

## Welcome

- A Message From Your Human Resources Team
- [Liberty Healthcare 2023 Benefits Guide](#)

## A Message From the HR Team at Liberty Healthcare Management

Liberty Healthcare recognizes the importance of providing our employees the opportunity to participate in a comprehensive and competitive benefits program. A competitive benefits program is key to our continued growth as an organization and offers our employees benefits in support of overall health and financial security.

**Helping you understand the benefits we offer is important to us.** This interactive benefit summary provides general information for our benefit-eligible employees with additional detailed information available within the plan documents and legal contracts between our company and the insurance providers.



## 2023 BENEFITS GUIDE

Click the link to download the complete guide: [Liberty Healthcare 2023 Benefit Guide](#)

## Benefits

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- [Pharmacy](#)
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- [Vision](#)
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Click on the tiles below or use the links on the left to learn more about your benefits.



**Medical**  
see page 3



**Pharmacy**  
see page 4



**Tele-Medicine**  
see page 5




**Dental**  
see page 6



**Vision**  
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**Life and Disability**  
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Please refer to the [2023 Benefits Guide](#) for plan details.



## Benefits

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## MEDICAL

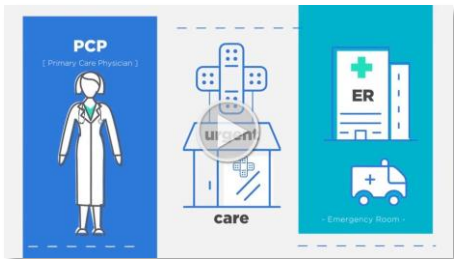
Liberty Healthcare offers three (3) competitive medical plans through **BCBS of NC**.

The chart to the right contains a brief outline of the in-network benefits of the plans that are offered.

Please refer to the [2023 Benefits Guide](#) for plan details.

You can register online at [www.blueconnectnc.com](http://www.blueconnectnc.com).

	Basic	Standard	Premium
<b>Annual Deductible</b>			
<b>Individual</b>	\$3,000	\$1,000	\$500
<b>Family</b>	\$6,000	\$2,000	\$1,000
<b>Out-of-Pocket Max</b>			
<b>Individual</b>	\$7,150	\$6,750	\$6,350
<b>Family</b>	\$14,300	\$13,500	\$12,700
<b>Preventive Care</b>			
<b>Adult Exam</b>	100%	100%	100%
<b>Well Child Care</b>	100%	100%	100%
<b>Diagnostic Services</b>			
<b>PCP Office Visit</b>	\$30 copay	\$25 copay	\$15 copay
<b>Specialist Office Visit</b>	\$60 copay	\$50 copay	\$40 copay
<b>Urgent Care</b>	\$50 copay	\$40 copay	\$30 copay
<b>Emergency Room</b>	\$500 copay	\$350 copay	\$250 copay
<b>Telehealth</b>	\$0	\$0	\$0
<b>Inpatient/Outpatient Facility</b>	30% after Deductible	20% after Deductible	20% after Deductible



Instructional Video  
*Primary Care,  
Urgent Care, or ER?*





## Benefits

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## PHARMACY

Liberty Healthcare offers a competitive plan for prescription drugs through **BCBS of NC**. The charts below contain a brief outline of what is offered.

	Basic	Standard	Premium
<b>Retail (30-day supply)</b>			
Tier 1	\$10	\$10	\$10
Tier 2	\$10	\$10	\$10
Tier 3	100% to \$125 max	50% to \$100 max	\$30
Tier 4	100% to \$125 max	50% to \$100 max	25% to \$100 max
Tier 5	100% to \$125 max	50% to \$100 max	25% to \$100 max
<b>Mail Order (90-day supply)</b>			
<i>Must use McNeill's Pharmacy for Mail Order</i>			
Tier 1	\$0	\$0	\$0
Tier 2	\$0	\$0	\$0
Tier 3	100% to \$125 max	50% to \$100 max	\$30
Tier 4	100% to \$125 max	50% to \$100 max	25% to \$100 max
Tier 5	100% to \$125 max	50% to \$100 max	25% to \$100 max

Please refer to the [2023 Benefits Guide](#) for plan details.



**Managing Prescription Costs**  
Check out this video for tips to save on prescription medications.





## Benefits


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## TELEMEDICINE

**Teladoc** is a telemedicine benefit made available to you through BCBS of NC. As a Teladoc member, you have access to a national network of U.S. board-certified physicians, licensed in your state. Access a physician via phone or video, 24 hours a day/7 days a week, from the comfort of your home.

General medical and mental health consults are free for members covered on all three medical plans. Dermatology consults are covered at the specialist copay.

 **Download the Teladoc mobile app**  
(iOS- / Android-supported)

 **Go to [teladoc.com](https://teladoc.com) and click "Set Up Account"**

 **Call 1-800-835-2362 (1-800-Teladoc)**

**Teladoc can handle many non-emergency health problems:**

- Allergies
- Asthma
- Constipation
- Cough, cold and flu
- Diarrhea
- Ear problems
- Fever
- Headache
- Insect bite
- Joint aches and pains
- Nausea and vomiting
- Pink eye
- Sinus problems
- Sore throat
- Urinary problems
- And more



**Teladoc can handle many behavioral health problems:**

- Anxiety
- Addictions
- Bipolar disorders
- Children's issues
- Depression
- Eating disorders
- Grief and loss
- Men's issues
- Postpartum depression
- Relationship issues
- Stress
- Trauma and PTSD
- Women's issues
- And more





## Benefits

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## DENTAL

Liberty Healthcare provides dental insurance to eligible employees and dependents through **Delta Dental**. Check out the chart below to see In-Network Benefits.

Please refer to the [2023 Benefits Guide](#) for plan details.

To access a list of in-network providers please visit [www.deltadentalinc.com](http://www.deltadentalinc.com).

Delta Dental	In-Network
<b>Annual Deductible</b>	\$50 Individual \$150 Family
<b>Preventive Care</b>	100% with no deductible
<b>Basic Services</b>	80% after deductible
<b>Major Services</b>	50% after deductible
<b>Orthodontia (child only)</b>	50% after deductible
<b>Plan Year Maximum (does not include preventive care)</b>	\$2,000 per person
<b>Orthodontia Lifetime Maximum</b>	\$1,000 per child



Check out this Video  
*Dental Insurance*





## Benefits

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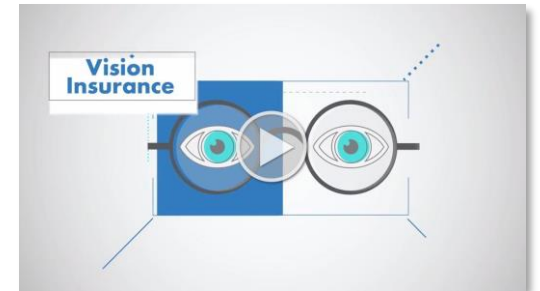
## VISION

Liberty Healthcare provides vision insurance to eligible employees and dependents through **Superior Vision**.

To access a list of in-network providers please visit [www.superiorvision.com](http://www.superiorvision.com).

Superior Vision	
Eye Exam	\$10 copay
Materials	\$10 copay
Frames/Contacts	\$175 allowance
<b>Frequencies</b>	
Examination	1 per Plan Year
Lenses or Contacts	1 per Plan Year
Frames	1 per Plan Year

Please refer to the [2023 Benefits Guide](#) for plan details.



Check out this Video  
*Vision Insurance*





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Please refer to the [2023 Benefits Guide](#) for plan details.

## LIFE AND DISABILITY

### Basic Life and AD&D

Liberty Healthcare provides all eligible employees, at no cost, with a basic Life and Accidental Death and Dismemberment benefit through **Lincoln Financial**.

- *Employee Benefit:* 1 x salary, to a maximum of \$50,000

**Important reminder! Please be sure to assign a Beneficiary.**

### Voluntary Life and AD&D

In addition to your employer-paid life insurance, employees are eligible to purchase additional term life insurance through **Lincoln Financial**.

- *Employee Benefit:* \$20,000 increments to the lesser of 5x salary or \$500,000 (Guaranteed Issue: \$300,000)
- *Spouse Benefit:* \$10,000 increments to 50% of the employee amount or \$60,000 (Guaranteed Issue: \$60,000)
- *Children Benefit:* \$10,000 per child

**Important reminder! Please be sure to assign a Beneficiary.**

### Disability: Short Term

Should you become disabled with a non-work-related illness or injury, you may purchase short term disability coverage through **Lincoln Financial**.

- **Elimination Period:** 7 days
- **Benefit Amount:** 60%
- **Maximum Weekly Amount:** \$3,000
- **Benefit Duration:** 26 weeks

### Disability: Long Term

Should you become disabled with a non-work-related illness or injury, you may also purchase long term disability coverage through **Lincoln Financial**.

- **Elimination Period:** 180 days
- **Benefit Amount:** 40%
- **Maximum Monthly Amount:** \$10,000



**Still Have Questions?**  
Check out the [Important Contacts](#) page to see who to ask.





## Benefits

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- **VOLUNTARY BENEFITS**
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## VOLUNTARY BENEFITS

Since everyone has different needs when it comes to life insurance, Liberty Healthcare provides you with the opportunity to apply for and purchase Voluntary Benefits.

These plans are 100% employee paid via payroll deductions. A summary of the benefits and cost of these plans can be found starting on page 18 of the [2023 Benefits Guide](#).

### ***Lincoln Accident Insurance***

- Pays you a benefit for an injury or treatment received due to an accident
- Pays based on a schedule of benefits
- Coverage is available for you, your spouse, and/or children
- Policy is fully portable if you leave Liberty or retire

### ***Pre-Paid Legal and ID Theft***

The Personal Legal and Identity Theft Plans through LegalShield cover the member, spouse, and dependents up to age 26. You can purchase either plan independently or both for a bundled price.

### ***Lincoln Critical Illness Insurance***

- Pays a lump sum benefit directly to the insured upon initial diagnosis or a covered condition such as a heart attack, stroke, or cancer
- Coverage is available for you, your spouse, and dependent children
- \$50 wellness screening benefit per insured per calendar year
- Policy is fully portable if you leave Liberty or retire

### ***Nationwide Pet Insurance***

My Pet Protection pet insurance from **Nationwide** has options to meet every budget and offers more choices and more flexibility to insure your beloved pets. Coverage is also available for exotic pets.

### ***Allstate Identity Protection Pro+ Cyber***

With **Allstate Identity Protection Pro+ Cyber**, you get features designed to help you defend yourself from today's risks. Coverage includes the most comprehensive identity protection features in the market, plus browse confidently with powerful cybersecurity features powered by Lookout mobile app.



### Still Have Questions?

Check out the [Important Contacts](#) page to see who to ask.



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- **RETIREMENT PLAN**

## TAX-DEFERRED 401(K) RETIREMENT PLAN

Liberty offers a 401(k) plan managed by **Fidelity Investments**. An employee is eligible to participate in the Company 401(k) Plan immediately upon hire if they are at least 20 years old. Eligible employees will be **automatically enrolled** at a **2.0%** salary deferral unless they contact Fidelity Investments to change or stop the deferral. Employees will have 30 days to opt out or change this deferral amount before it becomes effective.

The current employer match is 35% on the first 4.0% of salary deferred. Employees must work for any Liberty entity for at least one year to begin earning the company match. Employees who are hired through acquisition will retain their original date of hire with the acquired location to determine company match eligibility and for vesting purposes.

To enroll or for additional information, please contact Fidelity online at [www.401k.com](http://www.401k.com) or phone at 800.835.5097.

Please refer to the [Liberty Healthcare Retirement Plan](#) guide for complete plan details and exclusions.

Download the NetBenefits® mobile app.

Access all your Fidelity® workplace accounts — anytime, anywhere.\*



**VIEW**

Review account balances, investments, your personal rate of return, next steps, and more.

**ACT**

Change contributions or investments, update your profile or beneficiaries, send paperwork, and more.

**PLAN**

See how much you may need in retirement and get your Fidelity Retirement Score™.

**LEARN**

Access articles, videos, podcasts, and interactive tools.

[Fidelity.com/go/NetBenefitsapp](https://Fidelity.com/go/NetBenefitsapp)



Download the NetBenefits® app today for an Apple or Android.



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Please refer to the [2023 Benefits Guide](#) for plan details.

**Still Have Questions?**  
 Check out the [Important Contacts](#) page to see who to ask.

## Resources

- **IMPORTANT CONTACTS**
- [Employee Assistance Program \(EAP\)](#)
- [Benefits Resource Center \(BRC\)](#)
- [Miscellaneous Resources](#)

## IMPORTANT CONTACTS

Benefit	Carrier	Website	Phone
Medical/Rx	BCBS of NC	<a href="http://www.blueconnectnc.com">www.blueconnectnc.com</a>	800-517-8072
Telemedicine	Teladoc	<a href="http://www.Teladoc.com">www.Teladoc.com</a>	855-835-2362
Mail Order Prescriptions	McNeill's Pharmacy	<a href="http://www.mcneillspharmacy.com/liberty-healthcare-employees">www.mcneillspharmacy.com/liberty-healthcare-employees</a>	910-642-3065
Dental	Delta Dental	<a href="http://www.deltadentalnc.com">www.deltadentalnc.com</a>	800-662-8856
Vision	Superior Vision	<a href="http://www.superiorvision.com">www.superiorvision.com</a>	800-507-3800
Life/AD&D Short/Long Term Disability	Lincoln Financial	<a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a> (company code: LibertyHC)	888-787-2129 800-713-7384
Flexible Spending Account (FSA)	Flores	<a href="http://www.flores247.com">www.flores247.com</a>	800-532-3327
Employee Assistance Program (EAP)	Lincoln Financial	<a href="http://www.GuidanceResources.com">www.GuidanceResources.com</a> Username: LFGsupport Password: LFGsupport1	888-628-4824
Accident & Critical Illness	Lincoln Financial	<a href="http://www.mylincolnportal.com">www.mylincolnportal.com</a> (company code: LibertyHC)	800-713-7384
Pet Insurance	Nationwide	<a href="http://Benefits.petinsurance.com/libertyhcare">Benefits.petinsurance.com/libertyhcare</a>	877-738-7874
Identity Protection	Allstate	<a href="http://app.allstateidentityprotection.com">app.allstateidentityprotection.com</a>	800-789-2720
Personal Legal Plan & ID Theft	LegalShield	<a href="http://www.legalshield.com">www.legalshield.com</a>	800-654-7757
Retirement Plan	Fidelity Investments	<a href="http://www.401k.com">www.401k.com</a>	800-835-5097



*If you still have questions or are unsure, reach out to **Karen Cooper** in Human Resources for more info:*

*email: [vcooper@libertyhcare.com](mailto:vcooper@libertyhcare.com)*

*phone: 910-332-1922*



## Resources

- [Important Contacts](#)
- EMPLOYEE ASSISTANCE PROGRAM (EAP)
- [Benefits Resource Center \(BRC\)](#)
- [Miscellaneous Resources](#)

### Online resources

- Articles and tutorials
- Streaming videos
- Interactive tools – including financial calculators, budgeting spreadsheets, and more.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

**EmployeeConnect** services included with your employer’s long-term disability insurance offer an array of confidential services to help you and your loved ones meet the challenges that life, work, and relationships can bring.

### Unlimited 24/7 assistance

You can access the following services anytime, online or with a toll-free call:

- Information, resources and referrals on family matters, such as child and elder care; kennels and pet care; event and vacation planning; moving and relocation; car buying; college planning and more.
- Legal information and referrals for situations requiring expertise in family law, estate planning, landlord/tenant relations, consumer and civil law, and more.
- Guidance with financial matters, including household budgeting, and short-term and long-term planning.

### Employee Assistance Program Services

Confidential help 24 hours a day, 7 days a week for employees and family members



Visit [www.GuidanceResources.com](http://www.GuidanceResources.com)  
(user name = LFGsupport;  
password = LFGsupport1).

Or talk with a specialist at 888-628-4824.

- ▶ Family
- ▶ Parenting
- ▶ Addictions
- ▶ Emotional
- ▶ Legal
- ▶ Financial
- ▶ Relationships
- ▶ Stress



To take advantage of the *EmployeeConnect*™ program, or for more information:  
Visit [www.GuidanceResources.com](http://www.GuidanceResources.com) or call 888-628-4824.

Please refer to the [2023 Benefits Guide](#) for plan details.



### Resources

- [Important Contacts](#)
- [Employee Assistance Program \(EAP\)](#)
- **BENEFITS RESOURCE CENTER (BRC)**
- [Miscellaneous Resources](#)

### ***Making Changes During the Year***

In most cases, your benefit elections remain in effect until March 31. You are not able to make any plan changes unless you experience a life status event such as marriage, divorce, death, etc. All changes must be made **within 30 days** of the event. You will be required to provide written documentation of the event. **Reach out to your HR team for more info.**

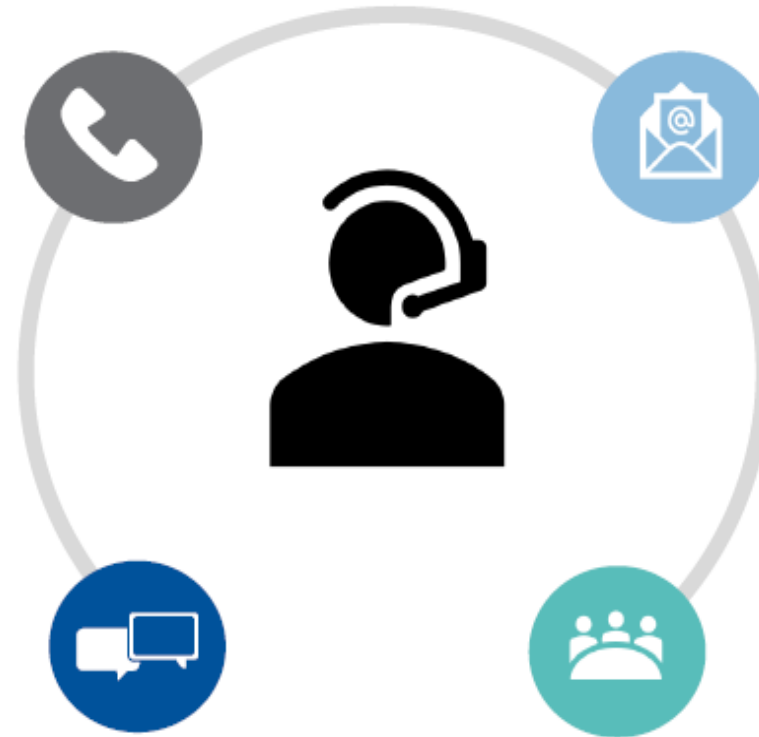
## BENEFITS RESOURCE CENTER (BRC)

### PHONE

Call Toll Free  
1-855-874-0835

### TEXT MESSAGE

Send a text to  
1-855-874-0835



### EMAIL

Reach out to  
[BRCSouth@usi.com](mailto:BRCSouth@usi.com)

### LOCAL HR TEAM

Your local HR team can forward calls and emails to the BRC.

**NOTE:** *The BRC is not able to respond via text, as it is not HIPAA compliant. They will call or email you back to continue the conversation.*

## Resources

- [Important Contacts](#)
- [Employee Assistance Program \(EAP\)](#)
- [Benefits Resource Center \(BRC\)](#)
- **MISCELLANEOUS RESOURCES**

## MISCELLANEOUS RESOURCES

### ***LifeMart Member Discount Program***

Give your budget a boost and bank big savings on major brands and everyday needs. LifeMart is Liberty Healthcare's way of saying thanks for your hard work and helping you keep more of your paycheck. Access LifeMart anywhere, anytime, on any device.

- Save money on everything from computers to car rentals, gifts to groceries, electronics to entertainment.
- Save time with instant, one-stop shopping-no need to run out to the store or search the web.
- Shop as often as you like: the more you shop, the more you save – no limit.

[DiscountMember.LifeCare.com](http://DiscountMember.LifeCare.com)

Registration Code: **USI**

Contact [helpdesk@lifecare.com](mailto:helpdesk@lifecare.com)

### ***Benefits Mobile App***

The MyBenefits2GO mobile app gives you on-the-go access to Liberty Healthcare Management's benefit and insurance policy details, HR contact information and more!

The mobile benefits app provides a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans. The app also offers the ability to take photos of ID cards to store on the phone, as well as a way to easily locate carrier and HR contact information—all in one place—24/7 and on the go. The MyBenefits2GO app is free and available for iPhone and Android platforms.

### ***Check Out the App***

Download the mobile app to your smartphone. Scroll through the intro pages and, when prompted, enter the code **K24249** when prompted to see your plan information.

Please refer to the [2023 Benefits Guide](#) for plan details.

