below.

## Qualifying Life Events

Generally, you may only make or change your existing benefit elections during the open enrollment window. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- New entitlement to Medicare or Medicaid
- Child reaches age 26

**You must notify Benefits within 30 days of a qualifying life event.** Depending on the type of event, you may need to provide proof of the event, such as a marriage license. Benefits will let you know what documentation you should provide. If you do not contact Benefits within 30 days of the qualified event, you will have to wait until the next open enrollment window to make changes (unless you experience another qualifying life event).

**For More Information About Your Benefits**

**Phone:** Call Balance*Benefits* at (800) 865-9164

**Online:** www.paychexflex.com, then click Benefits Administration (*no mobile device*)

# WEEKLY CONTRIBUTIONS

The company pays for some of your benefits and you share the cost for others. Your weekly contributions for the benefits you elect are shown below:

## MEDICAL

| Enrollment Tier | HIGH PLAN Weekly Contribution | LOW PLAN Weekly Contribution |
|---|---|---|
| Employee Only | $50 | $35 |
| Employee + 1 dependent | $80 | $65 |
| Employee + 2 or more dependents | $95 | $80 |

## DENTAL

| Enrollment Tier | HIGH PLAN Weekly Contribution | LOW PLAN Weekly Contribution |
|---|---|---|
| Employee Only | $4.68 | $3.37 |
| Employee + Spouse | $9.78 | $7.04 |
| Employee + Child(ren) | $13.47 | $9.70 |
| Employee + Family | $25.21 | $18.15 |

## VISION

| Enrollment Tier | Weekly Contribution |
|---|---|
| Employee Only | $1.48 |
| Employee + Spouse | $1.68 |
| Employee + Child(ren) | $1.72 |
| Employee + Family | $3.17 |

# MEDICAL PLAN

This chart compares the basic provisions of the two Blue Cross Blue Shield of Michigan Simply Blue PPO medical plan options and shows the **amount you will pay** for certain medical services. To verify if your provider is in-network call (877) 671-2583 or visit www.bcbsm.com, click Find a Doctor.

| PLAN PROVISION | HIGH PLAN PPO | | LOW PLAN PPO | |
|---|---|---|---|---|
| | IN-NETWORK | OUT-OF-NETWORK | IN-NETWORK | OUT-OF-NETWORK |
| Annual Deductible (Individual/Family) | $750/$1,500 | $1,500/$3,000 | $2,500/$5,000 | $5,000/$10,000 |
| Coinsurance | 20% | 40% | 20% | 40% |
| Coinsurance Maximum | $2,000/$4,000 | $4,000/$8,000 | $2,500/$5,000 | $5,000/$10,000 |
| Out-of-Pocket Maximum (Includes Deductible) | $6,350/$12,700 | $12,700/$25,400 | $6,350/$12,700 | $12,700/$25,400 |
| Preventive Care | 100% | Not Covered | 100% | Not Covered |
| Primary Physician Office Visit (1) | $40 copay | 40%* | $40 copay | 40%* |
| Specialist Office Visit (1) | $40 copay | 40%* | $40 copay | 40%* |
| Online Visits / Telemedicine | $20 copay | 40%* | $20 copay | 40%* |
| X-Ray and Lab | 20%* | 40%* | 20%* | 40%* |
| Inpatient/Outpatient Hospital Services | 20%* | 40%* | 20%* | 40%* |
| Urgent Care | $40 copay | 40%* | $40 copay | 40%* |
| Emergency Room Care | $250 copay (copay waived if admitted) | | $250 copay (copay waived if admitted) | |
| Retail Prescription Drugs (30-day supply)<br>Generic<br>Brand Preferred<br>Brand Non-preferred<br>Specialty Generic and Preferred Brand<br>Specialty Non-Preferred Brand | <br>$10 copay<br>$50 copay<br>$100 copay<br>15% to $150 max<br>25% to $300 max | In-network copay + 25% of approved amount | <br>$10 copay<br>$50 copay<br>$100 copay<br>15% to $150 max<br>25% to $300 max | In-network copay + 25% of approved amount |
| Mail Order Prescription (90-day supply)<br>Generic<br>Brand Preferred<br>Brand Non-preferred<br>Specialty | <br>$20 copay<br>$100 copay<br>$200 copay<br>Not covered | N/A | <br>$20 copay<br>$100 copay<br>$200 copay<br>Not covered | N/A |

*After deductible is met

(1) Deductible and coinsurance applies to office services. Services include diagnostic (including complex), therapeutic and surgery. An office visit copay still applies to the exam

Note: This is a summary only of your coverage. In-network services are based on negotiated charges; out-of-network services are based on reasonable and customary (R&C) charges.

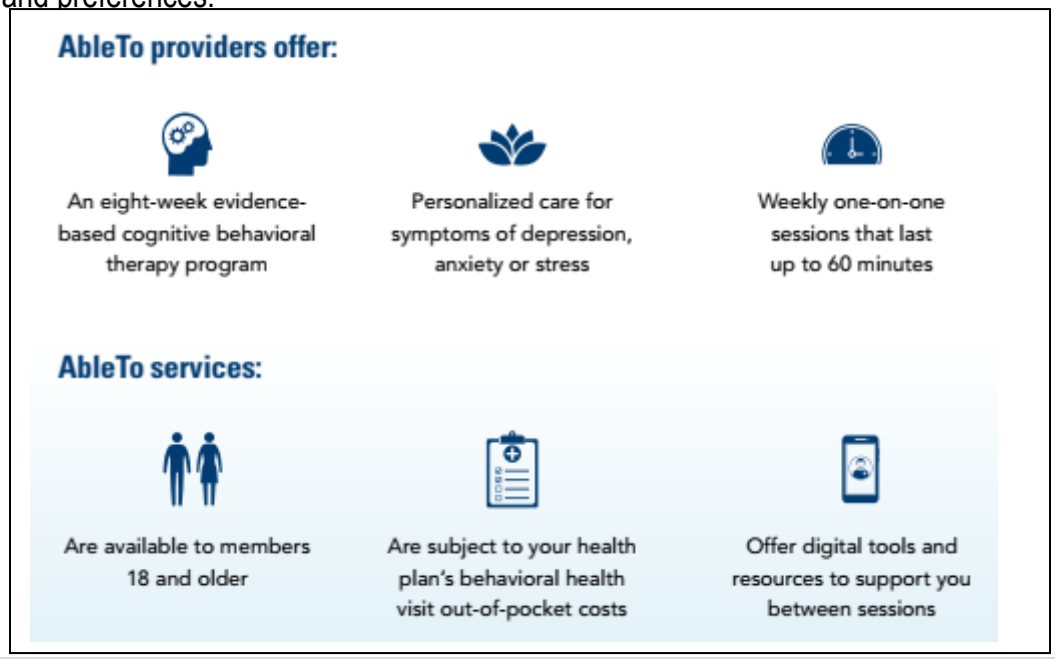
# ABLETO – BEHAVIORAL HEALTH

AbleTo is a virtual behavior health provider contracted with your health plan that offers convenient and confidential care for mild to moderate depression and anxiety. AbleTo included access to over 2,000 licensed therapists nationwide. Go to www.ableto.com/bcbsm

## Get Care from the Comfort of Home

**How to get started.**

- Go to www.ableto.com/bcbsm
- Click Get Started to sign up and schedule an appointment with a therapist of your choice.
- Select a convenient day, time and device (phone or video) for your sessions. You'll receive an appointment confirmation
- Attend your sessions through the AbleTo app, available in the App Store and Google Play, or online at www.ableto.com/bcbsm.
- Have your initial consultation. Your program will be tailored based on your personal care needs, medical history and preferences.



# TELEDOC HEALTH

Take charge of your health through Diabetes management. Smart devices, expert support and health management strategies available at no cost.


## Diabetes management, your way

Get an advanced blood glucose meter and as many strips and lancets as you need, paid for by your plan sponsor—all at no cost to you.

- Personalized tips with each blood sugar check
- Real-time support when you're out of range
- Strip re-ordering right from your meter
- Optional alerts to keep contacts in the loop
- Send a Health Summary Report directly from your meter
- Automatic uploads mean no more paper logbooks

## Get started

Join by visiting **TeladocHealth.com/Register/BCBSM**
or call **800-835-2362** and use registration code: **BCBSM**

Program includes trends and support on your secure Teladoc Health account and mobile app but does not include a phone, tablet or smartwatch.

Las comunicaciones del programa Teladoc Health están disponibles en español. Al inscribirse, podrá configurar el idioma que prefiera para las comunicaciones provenientes del medidor y del programa. Para inscribirse en español, llame al 800-835-2362 o visite TeladocHealth.com/HolaBCBSM

The program is offered at no cost through your employer's sponsored Blue Cross Blue Shield of Michigan and Blue Care Network health plan to members and covered dependents with diabetes.

# TELADOC HEALTH

With Virtual Care by Teledoc Health, you and everyone on your health plan can get virtual medical and mental health care from a smartphone, tablet, or computer. Virtual Care is included with your Blue Cross Blue Shield of Michigan.

## Virtual care that's always there

### GET CARE WHEN YOU NEED IT, WHEREVER YOU ARE.

With **Virtual Care** by Teladoc Health®, you and everyone on your health plan can get virtual medical and mental health care from a smartphone, tablet or computer.

Virtual Care is included with your Blue Cross Blue Shield of Michigan and Blue Care Network health care plan.

### 24/7 CARE

Have a virtual visit with a U.S. board-certified doctor for minor illnesses such as colds, sore throats, urinary tract infections and pink eye. Visits are available for adults and children.

Medical visits are available 24/7, anywhere in the U.S., when your primary care provider isn't available. You don't need an appointment and the average wait time is 10 minutes. Prescriptions, if needed, can be sent to your preferred pharmacy.

### MENTAL HEALTH

Through the Mental Health option, you can connect with a licensed therapist or U.S. board-certified psychiatrist when you're dealing with stressful situations or issues such as grief, anxiety and depression.

Mental health visits require an appointment, but many therapists and psychiatrists have evening and weekend availability.

### SIGN UP TODAY

**Visit bcbsm.com/virtualcare for a link to download the Teladoc Health app.**

Family members ages 18 and older will need to create their own Virtual Care accounts. When updating or creating an account, choose your plan name and enter your member ID so your coverage is applied correctly. Call **1-855-838-6628** with any questions about your account or to arrange a telephone visit.

READY TO HELP

MICHIGAN

*All Virtual Care services from Teladoc Health are separate from virtual care other providers may offer. Remember to follow up with your primary care provider. Your plan may have copayments, deductibles and out-of-pocket costs.*

# DENTAL PLANS

Your dental plans, offered through Blue Cross Blue Shield of Michigan, provide coverage for routine exams and cleanings and pay for a portion of other services, as shown in the chart below. To verify if your dentist is in-network call (877) 671-2583 or visit www.bcbsm.com click Find a Doctor.

It's important to have regular dental exams and cleanings so problems are detected before they become painful—and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health.

You have a choice of two dental plans through Blue Cross Blue Shield of MI: the High Plan and the Low Plan. This chart shows what the plans pay:

More than 120 disease signs and symptoms can now be detected through a routine oral exam. Regular dental checkups are more important than ever, not only for oral health but for overall health.

Dentists also perform thorough oral cancer examinations, including inspection of the oral cavity and neck. Since cancers of the mouth, tongue and jaw are usually first discovered during dental examinations, dentists are at the forefront for saving lives.

| PROVISION | HIGH PLAN | LOW PLAN |
|---|---|---|
| Annual deductible Individual/Family | $50/$150 | $50/$150 |
| Annual Maximum per person | $1,500 | $1,000 |
| Diagnostic and Preventive, to include cleanings, fluoride treatments, sealants, space maintainers, and x-rays | 100%, no deductible | 100%, no deductible |
| Basic Services to include fillings, periodontics/endodontics, oral surgery | 80%* | 50%* (Space maintainers covered in Basic) |
| Major Services to include crowns, bridges, full and partial dentures, and implants | 50%* | Not Covered |
| Orthodontia (Child only up to age 19) | 50%*; $1,500 lifetime maximum | Not Covered |

*After deductible is met.

# VISION PLAN

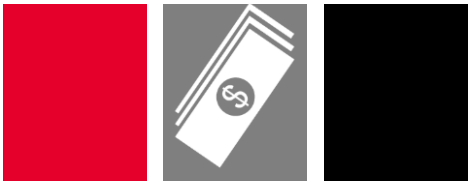
Your vision plan, offered through NVA with the NVA Provider network, provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. To find an in-network provider call (800) 672-7723 or visit www.e-nva.com click Find a Provider.

Your vision plan is provided through NVA. It provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can see any providers; however, you always save money if you see in-network providers. This chart shows what the plan pays.

Your coverage is designed to provide you with access to eye care that will protect and enhance your eyesight: your most important sense. Thorough eye exams are essential, not just for detecting vision problems, but as an important preventive measure for maintaining overall health and wellness.

| BENEFIT | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| Exam | $0 copay | Up to $50 |
| Hardware | $0 copay | See below |
| Frequency<br>• Exam<br>• Lenses<br>• Frames | Once every 12 months<br>Once every 12 months<br>Once every 24 months | |
| Frames | $130 allowance, then 20% off amount over the allowance | Up to $75 |
| Lenses<br>Single vision lenses<br>Bifocal lenses<br>Trifocal lenses<br>Lenticular lenses | Covered 100%<br>(other lens options covered at fixed fee amounts) | Up to $50<br>Up to $75<br>Up to $100<br>Up to $150 |
| Contact Lenses (in lieu of glasses) | $150 allowance | Up to $150 |

# FLEXIBLE SPENDING ACCOUNTS



A Flexible Spending Account (FSA) is a program that helps you pay for health care and dependent care costs using tax free dollars. One year of employment with MTS is required before you can participate in the FSA programs.

Each pay period, you decide how much money you would like to contribute to one or both accounts. Your contribution is deducted from your paycheck on a pretax basis and is put into the Health Care FSA, the Dependent Care FSA, or both. When you incur expenses, you can access the funds in your account to pay for eligible health care or dependent care expenses.

This chart shows the eligible expenses for each FSA; how much you can contribute to each FSA each year, and how you benefit by using an FSA.

## Example

Here's a look at how much you can save when you use an FSA to pay for your health care and dependent care expenses.

| ACCOUNT TYPE AND ELIGIBLE EXPENSES | ANNUAL CONTRIBUTION LIMITS | BENEFIT |
|---|---|---|
| **HEALTH CARE FSA** Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over the counter medications) | Maximum contribution is $3,200 per year | Saves on eligible expenses not covered by insurance; reduces your taxable income |
| **DEPENDENT CARE FSA** Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time | Maximum contribution is $5,000 per year ($2,500 if married and filing separate tax returns) | Reduces your taxable income |


### Important Information About FSAs

Your Flexible Spending Account (FSA) elections are effective from January 1 through December 31. Please plan your contributions carefully. Our Health Care FSA allows you to carry over $640 in unused funds to the 2025 plan year (min. $25). The Dependent Care FSA provides a 2½ month grace period. Any money remaining in your Health Care FSA over $640 and any amount in your Dependent Care FSA as of March 31 will be forfeited. This is known as the "use it or lose it" rule and it is governed by IRS regulations.

| ACCOUNT TYPE EXAMPLE | WITH FSA | WITHOUT FSA |
|---|---|---|
| Your taxable income | $50,000 | $50,000 |
| Pretax contribution to Health Care and Dependent Care FSA | $2,000 | $0 |
| Federal and Social Security taxes* | $15,696 | $16,350 |
| After-tax dollars spent on eligible expenses | $0 | $2,000 |
| Spendable income after expenses and taxes | $32,304 | $31,650 |
| Tax savings with the Medical and Dependent Care FSA | $654 | N/A |

*This is an example only your actual experience. It assumes a 25% Federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will also save on any state and local taxes.

# LIFE AND DISABILITY INSURANCE

What would your family do if your income was lost due to death or disability? Life and disability insurance are important for your financial security, and are offered through Dearborn Group.

## Basic Life/AD&D Insurance

Life insurance is an important part of your financial security, especially if you support a family. Accidental Death & Dismemberment (AD&D) Insurance provides a benefit in the event of your accidental death or dismemberment.

The company provides basic life/AD&D insurance to all eligible employees at no cost. Coverage is automatic.

| ACCOUNT TYPE | BENEFIT |
|---|---|
| Employer-provided basic life/AD&D insurance | • $25,000 employee<br>• $5,000 spouse (life only)<br>• Up to $2,000 child(ren) (life only) |

## Voluntary Life Insurance

Voluntary Life insurance can provide additional financial protection to your loved ones during your working years. The benefit is paid to your beneficiaries to help with funeral costs and ongoing financial obligations such as daily living expenses, child education and mortgage payments.

The company offers eligible employees the ability to purchase voluntary life insurance at group rates. If it is not elected when first eligible, you will be subject to evidence of insurability should you wish to elect the coverage at a later date.

| ACCOUNT TYPE | BENEFIT |
|---|---|
| Voluntary Life Insurance | Employee - $10,000 increments to $500,000 max<br>Spouse – 50% of employee amount to $100,000 max<br>Child(ren) – Up to $10,000 |

## Disability Insurance

Disability insurance provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury. The company offers eligible employees the ability to purchase disability income benefits at group rates. If disability coverage is not elected when first eligible, you will be subject to evidence of insurability should you wish to elect the coverage at a later date.

Contact Benefits to obtain rates and a detailed summary of your disability benefits.

| COVERAGE AND BENEFITS |
|---|
| **VOLUNTARY SHORT-TERM DISABILITY**<br>Covers 60% of your base earnings to a $1,000 weekly maximum<br>Benefit begins after 15 days of disability |
| **VOLUNTARY LONG-TERM DISABILITY**<br>Covers 60% of your base annual earnings, to a $6,000 monthly maximum<br>Benefit begins after six months of disability |

# ADDITIONAL BENEFITS

MTS offers you and your family additional benefits to enhance your benefits package.

## Employee Assistance Program – ComPsych Guidance Resources

If you find yourself in need of some professional support to deal with personal, work, financial or family issues, your Employee Assistance Program (EAP) can help. You and your immediate family (spouse or dependent children) can use the EAP for help with:

- Marriage and family problems
- Job-related issues
- Stress, anxiety and depression
- Parent and child relationships
- Legal and financial counseling
- Grief and loss
- Financial planning
- Various other related issues

**Help is just a click or phone call away: www.guidanceresources.com , (866) 899-1363**

## Discounts and Services

Through your benefits with Dearborn Group you are eligible for several discounts and services. Contact Benefits for more information.

- Travel Assist Services
- Online Will Preparation, and Online Funeral Planning

## Affiliate Vehicle Discount Program

Chrysler Rewards Program Pin: S53898
www.chrysleraffiliates.com

Ford X-Plan Pin: CYSBB
www.fordpartner.com

GM Supplier Discount Pin: 888322
www.gmsupplierdiscount.com

## Cell Phone Discount Program

AT&T Employee Discount
www.att.com/shop/discountprogram

Verizon Employee Discount
www.verizonwireless.com/discount-program

# 401(K) RETIREMENT SAVINGS PLAN & MEDICARE

The MTS 401(k) Retirement Savings Plan offers an easy way to save for your future through payroll deductions.

## Eligibility

You are eligible to participate in the plan after 6 months of service with the company and you have reached 18 years of age.

## Your Employee Contributions

Contributions from your pay are made on a pretax basis up to the IRS annual limit of $23,000. If you are 50 years of age or older, (or if you will reach age 50 by the end of the year), you may make a catch-up contribution of up to $7,500 in addition to the normal IRS annual limit in 2025.

## Your Employer Contributions

To motivate you to invest even more, your employer will add an additional 25% of what you contribute to the plan up to the first 20% of your salary each week. It's like getting a bonus for investing in the plan.

## Vesting

Vesting refers to your right of ownership to the money in your account. You are immediately vested in 100% of contributions and earnings.

### For More Information

For additional details about the 401(k) Retirement Savings Plan, to enroll, or to change your contribution rates or investment elections, please call, text, or visit the website below.

**Call**
(800) 986-3343

**Text**
Text the word "ENROLL" to 78259 or use the Principal Mobile App

**Visit**
www.principal.com/welcome

## Medicare Information

**Medicare Information for Employees who are 65+ see below:**

We've also created a call center for those transitioning from group coverage to individual Medicare coverage. Anytime you have questions about your Medicare options while reading through this folio, call us at 1-855-996-1788, 8 a.m – 9 p.m. Monday through Friday, with weekend hours October 1 – March 31. Or, contact a Blue Cross-authorized, independent agent.

**Medicare information if you are not yet and not eligible for Medicare see below**

**8) For employees not eligible for Medicare, what are the options for health coverage?**

As our valued member, you have lots of help in this process. Health plan advisors are standing by to answer your questions and guide you: **1-844-737-6596**. To do a little research on your own, go to bcbsm.com/myblue and choose *Shop for Insurance*. Remember, we're here for you when you're ready to chat.

# GLOSSARY

Understand the medical terms that are used in your plan.

**Brand Name Drugs:** Drugs that have trade names and are protected by patents. Brand name drugs are generally the most costly choice.

**Coinsurance:** The percentage of a covered charge paid by the plan.

**Copayment (Copay):** A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

**Deductible**: The annual amount you and your family must pay each year before the plan pays benefits.

**Generic Drugs:** Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

**Mail Order Pharmacy:** Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.

**In-Network:** Use of a health care provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pocket expenses because the plan pays a higher percentage of covered expenses.

**Out-of-Network:** Use of a health care provider that does not participate in a plan's network.

**Inpatient:** Services provided to an individual during an overnight hospital stay.

**Outpatient:** Services provided to an individual at a hospital facility without an overnight hospital stay.

**Out-of-Pocket Maximum:** The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year, except for prescriptions under all medical plans except the HSA Plan.

**Primary Care Physician (PCP):** Physician (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.

**Specialist:** A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, gastroenterologist or neurologist).

**Telemedicine:** The remote diagnosis and treatment or patients by means of telecommunications technology.

# PLAN CONTACTS

| PLAN | PROVIDER | PHONE NUMBERS | WEBSITE |
|---|---|---|---|
| Medical | Blue Cross Blue Shield of Michigan | (877) 671-2583 | www.bcbsm.com |
| Dental | Blue Cross Blue Shield of Michigan | (877) 671-2583 | www.bcbsm.com |
| Vision | NVA (National Vision Administrators) | (800) 672-7723 | www.e-nva.com |
| Flexible Spending Accounts | Paychex Benefit Account | (877) 244-1771 | www.paychexflex.com, click PBA Benefit Account (FSA) |
| Life/Disability | Dearborn Group | (800) 721-7987 | www.mydearborngroup.com |
| Employee Assistance Program | ComPsych | (800) 588-8412 | www.guidanceresources.com |
| 401(k) Retirement Savings Plan | Principal | (800) 986-3343 | www.principal.com |
| Claims Assistance, Benefit Questions, Locating Providers | Balance*Benefits* | (800) 865-9164 | |

# ANNUAL NOTICES

**If you have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see page 29 for more details.**

**IMPORTANT PATIENT PROTECTION AND AFFORDABLE CARE ACT NOTICES, ERISA NOTICES AND CONTACTS FOR MORE INFORMATION**

Martin Transportation Systems, Inc. is providing these important notices to you at no fee. The notices in this package describe important rights that you have under the terms of the Martin Transportation Systems, Inc. Group Health Plan. If you have any questions or need additional information regarding these notices you can contact:

**Your Employer Representative**

Meghan Bultema

616-432-5516
meghan.bultema@mtstrans.com

or by mail at

7300 Clyde Park Ave SW

Byron Center, MI 49315

The following notices are included in this communication in this order:

- WHCRA Notice (Women's Health and Cancer Rights Act)
- CHIPRA Notice (Children's Health Insurance Program Reauthorization Act)
- Paperwork Reduction Act Statement
- HIPAA Special Enrollment Rights Notice
- Patient Protection Choice of Providers
- Patient Protections Against Surprise Medical Bills

## NOTICE OF RIGHTS UNDER THE WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA)

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Contact your Employer Representative for more information.

If you have had or are going to have a mastectomy, you may be entitled to certain benefits, under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductible and co-insurance particulars that are applicable to other medical and surgical benefits provided under this Plan. Martin Transportation Systems, Inc. has provided the detailed information regarding deductible and co-insurance for the Martin Transportation Systems, Inc. Group Health Plan. For more information or to get a copy of the Summary Plan Description containing these details contact your Employer Representative.

**Premium Assistance under Medicaid and the**

**Children's Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit **www.healthcare.gov**.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW or www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at **www.askebsa.dol.gov** or call **1-866-444-EBSA (3272)**.

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**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility –**

| **ALABAMA – Medicaid** | **ALASKA – Medicaid** |
|---|---|
| Website: http://myalhipp.com<br>Phone: 1-855-692-5447 | The AK Health Insurance Premium Payment Program<br>Website: http://myakhipp.com<br>Phone: 1-866-251-4861<br>Email: CustomerService@MyAKHIPP.com<br><br>Medicaid Eligibility:<br>https://health.alaska.gov/dpa/Pages/default.aspx |
| **ARKANSAS – Medicaid** | **CALIFORNIA – Medicaid** |
| Website: http://myarhipp.com<br>Phone: 1-855-MyARHIPP (855-692-7447) | Health Insurance Premium Payment (HIPP) Program<br>Website:<br>http://dhcs.ca.gov/hipp<br>Phone: 916-445-8322<br>Fax: 916-440-5676<br>Email: hipp@dhcs.ca.gov |

| MAINE – Medicaid | MASSACHUSETTS – Medicaid and CHIP |
|---|---|
| Enrollment Website:<br>https://www.mymaineconnection.gov/benefits/s/?language=en_US<br>Phone: 1-800-442-6003<br>TTY: Maine relay 711<br><br>Private Health Insurance Premium Webpage:<br>https://www.maine.gov/dhhs/ofi/applications-forms<br>Phone: 1-800-977-6740.<br>TTY: Maine relay 711 | Website: https://www.mass.gov/masshealth/pa<br>Phone: 1-800-862-4840<br>TTY: 711<br>Email: masspremassistance@accenture.com |
| **MINNESOTA – Medicaid** | **MISSOURI – Medicaid** |
| Website:<br>https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp<br>Phone: 1-800-657-3739 | Website:<br>http://www.dss.mo.gov/mhd/participants/pages/hipp.htm<br>Phone: 573-751-2005 |
| **MONTANA – Medicaid** | **NEBRASKA – Medicaid** |
| Website:<br>http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP<br>Phone: 1-800-694-3084<br>Email: HHSHIPPProgram@mt.gov | Website: http://www.ACCESSNebraska.ne.gov<br>Phone: 1-855-632-7633<br>Lincoln: 402-473-7000<br>Omaha: 402-595-1178 |
| **NEVADA – Medicaid** | **NEW HAMPSHIRE – Medicaid** |
| Medicaid Website: http://dhcfp.nv.gov<br>Medicaid Phone: 1-800-992-0900 | Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program<br>Phone: 603-271-5218<br>Toll free number for the HIPP program: 1-800-852-3345, ext. 5218 |
| **NEW JERSEY – Medicaid and CHIP** | **NEW YORK – Medicaid** |
| Medicaid Website:<br>http://www.state.nj.us/humanservices/dmahs/clients/medicaid/<br>Medicaid Phone: 609-631-2392<br>CHIP Website: http://www.njfamilycare.org/index.html<br>CHIP Phone: 1-800-701-0710 | Website:<br>https://www.health.ny.gov/health_care/medicaid/<br>Phone: 1-800-541-2831 |

| NORTH CAROLINA – Medicaid | NORTH DAKOTA – Medicaid |
|---|---|
| Website: https://medicaid.ncdhhs.gov/<br>Phone: 919-855-4100 | Website: https://www.hhs.nd.gov/healthcare<br>Phone: 1-844-854-4825 |
| **OKLAHOMA – Medicaid and CHIP** | **OREGON – Medicaid** |
| Website: http://www.insureoklahoma.org<br>Phone: 1-888-365-3742 | Website:<br>http://healthcare.oregon.gov/Pages/index.aspx<br>Phone: 1-800-699-9075 |
| **PENNSYLVANIA – Medicaid** | **RHODE ISLAND – Medicaid and CHIP** |
| Website:https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx<br>Phone: 1-800-692-7462<br><br>CHIP Website: Children's Health Insurance Program (CHIP)-(pa-gov)<br>CHIP Phone: 1-800-986-KIDS (5437) | Website: http://www.eohhs.ri.gov/<br>Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line) |
| **SOUTH CAROLINA – Medicaid** | **SOUTH DAKOTA - Medicaid** |
| Website: https://www.scdhhs.gov<br>Phone: 1-888-549-0820 | Website: http://dss.sd.gov<br>Phone: 1-888-828-0059 |
| **TEXAS – Medicaid** | **UTAH – Medicaid and CHIP** |
| Website: Health Insurance Premium Payment (HIPP) Program \| Texas Health and Human Services<br>Phone: 1-800-440-0493 | Medicaid Website: https://medicaid.utah.gov/<br>CHIP Website: http://health.utah.gov/chip<br>Phone: 1-877-543-7669 |
| **VERMONT– Medicaid** | **VIRGINIA – Medicaid and CHIP** |
| Website: Health Insurance Premium Payment (HIPP) Program \| Department of Vermont Health Access<br>Phone: 1-800-250-8427 | Website:<br>https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select<br><br>https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs<br>Medicaid/CHIP Phone: 1-800-432-5924 |
| **WASHINGTON – Medicaid** | **WEST VIRGINIA – Medicaid and CHIP** |
| Website: https://www.hca.wa.gov/<br>Phone: 1-800-562-3022 | Website: https://dhhr.wv.gov/bms/<br>http://mywvhipp.com/<br><br>Medicaid Phone: 304-558-1700<br>CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447) |
| **WISCONSIN – Medicaid and CHIP** | **WYOMING – Medicaid** |
| Website:<br>https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm<br>Phone: 1-800-362-3002 | Website:<br>https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/<br>Phone: 1-800-251-1269 |

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

| | |
|---|---|
| U.S. Department of Labor | U.S. Department of Health and Human Services |
| Employee Benefits Security Administration | Centers for Medicare & Medicaid Services |
| **www.dol.gov/agencies/ebsa** | **www.cms.hhs.gov** |
| 1-866-444-EBSA (3272) | 1-877-267-2323, Menu Option 4, Ext. 61565 |

**Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

**HIPAA SPECIAL ENROLLMENT RIGHTS NOTICE**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact your Employer Representative.

**PATIENT PROTECTION CHOICE OF PROVIDERS**

In cases where the Martin Transportation Systems, Inc. Group Health Plan allows or required a participant to designate a primary care provider, the participant has the right to designate any primary care provider who participates in the network and who is available to accept the participant or participant's family members.

Until you make this designation, Martin Transportation Systems, Inc. Group Health may designate a primary care provider automatically. For information on how to select a primary care provider, and for a list of the participating primary care providers, you can contact your Employer Representative.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the Martin Transportation Systems, Inc. Group Health Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact your Employer Representative.

## PATIENT PROTECTIONS AGAINST SURPRISE MEDICAL BILLS

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

### What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called "**balance billing**". This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care – like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

### You are protected from balance billing for:

#### Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You **can't** be balanced billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balanced billed for these post-stabilization services.

There are some states that have surprise bill or balance billing laws. These laws apply to fully insured plans and may impact self-funded plans, including state or municipal government plans and church group plans. Please check with your plan administrator and/or insurance certificate/booklet to see if state law applies to your coverage.

#### Certain services at an in-network hospital or ambulatory surgical center

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers **can't** balance bill you, unless you give written consent and give up your protections.

**You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.**

There are some states that have surprise bill or balance billing laws. These laws apply to fully insured plans and may impact self-funded plans, including state or municipal government plans and church group plans. Please check with your plan administrator and/or insurance certificate/booklet to see if state law applies to your coverage.

**When balance billing isn't allowed, you also have the following protections:**

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay out-of-network providers and facilities directly.

- Your health plan generally must:

    - Cover emergency services without requiring you to get approval for services in advance (prior authorization).

    - Cover emergency services by out-of-network providers.

    - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.

    - Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

**If you believe you've been wrongly billed**, you may contact:

- The US Department of Health and Human Services at:

    Phone: 800-985-3059
    Website: https://www.cms.gov/nosurprises/consumers

- Your state agency, which can be found at: https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants

## Important Notice from Martin Transportation Systems, Inc. About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Martin Transportation Systems, Inc. and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Martin Transportation Systems, Inc. has determined that the prescription drug coverage offered by the Martin Transportation Systems Group Health Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Martin Transportation Systems, Inc. coverage will not be affected. However, as long as you are actively working for Employer, coverage under the Health Benefit Plan will usually be your primary coverage. Therefore, you may not need to enroll in a Medicare prescription drug plan while you are actively working for Employer.

If you do decide to join a Medicare drug plan and drop your current Martin Transportation Systems, Inc. coverage, be aware that you and your dependents will be able to get this coverage back. You will generally not be able to re-enroll until the next open enrollment period.

#### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Martin Transportation Systems, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage…

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Martin Transportation Systems, Inc. changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage…

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778)

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

| | |
|---|---|
| Date: | 10/8/2025 |
| Name of Entity/Sender: | Martin Transportation Systems, Inc. |
| Contact--Position/Office: | Benefits Department |
| Address: | 7300 Clyde Park Ave SW, Byron Center, MI 49315 |
| Phone Number: | (616) 432-5516 |


**About This Guide**

This benefit summary provides selected highlights of the Martin Transportation Systems, Inc. employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the Company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Martin Transportation Systems, Inc. reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.