F&W TRANSPORTATION INC. AUGUSTA GA.

2026-27 DRIVER BENEFITS SUMMARY

Full-time employees are eligible to participate in the following programs. This is a summary for benefits in effect from June 1st, 2026 – May 31st, 2027.

How Do I Enroll?



TrueAdvocate will call you to complete your enrollment over the phone!

Phone: 888-655-9980
Email: trueadvocate@truenorthcompanies.com
Monday – Friday 8:30am – 6:00pm EST

THE TRUENORTH TRUEADVOCATE TEAM IS HERE TO HELP!

Our team can help you with questions like:

- What is my deductible?
- What is my copay?
- How do I order a new ID card?
- How do I find an in-network provider?
- How do I file a claim?
- I just got married/had a baby, how do I add them to my plan?
- I just got divorced, how do I remove my spouse from my plan?

MEDICAL: Gravie

844-540-8701 | www.gravie.com

With Gravie, you get access to one of the largest networks in the United States. To ensure your transition goes smoothly, ensure you verify your doctor is in-network. Go to www.gravie.com. Click "Find Care" and log in or create your account to find in-network providers.

BENEFITS SUMMARY	Plan 1 – ComfortFit $7,900	Plan 2 – Copay $1,600	Plan 3 – Copay $6,500
Deductible Single / Family	No cost for Services	$1,600 / $3,200	$6,500 / $13,000
Coinsurance	N/A	80/20%	80/20%
Out of Pocket Maximum Single / Family	$7,900 / $15,800	$6,000 / $12,000	$8,500 / $17,000
Physician / Specialist	No Cost	$30 / $50	$30 / $50
Preventive Care	100% Covered	100% Covered	100% Covered
Urgent Care	No Cost	$75 copay	$75 copay
Labs and Imaging	No cost in an office setting	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room Visit	$950 copay	$500 copay + 20% coinsurance	$500 copay + 20% coinsurance
Rx Deductible Single / Family	Combined with medical	Combined with medical	Combined with medical
Rx Copay Generic 1a / Generic 1b / Preferred Brand / Non-Preferred Brand / Specialty	$0 / $75 / $150 / $100 / $200 / Cost Share with SaveOn	$10 / $20 / $50 / $100 / $200 / Cost Share with SaveOn	$10 / $20 / $50 / $100 / $200 / Cost Share with SaveOn
WEEKLY RATE	**Plan 1 – ComfortFit $7,900**	**Plan 2 – Copay $1,600**	Plan 3 – Copay $6,500
Employee	$84.00	$96.05	$45.00
Employee / Spouse	$283.00	$304.02	$253.37
Employee / Child(ren)	$198.00	$227.30	$173.81
Employee + Family	$494.16	$508.78	$430.01

DENTAL: Reliance Standard

800-497-7044 | www.reliancestandard.com/dental-and-vision/

The dental plan is now being offered through Reliance Standard. Staying In- Network allows for deeper discounts and better benefits for members.

Services	Amount You Pay
Preventive Care	100% covered
Deductible	Applies to basic and major services only - $50 Single / $150 Family
Basic Services	Routine & Restorative – 20% coinsurance
Major Services	Crowns, onlays, endodontics - 50% coinsurance
Annual Maximum (low plan /high plan)	$1,000 / $1,200
Orthodontic children ages 8-19	50% coinsurance to a lifetime maximum of $1,000 (low plan) and $1,200 (high plan)

RATES	Employee	Emp + Sp	Emp + Ch	Emp + Fam
Low Plan	$4.54	$9.10	$12.63	$17.19
High Plan	$5.33	$10.67	$14.81	$20.15

VISION: Reliance Standard

800-497-7044 | www.reliancestandard.com/dental-and-vision/

F&W Transport offers a Voluntary Vision Plan through Reliance Standard.

In-Network Services	Amount You Pay
Eye Exam 1 time / 12 months	$10 copay
Lenses 1 time / 12 months	$20 copay
Frames 1 time / 12 months	$130 allowance + 20% off balance
Contact Lens 1 time / 12 months (instead of glasses)	$130 allowance + 15% off balance

RATES	Employee	Emp + Sp	Emp + Ch	Emp + Fam
WEEKLY	$1.44	$2.82	$2.43	$3.81

DISABILITY, LIFE & AD&D: Greater Georgia Life

800-813-5682 | **www.anthem.com**
Group Number: GA3093

LONG TERM DISABILITY: F&W Transportation, Inc. provides full-time employees with Long-Term Disability (LTD) income benefits through Greater Georgia Life. In the event you are injured or become ill, disability income benefits are provided as a source of income. LTD pays you 50% of your monthly income up to a $1,000 monthly maximum. Benefits begin 180 days after the onset of the disability.

LIFE AND AD&D: F&W Transportation, Inc. provides full-time employees with a $15,000 life insurance policy and accidental death and dismemberment (AD&D) insurance. F&W Transportation, Inc. pays the full cost of this benefit and is provided by Greater Georgia Life. Contact Human Resources to update your beneficiary.

FLEXIBLE SPENDING ACCOUNT (FSA)

833-225-5939 | **www.one.wexinc.com**

The money you contribute may only be used to reimburse eligible expenses incurred during this calendar year. Any money remaining in your account(s) at the end of the year will be forfeited.

	Benefit Amount
Medical Reimbursement Account	Allows you to pay for unreimbursed medical, dental or vision expenses with tax-free dollars.
	Out of pocket health care expenses include: deductible, co-pays and co-insurance.
	Doctor prescribed prescription drugs and insulin are eligible.
Dependent Care Reimbursement Account	Allows you to pay for dependent care expenses with tax free dollars.
	Care during working hours for children under age 13.
	Care during working hours for disabled spouse, child or parent living with you.
Plan Year	Runs from June 1, 2026, through May 31, 2027.
Medical Reimbursement Account Election	Maximum $3,400
Dependent Care Reimbursement Account Election	Maximum $7,500
Claims	Reimbursements will be mailed as a check to your home or, you can add your direct deposit information.

Resource Advisor

F&W provides you and your family members up to three counselor visits with the member assistance program at no cost!

Counselors are available 24/7 by phone, face-to-face, or video chat to assist with stress, parenting, finding childcare, any issues that affect your wellbeing, and more. You may contact one of the following for assistance:

- Phone: 1-888-209-7840
- Web: www.ResourceAdvisor.Anthem.com

Who is Eligible?

Part of your total compensation at **F&W Transportation, Inc.** includes a comprehensive benefits package. If you are a full time employee and meet certain requirements as outlined in the employee handbook you are eligible for the employee benefits program.

F&W Transportation, Inc. has an annual enrollment plan for the employee benefits insurance. If you do not elect at annual enrollment you will be required to have a qualifying event in order to come on to the plan.

TRUE ADVOCATE
EMPLOYEE CARE & SUPPORT

QUESTIONS?
CONTACT TRUEADVOCATE
888-655-9980
Trueadvocate@
truenorthcompanies.com

In support with our partners at TrueNorth, we are happy to provide you with support for all of your benefit-related needs.