DECEMBER 2023 – NOVEMBER 2024

2023-24 BENEFITS **ENROLLMENT**

YOUR BENEFITS, YOUR STORY
Benefits to fit your unique situation

5 WAYS TO SAVE
On healthcare expenses

3 TIPS
For an easy enrollment

Supervisor



TRUE NORTH
Insurance and Financial Strategies

OUR BENEFIT OFFERINGS

- How to Choose a Plan
- Medical & Prescription Drug
- Health Savings Accounts
- Dental & Vision
- Basic Life
- Short Term Disability

THINGS TO KNOW

5 WAYS TO SAVE

1. THINK ABOUT HOW YOU WILL USE YOUR BENEFITS.

- Do you have a chronic condition?
- Do you have surgery planned for this year?
- Are you adding any new dependents to your plan?

Consider these questions when choosing a plan.

2. MANAGE MEDICATION COSTS.

Ask your doctor to prescribe you generic medications. They can be just as effective and typically cheaper!

3. TRY TELEMEDICINE OR URGENT CARE.

Telemedicine and urgent care can cost you much less than going to the ER and usually save you a lot of time.

4. STAY IN-NETWORK FOR CARE.

Think of it as an exclusive club. When you use providers that are in your plan's network, you will pay less.

5. PREVENTION IS KEY.

Prevention is key to catching disease or illness early on. Plus, preventive exams are often free or cost less than a normal doctor's visit.

3 TIPS FOR EASY ENROLLMENT

1. DON'T WAIT!

This is your one chance to choose your benefits until our annual enrollment period. After this, the only way you'll be able to change your plans before the following enrollment period is if you have a **qualifying life event,** such as getting married or having a baby. **Go to healthcare.gov for a full list of qualifying life events.**

2. TO ENROLL OR NOT TO ENROLL?

This year you aren't required to enroll in and/or waive your benefits. This is only required if you will be making any changes to your elections including adding or removing dependents.

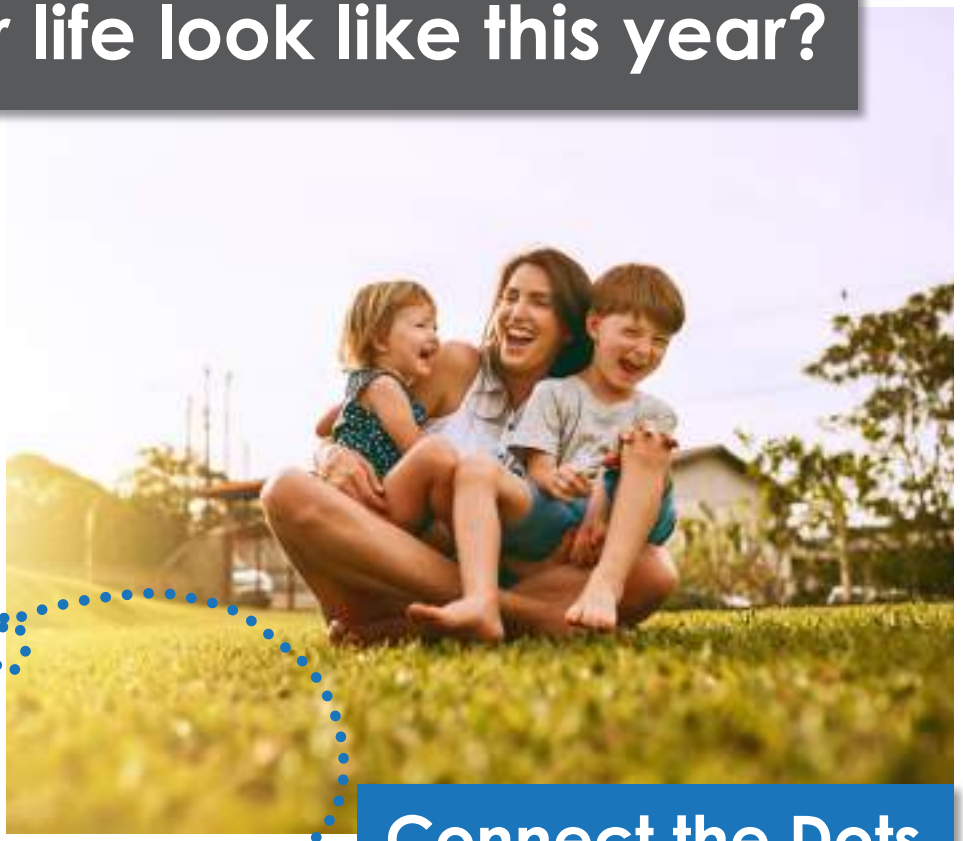
3. UP YOUR BENEFITS IQ

Have questions about your benefit options? Not sure what is right for you? Don't forget about the TrueAdvocate Team! They are available from 7:30 a.m. - 5 p.m. CST to answer your benefits questions. Just call 888-655-9980 OR email trueadvocate@truenorthcompanies.com.

The plan information outlined in this enrollment guide is intended to be a snapshot of the benefits and does not provide full plan details. For complete plan information and any policy restrictions, refer to your plan document. If any discrepancy exists between the summary displayed in this guide and the policy, the policy will govern.

What will your life look like this year?

Before you choose your benefits this year, ask these 3 questions:



Connect the Dots

1 EXPECTING LIFE CHANGES?

These changes may affect the benefits you pick and who is covered. For example:

- Having a baby: average cost = $10,000 - $15,000* without insurance
- Getting married: will your spouse be added to your medical plan?

IF YOU WILL HAVE A BIG LIFE EVENT THIS YEAR…

Decide whether you will be adding another person to your benefits, then do the math.

2 HAVE YOU SCHEDULED MAJOR MEDICAL PROCEDURES?

If so, it's a good time to re-evaluate your plan options.

- Inpatient hospital stay: Average cost = $15,000*
- Outpatient procedure: Average cost = can range from $2,500 - $10,000** depending on the procedure
- ER visit: Average cost = $1,500*

IF YOU ARE EXPECTING A BIG MEDICAL PROCEDURE THIS YEAR…

Common procedures like having a baby or knee replacement surgery, can cost a lot. If you will hit your deductible or out-of-pocket maximum, a lower deductible plan may be a good choice this year.

IF YOU ARE HEALTHY AND NOT EXPECTING TO GO TO THE DOCTOR MUCH THIS YEAR…

Consider a higher deductible plan this year. You will pay less per pay period for coverage and may be able to save using a Health Savings Account (HSA).

3 WHAT COVERAGE OPTIONS HAVE THE MOST VALUE?

- Spending the least amount per pay period for coverage
- Having the lowest out-of-pocket costs
- Being able to see my preferred doctor and easy access to care
- Traveling without worrying about healthcare protection

IF YOU VALUE EASY ACCESS TO CARE…

Consider a plan with both in and out-of-network coverage. This way you will never have to worry that you won't have coverage and you will have more flexibility with the providers that you see.

IF YOU VALUE PAYING THE LEAST AMOUNT PER PAY PERIOD…

Consider the simplest plan available. This may be a plan with in-network benefits only or it may be a plan that has higher out-of-pocket costs, but you will see less taken out of your paycheck.

* Wellmark Blue Cross Blue Shield
** www.healthgrades.com

BluePrint PPO MIBPP2070

PPO/POS/ TRADITIONAL PLAN OPTION

To help you and your family get the best care possible, Tru-Grind, Inc. provides the option to enroll in medical coverage. We offer 3 medical plan options for you to choose from. See the information below for a quick overview of plan details. For a full summary of plan details, please view your Summary of Benefits and Coverage.



BENEFITS		IN-NETWORK	
Deductible		Participating: $1,500 / $4,500 Non-Participating: $3,000 / $9,000	
Coinsurance		You pay 20%, plan pays 80%	
Out of Pocket Maximum		Participating: $3,500 / $10,500 Non-Participating: $10,500 / $31,500	
Office Visit Copay		$30 PCP $50 Specialist $0 Telemedicine Urgent Care 20% after deductible	
Preventive Office Copay		100% Covered	
Emergency Room Copay		$150 copay	
Lab/X-Ray	**Advanced Diagnostics**	$30 PCP $50 Specialist	20% after deductible
Prescription Drug Generic Preferred Generic Non-preferred Brand Preferred Brand Non-preferred Preferred/Non-preferred Specialty		Retail 30-day supply No charge $10 copay $50 copay $100 copay $150/$250 copay	Mail Order 90-daysupply No charge $20 copay $100 copay $200 copay N/A

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

BlueEdge HSA MIEEA3093



HDHP PLAN OPTION

To help you and your family get the best care possible, Tru-Grind, Inc. provides the option to enroll in medical coverage. We offer 3 medical plan options for you to choose from. See the information below for a quick overview of plan details. For a full summary of plan details, please view your Summary of Benefits and Coverage.

BENEFITS		IN-NETWORK	
Deductible		Participating: $3,500 / $7,000 Non-Participating: $7,000 / $14,000	
Coinsurance		You pay 20%, plan pays 80%	
Out of Pocket Maximum		Participating: $5,800 / $7,350 Non-Participating: $17,400 / $22,050	
Office Visit Copay		PCP 20% after deductible Specialist 20% after deductible $0 Telemedicine Urgent Care 20% after deductible	
Preventive Office Copay		100% Covered	
Emergency Room Copay		20% after deductible	
Lab/X-Ray	**Advanced Diagnostics**	20% after deductible	20% after deductible
Prescription Drug Generic Preferred Generic Non-preferred Brand Preferred Brand Non-preferred Preferred/Non-preferred Specialty		Retail 30-day supply 10% after deductible 10% after deductible 20% after deductible 30% after deductible 40%/50% after deductible	Mail Order 90-daysupply Not Covered

IMPORTANT NOTE

With the HDHP Plan, you can enroll in a Health Savings Account (HSA) to save for future expenses.

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

BlueAdvantage HMO MIBAV2110 – NEW!



HMO PLAN OPTION

To help you and your family get the best care possible, Tru-Grind, Inc. provides the option to enroll in medical coverage. We offer 3 medical plan options for you to choose from. See the information below for a quick overview of plan details. For a full summary of plan details, please view your Summary of Benefits and Coverage.

BENEFITS		IN-NETWORK	
Deductible		$0	
Coinsurance		You pay 0%, plan pays 100%	
Out of Pocket Maximum		$3,000 / $6,000	
Office Visit Copay		$40 PCP $60 Specialist Urgent Care $40 PCP/$60 Specialist	
Preventive Office Copay		100% Covered	
Emergency Room Copay		$350 copay	
Lab/X-Ray	**Advanced Diagnostics**	$0	$0
Prescription Drug Generic Preferred Generic Non-preferred Brand Preferred Brand Non-preferred Preferred/Non-preferred Specialty		Retail 30-day supply No charge $10 copay $35 copay $75 copay $150/$250 copay	Mail Order 90-daysupply No charge $20 copay $70 copay $150 copay N/A

IMPORTANT NOTE

With the HMO Plan, there is no coverage out-of-network unless it is considered a true emergency. You must have a referral from your PCP before you see a specialist

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

BlueCross BlueShield of Illinois



Virtual Visits: Get 24/7 Care, Anywhere

Call your doctor's office first. They also may offer telehealth consultations by phone or online video.

With Virtual Visits, the doctor is always in. Get 24/7 non-emergency care from a board-certified doctor by phone, online video or mobile app from the privacy and comfort of your own home.

Don't risk crowded waiting rooms, expensive urgent care or ER bills, or waiting weeks or more to see a doctor, when you can speak with a Virtual Visits doctor within minutes.

Powered by
MDLIVE

Virtual Visits, provided by Blue Cross and Blue Shield of Illinois (BCBSIL) and powered by MDLIVE®, are a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

Virtual Visits with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Anxiety
- Depression
- Stress management
- And more

Virtual Visit doctors can even send an e-prescription to your local pharmacy.



Activate your MDLIVE account today:

- **Call MDLIVE at 888-676-4204**
- **Go to MDLIVE.com/bcbsil**
- **Text BCBSIL to 635-483**
- **Download the MDLIVE app**

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

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Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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Dental Plan

GUARDIAN: 888-600-1600

WWW.GUARDIAN.COM

GROUP NUMBER: 456128



MEDICAL INSURANCE DOESN'T COVER PREVENTIVE DENTAL, VISION OR OTHER TYPES OF CARE.

That's why we offer you the option to enroll in a separate dental plan. Please see the details of your plan below and review the full plan summary or Certificate of Coverage for details.

SERVICES	MANAGED DENTAL CARE	PPO
Preventive Services	100% covered	100% covered
Deductible	$0 Single / $0 Family	$50 Single / $150 Family
Basic Services	You pay a copay for each covered procedure. See "Plan Details", for more information.	You pay 20% coinsurance (after deductible), plan pays 80%
Major Services	You pay a copay for each covered procedure. See "Plan Details", for more information.	You pay 20% coinsurance (after deductible), plan pays 80%
Annual Maximum	None	$5,000 per person per year
Orthodontic **Managed Dental Care** Adults and Children **PPO** Children up to age 19	You pay a copay for each covered procedure. See "Plan Details", for more information. Lifetime maximum does not apply.	You pay 50% coinsurance (after deductible), plan pays 50% coinsurance, up to a lifetime maximum of $1,500

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Vision Plan

GUARDIAN: 888-600-1600

WWW.GUARDIAN.COM

GROUP NUMBER: 456128



MEDICAL INSURANCE DOESN'T COVER PREVENTIVE DENTAL, VISION OR OTHER TYPES OF CARE.

That's why we offer you the option to enroll in a separate vision plan. Please see the details of your plan below and review the full plan summary or Certificate of Coverage for details. Your vision plan network is the VSP Choice Network.

SERVICES	IN-NETWORK MEMBER COST
Exam 1 every 12 months	$10
Contacts 1 every 12 months	**Please note:** Contact lenses are in place of lenses and frame. • Up to $60 for elective contact lens exam • $0 copay for medically necessary contact lens exam (fitting and evaluation) • $130 allowance for contact lenses
Frames 1 every 24 months	• $130 allowance and 20% off the amount over your allowance. $25 material copay applies.
Lenses 1 every 12 months	Single Lined-$0 Bifocal Lined-$0 Trifocal-$0 Lenticular-$0

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Other Plan Options

TRUE STORY: MORE PROTECTION FOR YOUR LOVED ONES.

Did you know that just over **one in four 20-year-olds** (today) will need disability coverage before they retire? And **less than 5%** of disability claims are work-related, so don't dismiss this insurance if you feel young and healthy and sit at a desk. **Be smart and protect yourself, your family and your finances by considering the other plans available.**



BASIC LIFE AND AD&D

Life insurance pays a benefit (called a death benefit, which is usually a lump sum) to a beneficiary (whomever you choose to receive the benefit) after your death. If you have a life insurance policy on a family member (such as your spouse or your child(ren)), you would receive the money if that family member died. This money can help replace your income.



DISABILITY

If you are unable to work, disability insurance can help replace your income so you can pay your bills and protect your savings.

- Short-term benefits pay a weekly benefit when you are unable to work for a certain amount of time.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

You have access to easy, convenient and confidential experienced clinicians and professional staff 24 hours a day. The Employee Assistance Program (EAP) is available to all employees and members of your household, whether you are enrolled in a medical plan or not. The EAP can help with challenges like financial planning, retirement planning, stress & anxiety, substance abuse and more.

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Life and AD&D Insurance

GUARDIAN: 888-600-1600

WWW.GUARDIAN.COM

GROUP NUMBER: 456128



BASIC LIFE AND AD&D

Life insurance pays a benefit (called a death benefit, which is usually a lump sum) **to a beneficiary** (whomever you choose to receive the benefit) **after your death.** If you have a life insurance policy on a family member (such as your spouse or your child(ren)), you would receive the money if that family member died. This money can help replace your income. Tru-Grind, Inc. offers full-time employees life insurance and accidental death and dismemberment (AD&D) insurance. This benefit is through Guardian. Contact Human Resources to update your beneficiary.

BASIC LIFE AND AD&D BENEFIT	
Life	$30,000
Accidental Death & Dismemberment	$30,000
Age Reduction	35% at age 65 50% at age 70
Spouse	$5,000
Children	0-13 days not covered $1,000 14 days – 23 years (25 if full-time student)

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Disability Insurance



GUARDIAN: 888-600-1600
WWW.GUARDIAN.COM
GROUP NUMBER: 456128

If you are unable to work, disability insurance can help replace your income so you can pay your bills and protect your savings.

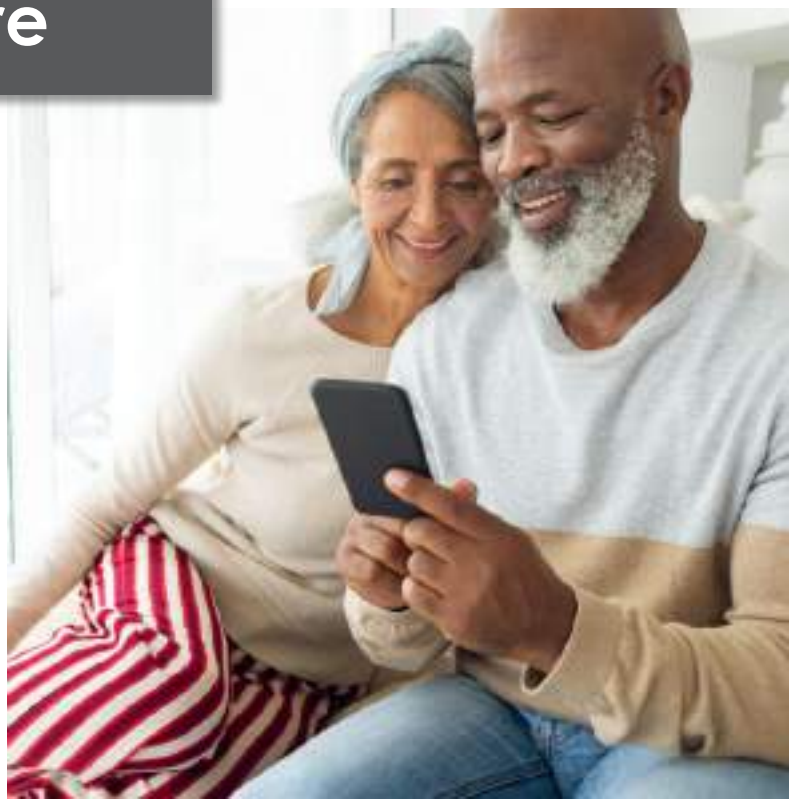
SHORT-TERM DISABILITY

Short-term benefits pay a weekly benefit when you are unable to work for a certain amount of time.

BENEFITS	SHORT-TERM
Coverage amount	66.67% of weekly income
Maximum payment period	Up to 13 weeks
Accident benefits begin	Day 1
Illness benefits begin	Day 8
Maximum Benefit	Weekly maximum of $300
Pre-existing conditions	Not applicable

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Saving For The Future



At TrueNorth:

Stephanie Reece, Account Manager

Ben Verhille, Retirement Plan Advisor

Phone: (319) 209-7009

sreece@truenorthcompanies.com

At Betterment:

Betterment App through App Store or Google Play

Email: support@betterment.com

Phone: (718) 400-6898

The Plan is held through **Betterment**.

- Eligibility: Age 21 with 1 year of service (1,000 hours)
- Entry Date: Monthly
- Enrollment: Auto-enrolled at 3%
- Contributions: Pre-tax and Roth
- Contribution Rate: Increase, decrease, or change contribution rate at any time. Changes are effective by following pay period.
- Rollovers: Allowed
- Withdrawals: Age 59 ½, death, disability, termination of employment, financial hardship

Securities offered through Lion Street Financial, LLC. (LSF), member FINRA & SIPC. Investment Advisory Services offered through Lion Street Advisors, LLC (LSA). LSF and LSA are not affiliated with TrueNorth Companies, L. C.

Employee Assistance Programs

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Guardian's Employee Assistance Program gives you and your family members access to confidential personal support, across everything from stress management and nutrition to handling legal or financial issues. The services available include consultations with experienced professionals, as well as access to resources and discounts designed to help you in a variety of different ways.

You have access to easy, **convenient and confidential** experienced clinicians and professional staff **24 hours a day**.

The Employee Assistance Program (EAP) is **available to all employees and members of your household**, whether you are enrolled in a medical plan or not.

The EAP can help with challenges like:

- financial planning
- retirement planning
- stress & anxiety
- substance abuse
- and more



LOG IN ONLINE

worklife.uprisehealth.com

Access Code: worklife

CALL: Guardian

800-386-7055

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

YOUR ENROLLMENT BLUEPRINT

Remember, your annual enrollment period **ends on November 27th, 2023.** Here are some last-minute reminders:

STEP 01

VISIT YOUR BENEFITS PORTAL

Website:
https://trugrind.touchpointsonline.com

STEP 02

ATTEND ENROLLMENT MEETINGS

Location: 3815 N Ventura Drive
Arlington Heights, IL 60004

STEP 03

EVALUATE YOUR OPTIONS

- **Review available benefit options for the year.**
- **Use carrier resources and tools to make decisions.**

STEP 04

ENROLL IN YOUR BENEFITS

- **If you are making any changes to your elections including adding or removing dependents, please turn in your application to Gina Tempera.**

NEED HELP ENROLLING?

Contact Gina Tempera
ginatempera@tru-grind.com
224-509-9219

Need Help?

Contact these Enrollment VIPs for Assistance!

MEDICAL AND PRESCRIPTION DRUG BENEFITS
Blue Cross Blue Shield of Illinois
Phone: 800-541-2768
Website: www.bcbsil.com

TELEMEDICINE
MDLIVE
Blue Cross Blue Shield of Illinois
Phone: 888-676-4204
Website: www.mdlive.com

DENTAL BENEFITS
Guardian
Phone: 888-600-1600
Website: www.guardiananytime.com

VISION BENEFITS
Guardian
Phone: 888-600-1600
Website: www.guardiananytime.com

LIFE AND DISABILITY BENEFITS
Guardian
Phone: 888-600-1600
Website: www.guardiananytime.com

EMPLOYEE ASSISTANCE PROGRAM
Guardian
Phone: 800-386-7055
Website: www.ibhworklife.com

COLLEGE TUITION BENEFIT PROGRAM
Guardian
Phone: 844-244-4086
Website:
www.guardiancollegetuitionbenefit.com

TRUEADVOCATE TEAM
TrueNorth
Phone: 888-655-9980
Email:
trueadvocate@truenorthcompanies.com

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Notes

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