

## Benefit Information

### Legal & Identity Theft Plans

For just \$20 a month and the legal services used by most people are covered at 100%. Other services are available at a discount.

The Identity Theft Plan monitors all of your information and lets you know if something has been breached. Includes a \$1 Million policy should your identity be stolen.

### MDLIVE

—Provides 24/7/365 on-demand access to a national network of board-certified doctors and pediatricians that can diagnose, recommend treatment, and prescribe medication

### Flexible Spending Accounts Healthcare FSA

Allows you to pay for qualifying expenses with pre-tax dollars funded onto a debit card. Contribute up to \$3,200 pre-tax per year for medical/dental/vision expenses. Up to \$640 can be rolled over to the next year if all of the funds aren't used.

### Limited FSA

Available to employees enrolled in the Equity HSA-eligible plans. Pre-tax dollars can be contributed for qualified dental and vision expenses only.

**Dependent Care** Allows employees to be reimbursed tax-free for up to \$5,000 for Dependent Care Expenses incurred in the plan year.

### Aflac Voluntary

Aflac offers individual policies that can help cover the cost of your out of pocket expenses when confronted with an Accident, Critical Illness, Hospital visit or Short Term Disability.

## Important Phone Numbers

Sentara 877-552-7401  
[www.SentaraHealthPlans.com](http://www.SentaraHealthPlans.com)

Sentara Basic Vision 800-877-7195

Sentara EAP 757-363-6777  
[www.SentaraEap.com](http://www.SentaraEap.com)  
Password: SentaraEAP

Anthem Resource Advisor 888-209-7840  
[www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com)  
Password: AnthemResourceAdvisor

HealthEquity HSA 866-346-5800  
[www.healthequity.com](http://www.healthequity.com)

MD Live 800-335-4836  
[mdlive.com/sentara](http://mdlive.com/sentara)

Dental United Concordia 800-332-0366  
[www.unitedconcordia.com](http://www.unitedconcordia.com)

Vision EyeMed 866-289-0614  
[www.eyemed.com](http://www.eyemed.com)

Bank of America FSA's 800-718-6710  
[www.myhealth.bankofamerica.com](http://www.myhealth.bankofamerica.com)

Aflac 757-412-4861  
[Debra\\_Thompson@us.aflac.com](mailto:Debra_Thompson@us.aflac.com)

QUESTIONS?  
[AskUs@TowneBenefits.com](mailto:AskUs@TowneBenefits.com)

[www.townebenefits.com](http://www.townebenefits.com)

Username:  
thermo

Password:  
trol

**THERMO-TROL**  
**SYSTEMS**  
Equipment & Control Systems Integrator

Employee Benefits  
Information  
2024

April 1, 2024 - March 31, 2025

# Thermo-Trol Systems 2024 Benefit Information

## 2024 Medical Plans

|                             | Sentara Vantage HMO<br>25/50 | Sentara Plus<br>PPO 500/20/20% | Sentara Equity<br>Vantage HMO |
|-----------------------------|------------------------------|--------------------------------|-------------------------------|
| Preventive Care             | Covered in Full              | Covered in Full                | Covered in Full               |
| IN Deductible               | No Deductible                | \$500/\$1,500                  | \$3,200/\$6,400               |
| PCP                         | \$25                         | \$20                           | 10% AD                        |
| MD Live                     | \$0                          | \$0                            | \$58 BD; 10% AD               |
| TeleHealth with your Doctor | Same as office visit         |                                |                               |
| Specialist Office Visit     | \$50                         | \$40                           | 10% AD                        |
| Urgent Care Visit           | \$50                         | \$40                           | 10% AD                        |
| Emergency Room Visit        | \$350                        | 20% AD                         | 10% AD                        |
| Routine Lab & X-ray         | \$50                         | 20% AD                         | 10% AD                        |
| CT PET/MRI's                | \$150                        | 20% AD                         | 10% AD                        |
| Outpatient Services         | \$300                        | 20% AD                         | 10% AD                        |
| Maternity                   | \$500                        | \$450                          | 10% AD                        |
| Inpatient Hospital          | \$300/day (\$1,500 max)      | 20% AD                         | 10% AD                        |
| Prescription Drugs          | \$15/\$40/\$75/20%           | \$15/\$40/\$75/20%             | \$10/\$40/\$60/20% AD         |
| Preventive Vision           | 1 Free Annual Exam (PP)      | 1 Free Annual Exam (PP)        | 1 Free Annual Exam (PP)       |
| IN Max OOP                  | \$3,000/\$6,000              | \$4,500/\$9,000                | \$5,000/\$10,000              |
| OON Deductible              | N/A                          | \$1,500/\$3,000                | N/A                           |
| OON Coinsurance             | N/A                          | 40% AD                         | N/A                           |
| OON Max OOP                 | N/A                          | \$9,000/\$18,000               | N/A                           |

AD = After Deductible

## Dental Benefits - UCCI

|                        |                 |
|------------------------|-----------------|
| Preventive Care        | Covered at 100% |
| Deductible (Plan year) | \$50/\$150      |
| Basic Care             | 20% AD          |
| Major Care             | 50% AD          |
| Annual Benefit Max     | \$1,500         |

## Vision Benefits - EyeMed

|                                      |       |
|--------------------------------------|-------|
| Annual Eye Exam                      | \$ 10 |
| Annual Contact or<br>Frame Allowance | \$130 |
| Contact Exam & Fitting               | \$ 60 |
| Eyeglass Lenses                      | \$ 25 |

## Health Savings Accounts

Allows employees who select an Optima Equity plan to contribute with pre-tax dollars up to \$3,850 annually for a single account holder; \$7,750 per family into a Health Savings Account in 2024

Withdrawals are also tax-free when used for qualifying medical, dental, and vision expenses. The money you contribute belongs to you and is portable.

## Life Insurance

Thermo-Trol Systems provides you with Life Insurance in the amount of your annual salary up to a \$50,000 max. You can also purchase additional coverage at your own cost.

## Employee Assistance Programs

The Sentara EAP offers all employees and your household members the ability to seek assistance for 3 visits per incident per year.

The Anthem Life EAP offers all employees and your household members the ability to seek assistance with 3 visits per incident per year.