



**Hub  
Group**

# 2025 Benefits Annual Enrollment Guide

October 7 - 25, 2024



## What's Inside

### Page 1

Welcome

### Page 2

Enrollment Guidelines

### Pages 3 - 6

Medical & Pharmacy Benefits

### Page 7

Hospital Indemnity Insurance

Accident Insurance

Critical Illness Insurance

### Page 8

Health Savings Account (HSA)

Flexible Spending Account (FSA)

### Page 9

Dental Insurance

### Page 10

Vision Insurance

### Pages 11-12

Life Insurance

### Page 13

Disability Insurance

### Page 14

Legal Plan

Employee Assistance

Important Notices & Disclosures

### Page 15

Contact Information

## Welcome

This year's Annual Enrollment will be held from Monday, October 7 through Friday, October 25, 2024. **This is a passive enrollment, meaning all current benefit elections rollover to 2025 with the exception of Flexible Spending Accounts (FSAs). A new FSA election is required to participate in 2025.** This guide will help you understand the benefit options that are available on January 1, 2025.

## What's Changing for 2025

- ✓ Guardian will replace MetLife as the dental plan provider. Participants will see a small increase to their rates for 2025.
- ✓ Guardian will also replace MetLife as the vision plan provider resulting in lower rates for the upcoming plan year. The same network options - VSP and Davis Vision - are available.
- ✓ Voya will replace Lincoln Financial as the Life, Disability, Hospital Indemnity, Accident and Critical Illness Insurance provider.
- ✓ Medical plan participants will see an increase to their rates for 2025.
- ✓ Employees who participate in the Kaiser HMO medical plan will see an increase to their rates. The plan details have also been updated for 2025.

## What's New for 2025

- ✓ The dental plan through Guardian features a new annual benefit rollover allowing participants to rollover a portion of any unused amount in the annual dental maximum to the Maximum Rollover Account. These funds are available in the future to pay for dental treatments.
- ✓ The new vision plan options through Guardian include an increased frame and contact lens allowance. See page 10 to learn more.
- ✓ The new Hospital Indemnity, Accident and Critical Illness plans through Voya feature many benefit enhancements.

## Enrollment Process

Professional benefit counselors will be available over the phone to answer your questions and help you make changes or new elections. To schedule your confidential benefit appointment, call 844-532-2237 or visit [hubgroup.mybenefitsappointment.com](https://hubgroup.mybenefitsappointment.com). Pre-schedule your appointment today to secure your preferred date and time.

With the exception of the voluntary benefits, you may also enroll in or change your core benefits by logging into HCM and clicking "Benefits". You must schedule a benefit counselor appointment to enroll in or change voluntary benefits. You must have your HCM username and password to enroll online or with the support of a benefit counselor.

## Online Benefits Information Resource

Our online benefits library puts all of the benefits information right at your fingertips – anytime, anywhere. This is your go-to, online resource for your benefit needs. To learn more, visit [HubGroup.MyBenefitsLibrary.com](https://HubGroup.MyBenefitsLibrary.com).



# Enrollment Guidelines

## Making Enrollment Changes During the Year

During each annual enrollment period, you will have the opportunity to review your benefit elections and make changes for the coming year. You are responsible for reviewing your paystub(s) to ensure that the correct deductions are being taken from your pay, and for notifying the Benefits department immediately if you believe a correction needs to be made.

Certain plans allow limited changes to your benefit elections during the year. These benefits include Medical, Dental, Vision, Flexible Spending Account, Life, and Disability. For these benefits, you may only make changes to your elections during the year if you have a status change.

Status changes include:

- Change in legal marital status, including marriage, divorce, death of a spouse, legal separation, or annulment
- Change in number of children, including birth, adoption, placement of adoption, or death of a child
- Change in employment status of employee, spouse, or dependent, including termination or commencement of employment, commencement or return from unpaid leave of absence
- Change in dependent eligibility status, including attainment of age, student status, or any similar circumstance

The change to your benefit elections must be consistent with the status change. You have 30 days from the date of change in status to request your enrollment change in HCM and provide supporting documentation to the Benefits department. In most cases, your election will become effective the day of the qualifying event. Otherwise, you must wait until the next annual enrollment period in the fall to make a change to your elections.



# Medical Insurance

Administered by Blue Cross Blue Shield of Illinois

Hub Group offers medical coverage through Blue Cross Blue Shield of Illinois (BCBSIL) Blue Card Participating Provider Organization (PPO) Network, which offers you one of the largest provider network of doctors and hospitals, allowing you availability to receive the greatest discounts on your healthcare expenses. Your medical claims will be adjudicated by BCBSIL.

You have three (3) PPO medical plans to choose from. One plan is a High Deductible Health Plan (HDHP) which can be coupled with a Health Savings Account (HSA). The other two are traditional PPO plans. To locate an in-network doctor or hospital near you, you can visit [bcbsil.com](https://bcbsil.com) and click on "Find a Doctor." Under Network, select "Participating Provider Organization (PPO)".

Please see below for an overview of in-network coverage. Out-of-network details can be found online at [HubGroup.MyBenefitsLibrary.com](https://HubGroup.MyBenefitsLibrary.com) in the medical section under "Your 2025 Benefit Options". Employees who reside in California or Georgia have Kaiser HMO as an additional medical plan choice. To learn more, the Kaiser Summary of Benefits document, including rates, can also be found in the online benefits library.

	High Deductible Health Plan (HDHP)	Standard Plan	Premium Plan
Benefits	In-Network	In-Network	In-Network
Annual Deductible	Aggregate Deductible*	Embedded Deductible**	Embedded Deductible**
Individual	\$2,500	\$2,000	\$1,250
Family	\$5,000	\$6,000	\$3,750
Hospital Admission	\$0	N/A	N/A
Coinsurance	10% after deductible	20% after deductible	20% after deductible
Hub Group HSA Contribution	\$750 individual / \$1,500 family (Maximum Annual Amounts)	N/A	N/A
Annual Medical Out-of-Pocket Maximum			
Individual	\$5,000	\$5,350	\$4,000
Family	\$6,850	\$11,450	\$10,000
Coinsurance			
Preventative Visit	\$0	\$0	\$0
Physician Office Visit	10% after deductible	\$30 copay	\$25 copay
MDLIVE Visit	10% after deductible	\$0 copay	\$0 copay
Specialist Office Visit	10% after deductible	\$50 copay	\$45 copay
Urgent Care Visit	10% after deductible	\$50 copay	\$50 copay
Emergency Room Services	10% after deductible	\$300 copay for 1 - 2 visits, \$500 copay for 3 - 4 visits, \$750 copay for 5+ visits	\$300 copay for 1 - 2 visits, \$500 copay for 3 - 4 visits, \$750 copay for 5+ visits
Inpatient	10% after deductible	20% after deductible	20% after deductible
Outpatient	10% after deductible	20% after deductible	20% after deductible

**\*Aggregate Deductible:** If eligible dependents are enrolled in the plan, the entire family deductible amount must be met before the plan begins to pay eligible expenses. The HDHP plan includes an aggregate deductible.

**\*\*Embedded Deductible:** The individual deductible is embedded in the family deductible amount. A covered individual does not contribute more than the individual deductible amount toward the family deductible amount. The Premium Plan and Standard Plan include an embedded deductible.

# Pharmacy Benefits

	High Deductible Health Plan (HDHP)	Standard Plan	Premium Plan
Benefits	In-Network	In-Network	In-Network
Retail (34 Day Supply)			
Prescription Drug Copay Max (Individual/Family)	Applied to Medical Deductible	\$1,000 / \$2,000	\$500 / \$1,000
Generic Drugs	\$10 copay after deductible	\$10 copay	\$10 copay
Formulary Brand Drugs	10% coinsurance, after deductible	\$60 copay	\$60 copay
Non-Formulary Brand Drugs	10% coinsurance, after deductible	\$105 copay	\$105 copay
Specialty Drugs (30-day limit)	ExpressScripts Accredo	ExpressScripts Accredo	ExpressScripts Accredo

## Express Scripts Accredo Pharmacy

If you are prescribed a specialty medication by your doctor, you are required to fill the specialty medication prescription through Express Scripts Accredo. If you choose to obtain your covered specialty medication through any contracting pharmacy other than through the Express Scripts Accredo program, you will be subject to a reduction in benefits. Visit [patient.accredo.com](https://patient.accredo.com). Select *New User? Register Now.* and follow the instructions to create an account. You can also call 833.721.1619, 24/7 to create an account or to transfer your current prescriptions.

	High Deductible Health Plan (HDHP)	Standard Plan	Premium Plan
Benefits	In-Network	In-Network	In-Network
90-Day Supply			
Generic Drugs	\$20 copay after deductible	\$20 copay	\$20 copay
Formulary Brand Drugs	10% coinsurance, after deductible	\$120 copay	\$120 copay
Non-Formulary Brand Drugs	10% coinsurance, after deductible	\$210 copay	\$210 copay

## Maintenance Medication Options

The 90DayMyWay program with BCBSIL will save you both time and money. You can obtain your 90-day supply of maintenance medications through a network of contracting retail and mail service pharmacies. **Two 30-day fills are permitted at a retail pharmacy before you are required to move to a 90-day supply. Otherwise, the prescription is not covered.** Your specific health care benefit plan and whether your medication is generic, formulary or non-formulary brand will determine the amount you pay. Using a generic or formulary medication will save you money. ***If you haven't used mail order yet, you can also call 833-715-0942 or visit [express-scripts.com/rx](https://express-scripts.com/rx) to get started.***

Bi-weekly Medical Rates			
Tier	High Deductible Health Plan	Standard Plan	Premium Plan
Employee	\$59.53	\$85.87	\$153.76
Employee + Spouse	\$218.80	\$268.36	\$416.30
Employee + Child(ren)	\$172.08	\$200.38	\$352.54
Employee + Family	\$332.91	\$393.60	\$570.06



## HingeHealth

Hinge Health is designed for anyone living with musculoskeletal pain and provides digital exercise to treat muscle and joint pain from head to toe. This program is available to BCBSIL medical plan participants and covered dependent(s) at no cost to you. A personalized program with 1:1 support with a dedicated physical therapist and health coach will be developed and delivered through virtual sessions. Visit [hinge.health/hubgroup](https://hinge.health/hubgroup) or call 855.902.2777 to get started.

## Teladoc Health Chronic Condition Management

This program supports the management of diabetes, pre-diabetes, hypertension and other health goals like managing weight and stress, and is available to BCBSIL medical plan participants and covered dependent(s) at no cost to you. You may also receive advanced health devices such as a blood glucose meter, unlimited test strips, blood pressure monitor and a connected scale. Visit [teladochealth.com/go/hubgroup](https://teladochealth.com/go/hubgroup) or call 800.835.2362 to get started.

## MDLIVE

**Virtual doctor and licensed therapist visits save time and money!** BCBSIL offers covered employees and covered dependents access to non-emergency medical care through MDLIVE. You may speak with a board-certified doctor or licensed therapist immediately or schedule an appointment for telephonic or virtual visits. If a prescription is needed, one will be sent to a convenient pharmacy. Visit [mdlive.com/bcbsil](https://mdlive.com/bcbsil) or call MDLIVE (888.676.4204) to get started. MDLIVE doctors can help treat the following non-emergency conditions and more:

### Adult Medical Care

- Behavioral Health
- Allergies
- Asthma
- Nausea
- Sinus infections
- Cold/Flu

### Pediatric Medical Care

- Behavioral Health
- Cold/Flu
- Ear Problems
- Pink Eye

## Well onTarget®

The BCBSIL Well onTarget Member Wellness Portal provides you with tools to help you set and reach your wellness goals. It also includes a Fitness Program that gives you unlimited access to a nationwide network of more than 10,000 fitness locations. Use your Blue Access for Members (BAM) account on [bcbsil.com](https://bcbsil.com) to access the portal. Once logged into your BAM account, hover over *My Health* and select *Wellness*. Click on the *Visit Well onTarget* link located under *Programs*.

## Blue Access for Members (BAM)

BCBSIL Online – [bcbsil.com](https://bcbsil.com)

On the Blue Access for Members webpage, you can login and do the following:

- ✓ Locate a doctor, hospital or Urgent Care Center in your network
- ✓ Check the status and history of a claim
- ✓ Access an Explanation of Benefit (EOB)
- ✓ Confirm who in your family is covered under your plan
- ✓ Sign up to receive claim status alerts and EOBs electronically
- ✓ Request a new or replacement member ID card or print a temporary member ID card
- ✓ Find and review outcome history for procedures previously performed in hospitals

Subscriber ID#

Subscriber Name: ABC SAMPLE  
Identification Number: XOX123456789

Group Number: 123456

Office Visit \$30 BC/\$60 PPO  
Emergency Room \$500  
Specialist \$60 BC/\$100 PP

RxBIN: 011552  
RxPCN: ILDR

GRID+  
Rx In/Out of network Deductible \$500/\$1000  
Rx In/Out of network Out of Pocket Max \$700/\$1500

PPO Rx

## Ovia Health

Use Ovia Health apps to track your cycle, pregnancy and baby's growth. The apps provide videos, tips, coaching and more.

- Ovia Fertility: Track your cycle and predict when you are more likely to get pregnant.
- Ovia Pregnancy: Monitor your pregnancy and baby's growth leading up to your due date.
- Ovia Parenting: Keep up with your child's growth and milestones from birth through three years old.

Download any of the Ovia Health apps from the Apple App Store or Google Play. During sign-up, make sure to choose "I have Ovia Health as a benefit." Then select BCBSIL as your health plan and enter your employer's name.



# Voluntary Financial Wellness Benefits

*Administered by Voya*

Effective January 1, 2025, Voya will replace Lincoln Financial as the Hospital Indemnity, Accident and Critical Illness Insurance provider.

Voluntary benefits are designed to work in conjunction with your medical plan to offset out-of-pocket medical costs, however, you do not need to be enrolled in Hub Group's medical plan in order to elect voluntary benefits with Voya. These programs protect your finances by paying you a cash benefit to use as you like and may pay in addition to any benefits your medical plan may provide. **To learn more or enroll in these coverages, please schedule an appointment with a benefit counselor.**

Plan Features:

- ✓ Coverage is available for you, your spouse and child(ren)
- ✓ **Guaranteed Renewable:** Your coverage cannot be canceled as long as your premiums are paid as due
- ✓ **Fully Portable:** You can keep your coverage even if you change jobs or retire
- ✓ HSA Compatible

## Hospital Indemnity Insurance

Even with health insurance, a stay in the hospital can quickly become costly as out-of-pocket expenses begin to add up. Hospital Indemnity Insurance can reduce the financial and emotional stress of a hospital stay by providing a lump sum cash benefit directly to you that can be used however you need, whether that's for deductibles, coinsurance or even childcare expenses. Medical history is not required for coverage to be issued.

## Accident Insurance

Having an unexpected accident can cause more than physical injury, it can hurt your bank account, too. Accident Insurance can help cover the out-of-pocket costs associated with on- and off-the-job accidents by paying you a benefit depending on the injuries you suffer and the treatment you receive. Coverage applies towards events such as concussions, dislocations, fractures, physical therapy, and x-rays. Receive an additional 25% on each benefit for injuries sustained by a child under age 18 in a school-sanctioned sport or a competitive sport requiring registration. Every year that you complete a qualified health screening, you're eligible for a \$75 Health Screening Benefit. Your covered dependent(s) (if applicable) are also eligible to receive the benefit. Medical history is not required for coverage to be issued.

## Critical Illness Insurance

No one saves to get sick, which is why being diagnosed with a condition can be especially draining, both emotionally and financially. This policy provides you with a lump sum cash benefit in the event you or a covered dependent is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important—getting better. You also have the option to select your level of coverage so you can make sure you have the right protection for your family. Every year that you complete a qualified health screening, you're eligible for a \$100 Health Screening Benefit. Your covered dependent(s) (if applicable) are also eligible to receive the benefit. See below for further information regarding the Guarantee Issue amounts.

Plan Features:

- ✓ Rates are based on your age as of January 1, 2025
- ✓ **No Benefit Reduction:** Benefits never decrease due to age

### Guarantee Issue and Enrollment

Schedule an appointment with a benefit counselor to learn more about these plans and coverage levels that may or may not require medical questions. **A benefit counselor appointment is required to enroll in or change coverage.**



# Health Savings Account (HSA)

Administered by Fidelity

If you enroll in the HDHP medical plan, you are eligible to contribute to a Health Savings Account (HSA) with Fidelity. After opening your Fidelity HSA, you will automatically receive a welcome packet from Fidelity with details about your HSA. Any unused HSA funds at the year's end will roll over to the next year and will not count toward the next year's annual contribution limit.

## Who is eligible to open an HSA?

An individual who meets ALL of the following criteria:

- ✓ Covered under a HDHP medical plan
- ✓ Not enrolled in Medicare
- ✓ Not claimed as a dependent on another person's tax return (excluding your spouse)
- ✓ Not enrolled in an FSA other than the Limited Purpose FSA

## What can HSA funds be used to cover?

Current or future qualified medical expenses (even if you are no longer employed by Hub Group). Some examples are as follows:

- ✓ Medical and prescription drug plan costs
- ✓ Dental costs
- ✓ Vision costs
- ✓ Non-covered services such as LASIK eye surgery

## How much does Hub Group contribute to my HSA?

Hub will make a contribution to your HSA if you are enrolled in the HDHP medical plan and your HSA is in open/active status. The first half of the annual contribution will be made in January and the second half will be made in July.

	Hub Group Maximum Annual HSA Contribution
Individual	\$750
Family	\$1,500

## How much can I contribute to my HSA?

You must be enrolled in the HDHP in order to make contributions to an HSA.

	2025 Annual Contribution Limit
Individual	\$3,550*
Family	\$7,050*
Catch up Contribution 55 or older	\$1,000

\*Amounts listed factor in Hub Group's maximum annual HSA contribution for employees enrolled in the HDHP medical plan.

# Flexible Spending Account (FSA)

Administered by WEX Health

There are three types of FSAs offered by Hub Group: Healthcare FSA, Limited Purpose FSA and Dependent Care FSA. You can manage your account online at [wexinc.com](https://www.wexinc.com). **A new FSA election is required each year in order to participate in the plan. FSA elections do not carry over from one year to another.**

## Healthcare Flexible Spending Account

You can use tax-free dollars to pay for eligible medical, dental, vision and hearing expenses incurred by you or an eligible dependent if the expenses are not paid by other plans. The maximum annual amount that you may contribute to this plan is \$3,200.

## Limited Purpose Flexible Spending Account

The Limited Purpose FSA allows you to be enrolled in an HDHP and use tax free dollars to pay for only vision and dental expenses incurred by you or an eligible dependent if the expenses are not paid by other plans. This allows you to keep money in your HSA for medical expenses. The maximum annual amount you may contribute to this plan is \$3,200.

## Dependent Care Flexible Spending Account

You can receive tax-free reimbursement from your Dependent Care FSA for expenses incurred by you for the care of eligible dependents up to age 13, such as daycare for children. You and your spouse, if married, must be gainfully employed or attending school full-time for the period that you have eligible dependents in order for expenses to qualify for reimbursement. The IRS maximum annual contribution to a Dependent Care FSA is a per household limit of \$5,000. If you are married, the most you and your spouse can contribute is a combined \$5,000. If you are single, the most you may contribute is \$2,500.

# Dental Insurance

Administered by Guardian

Effective January 1, 2025, Guardian will replace MetLife as the dental plan provider.

Hub Group offers a PPO Dental Plan through Guardian. With the PPO Dental Plan, you may go to any dentist of your choice within the PPO network. In-network dentists have accepted a negotiated and discounted fee. You are free to choose an out-of-network provider, but your out-of-pocket costs will be higher.

To locate an in-network dentist, you can visit: [guardianlife.com](https://guardianlife.com). Out-of-network details can be found online at [HubGroup.MyBenefitsLibrary.com](https://HubGroup.MyBenefitsLibrary.com) in the dental section under “Your 2025 Benefit Options.”

Bi-weekly Dental Rates	
Tier	Bi-weekly Rates
Employee	\$7.21
Employee + Spouse	\$14.34
Employee + Child(ren)	\$16.12
Employee + Family	\$19.68

Benefits	In-Network
Deductible	Waived for Preventative
Individual	\$50
Family	\$150
Diagnostic & Preventive	
Routine Oral Exams, Cleanings, and Fluoride Treatments	100%
Basic Services	
Problem Focused Exams, Consultations, Fillings, Oral Surgery, and Periodontal Surgery	80%
Major Services	
Bridges Full and Partial Dentures Crowns, Inlays, Onlays and related services	50%
Orthodontia for Children to age 19	50%
Maximum Benefit Calendar Year Maximum (Preventive, Basic and Major)	\$2,000
Annual Benefit Maximum Rollover	\$600
Maximum Rollover Account Limit	\$1,500
Orthodontic Lifetime	\$2,000

The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail. Refer to the official plan documents for additional coverage details.



# Vision Insurance

Administered by Guardian

Effective January 1, 2025, Guardian will replace MetLife as the vision plan provider.

The Guardian Vision Plan gives you a choice between Vision Service Plan (VSP) and Davis Vision, making finding an in-network doctor easy! To locate an in-network provider, you can visit: [guardianlife.com](https://guardianlife.com). You are free to choose an out-of-network doctor, but will receive significant discounts with an in-network provider. Out-of-network details can be found online at [HubGroup.MyBenefitsLibrary.com](https://HubGroup.MyBenefitsLibrary.com) in the vision section under "Your 2025 Benefit Options." Please note that once you choose VSP or Davis, you are unable to switch networks until the next annual enrollment.

Service Frequency - VSP and Davis Vision Networks	
Vision Exam	Once Every 12 Months
Lenses (for Glasses or Contact Lenses)	Once Every 12 Months
Frames	Once Every 24 Months
Exam Copay	
Vision Exam	In-Network \$10
Materials Copay	
Standard Frames and/or Lenses	\$25
Contact Lenses	\$25
Covered Services	
Eye Exams	Covered in full after exam copay
Lenses (Single Vision, Bifocal, Trifocal, and Lenticular)	Covered in full after materials copay
Frames (Safety Glasses are Covered in Lieu of Regular Glasses)	Covered up to \$200
Contact Lenses (Elective)	Covered up to \$200
Contact Lenses (Medically Necessary)	Covered in full, materials copay waived

Bi-weekly Vision Rates					
Tier	VSP	Davis Vision	Tier	VSP	Davis Vision
Employee	\$2.92	\$2.55	Employee + Child(ren)	\$4.59	\$4.01
Employee + Spouse	\$4.50	\$3.92	Employee + Family	\$7.40	\$6.46

104,000 In-network VSP Providers		110,000 In-network Davis Vision Providers	
Includes all top 50 retailers, like.... Costco Optical Pearle Vision Sam's Club Visionworks Walmart	And many more! Including a large network of private practice ophthalmologists and optometrists  Online Retailer Eyeconic	America's Best Costco Optical National Vision Vision Source Visionworks Walmart Vision Centers	And many more!  Online Retailers Glasses.com 1-800-Contacts Befitting

The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail. Refer to the official plan documents for additional coverage details.



# Basic Life Insurance and AD&D – Hub Group Sponsored

Administered by Voya

Effective January 1, 2025, Voya will replace Lincoln Financial as the Basic Life Insurance and AD&D provider.

Basic Life and AD&D Insurance is paid for by Hub Group and provided at no cost to all benefit-eligible employees. Supplemental Life and Supplemental Accidental Death & Dismemberment (AD&D) Insurance is also available for you to purchase additional coverage. Benefits are payable to your beneficiary, so be sure to keep your beneficiary designation up to date.

Basic Life and AD&D	Benefit Overview
Benefit Amount	1 times annual base salary up to \$150,000 rounded to the next higher \$1,000*
Age Reduction Schedule	At age 70, benefits will reduce by 35% of the original amount. At age 75, benefits will reduce an additional 15% of the original amount.

\*Please note group life insurance coverage that exceeds \$50,000 is subject to imputed income by the IRS.

# Supplemental Life Insurance and Supplemental AD&D

Administered by Voya

Effective January 1, 2025, Voya will replace Lincoln Financial as the Supplemental Life Insurance and Supplemental AD&D provider.

Supplemental Life Insurance and Supplemental AD&D is available in addition to your Hub Group-provided Basic Life and AD&D. You may purchase life insurance for your spouse and dependents only if you purchase Supplemental Life Insurance coverage for yourself. Benefits are payable to your beneficiary, so be sure to keep your beneficiary designation up to date. Employee and spouse rates are age banded. Rates are calculated on the employee's age as of January 1, 2025. Your premium will be calculated based on your election in HCM.

Tier	Benefit Amount	Maximum Benefit
Employee Benefit Amount	1-5 times annual base salary rounded to the next higher \$1,000	\$500,000
Spouse Benefit Amount	50% of the employee amount, not to exceed \$50,000	\$50,000
Child(ren) Benefit Amount	From birth to 26 years old - \$10,000	\$10,000
Age Reduction Schedule	At age 70, benefits will reduce by 35% of the original amount. At age 75, benefits will reduce an additional 15% of the original amount. This applies to you and your spouse (if applicable).	
Guarantee Issue	Guarantee Issue is available up to 5x annual base salary, up to \$500,000, for employees. Spouses and children (if applicable) will not require Evidence of Insurability.	

The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail.

# LifeTime Benefit Term Insurance with Long-Term Care Coverage

*Administered by Chubb*

LifeTime Benefit Term Insurance with Long-Term Care Coverage features premiums guaranteed for life and coverage for qualified Long-Term Care expenses like nursing home, assisted living, or home care. LifeTime Benefit Term provides money to your family at death, and while you are living too, if you need home health care, assisted living or nursing care. For about the same premium, LifeTime Benefit Term provides higher benefits than whole life and continues to age 121. Coverage is available for you, your spouse and child(ren). **To learn more or enroll in this coverage, please schedule an appointment with a benefit counselor.**

## Plan Features:

### ✓ Long-Term Care (LTC)

If you need LTC, you can access your death benefit while you are living for home health care, assisted living, adult day care and nursing home care. You receive 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. Insurance premiums are waived while this benefit is being paid.

### ✓ Extension of Benefits

Extends the monthly Long-Term Care benefit for up to an additional 50 months, after 100% of the base death benefit has been used for LTC.

### ✓ Terminal Illness Benefit

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.

## Guarantee Issue

Schedule an appointment with a benefit counselor to learn more about this plan and coverage levels that may or may not require medical questions. **A benefit counselor appointment is required to enroll in or change coverage.**



# Voluntary Short-Term Disability

Administered by Voya

Effective January 1, 2025, Voya will replace Lincoln Financial as the Voluntary Short-Term Disability Insurance provider.

Short-Term Disability Insurance may provide income protection should you experience a non-work related illness or injury. Rates are calculated on the employee’s age as of January 1, 2025. Your premium will be calculated based on your election in HCM.

Voluntary Short-Term Disability Benefit			
	Weekly Benefits	Elimination Period	Maximum Duration
Benefit Overview	66.67% of weekly base salary up to \$1,500 per week	7-day elimination period Benefit pays retroactive to first day of disability	13 weeks
Pre-Existing Condition	Until you have been covered under the policy for 12 months, you may not be eligible for benefits if you have received treatment for a condition within 12 months prior to your effective date under this policy.		

# Long-Term Disability

Administered by Voya

Effective January 1, 2025, Voya will replace Lincoln Financial as the Long-Term Disability Insurance provider.

Long-Term Disability Insurance can help protect your income if you are unable to work due to an accident or illness that extends beyond the elimination period. If you choose to elect additional buy-up coverage, your premium will be calculated based on your election in HCM.

Long-Term Disability Benefit		
	Long-Term Disability Class 1	Long-Term Disability Class 2
Class Description	Officers, Directors, and all full-time Managers and Sales Employees	All full-time Administrative and Clerical Employees
Hub Group Sponsored Monthly Benefit	60% of monthly base salary	60% of monthly base salary
Buy-Up Coverage	Purchase additional coverage of 66.67% of monthly base salary	Purchase additional coverage of 66.67% of monthly base salary
Maximum Monthly Benefit	\$15,000	\$9,000
Own Occupation Period	Later of Age 65 or Social Security Normal Retirement Age (SSNRA)	24 Months
Elimination Period	90 days	
Benefit Duration	Later of Age 65 or SSNRA	
Pre-Existing Condition Exclusion	If you have received treatment in the 3 months prior to the effective date of coverage and the disability begins in the first 12 months after your effective date of coverage, you may not be eligible for benefits under this policy.	

The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail. Refer to the official plan documents for additional coverage details.



## MetLife Legal Plan

*Administered by MetLife*

Legal coverage gives you and your eligible dependents easy, direct access to a national network of more than 18,000 attorneys that provide telephonic advice and office consultations on a broad range of personal legal needs such as divorce, wills and trusts, real estate matters, and much more. **To learn more or enroll in this coverage, please schedule an appointment with a benefit counselor.**

## Employee Assistance Program (EAP): GuidanceResources

*Offered by Voya, Administered by ComPsych*

Everyone needs help sometimes solving problems. Your wellbeing, productiveness and happiness depend on balancing your life at home and your life at work. Hub Group recognizes that it's difficult to be on task at work when you are worrying about problems at home, and you can't devote sufficient time to yourself and your family if you're feeling overwhelmed by the demands of your job. As an employee of Hub Group, your benefits package includes the EAP at no cost to you.

### Who is eligible?

You and your immediate household family members are eligible to access *GuidanceResources* services. All services are confidential.

### How do I get started?

To get started, visit [GuidanceResources.com](https://www.guidanceresources.com), download the GuidanceNow mobile app, or call 877-533-2363.

- Web ID: My5848i
- Company name: Hub G

### What services can I access?

- ✓ Unlimited, 24/7 access to emotional support, work-life solutions, legal information, and financial guidance — online, on the mobile app or with a toll-free call
- ✓ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- ✓ In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings
- ✓ Expert advice and support tools are just a click away when you visit [GuidanceResources.com](https://www.guidanceresources.com) or download the GuidanceNow mobile app.

## Important Notices and Disclosures

Hub Group is required to provide Important Notices to our employees every year. These notices and reports are posted for your reference on Hub Group's online benefits library at [HubGroup.MyBenefitsLibrary.com](https://www.hubgroup.mybenefitslibrary.com). Should you have any questions regarding these notices, please contact the Benefits Department at [benefits@hubgroup.com](mailto:benefits@hubgroup.com).

## Contact Information

Please refer to the information provided below when you need to contact one of your benefit carriers.

Plan	Plan Provider	Phone Number	Website
BCBSIL Medical/Rx TeleHealth 24/7 Nurseline	BCBSIL MDLIVE BCBSIL	1-800-828-3116 1-888-676-4204 1-800-299-0274	<a href="http://www.bcbsil.com">www.bcbsil.com</a> <a href="http://www.mdlive.com/bcbsil">www.mdlive.com/bcbsil</a> <a href="http://www.bcbsil.com">www.bcbsil.com</a>
Digital Muscle/Joint Therapy	HingeHealth	1-855-902-2777	<a href="https://hinge.health/hubgroup">https://hinge.health/hubgroup</a>
Chronic Condition Management	Teladoc Health	1-800-835-2362	<a href="http://www.teladochealth.com/go/hubgroup">www.teladochealth.com/go/hubgroup</a>
Kaiser Georgia Medical/Rx	Kaiser	1-888-865-5813	<a href="http://www.kp.org">www.kp.org</a>
Kaiser California Medical/Rx	Kaiser	1-800-464-4000	<a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>
Health Savings Account (HSA)	Fidelity	1-800-544-3716	<a href="http://www.401k.com">www.401k.com</a>
Flexible Spending Accounts (FSA)	WEX Health	1-866-451-3399	<a href="http://www.wexinc.com">www.wexinc.com</a>
Dental	Guardian	1-800-541-7846	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
Vision	Guardian	VSP: 1-877-814-8970 Davis Vision: 1-800-877-7195	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
Basic Life and AD&D	Voya	1-800-955-7736	<a href="https://presents.voya.com/EBRC/HubGroup">https://presents.voya.com/EBRC/HubGroup</a>
Supplemental Life and AD&D	Voya	1-800-955-7736	<a href="https://presents.voya.com/EBRC/HubGroup">https://presents.voya.com/EBRC/HubGroup</a>
Short-Term Disability	Voya	1-888-305-0602	<a href="https://presents.voya.com/EBRC/HubGroup">https://presents.voya.com/EBRC/HubGroup</a>
Long-Term Disability	Voya	1-888-305-0602	<a href="https://presents.voya.com/EBRC/HubGroup">https://presents.voya.com/EBRC/HubGroup</a>
LifeTime Benefit Term Insurance	Chubb	1-855-241-9891	Email to <a href="mailto:csmail@gotoservice.chubb.com">csmail@gotoservice.chubb.com</a>
Hospital Indemnity	Voya	1-877-236-7564	<a href="https://presents.voya.com/EBRC/HubGroup">https://presents.voya.com/EBRC/HubGroup</a>
Accident	Voya	1-877-236-7564	<a href="https://presents.voya.com/EBRC/HubGroup">https://presents.voya.com/EBRC/HubGroup</a>
Critical Illness	Voya	1-877-236-7564	<a href="https://presents.voya.com/EBRC/HubGroup">https://presents.voya.com/EBRC/HubGroup</a>
Legal Plan	MetLife	1-800-438-6388	<a href="http://www.legalplans.com">www.legalplans.com</a>
Employee Assistance Program (EAP)	GuidanceResources	1-877-533-2363	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>

*This guide summarizes the key features of the Hub Group Benefit Plans. If any conflict arises between the information stated here and any Plan provisions, the terms of the actual Plan documents or other applicable documents will govern in all cases. Provisions of the plans and eligibility for coverage to do not constitute a contract of employment with any individual. Plans described in this guide are subject to change at the discretion of Hub Group.*

*This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request. The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.*