



C O N S T R U C T I O N

Utility Contractors Since 1967

Enrollment Guide

January 1, 2024 – December 31, 2024



Field Employees

Table of Contents

CONTACT INFORMATION page 2

ELIGIBILITY AND ENROLLMENT page 5

MEDICAL COVERAGE page 6

GOODRX PRESCRIPTION SAVINGS page 8

DENTAL COVERAGE page 9

VISION COVERAGE page 10

BASIC TERM LIFE AND AD&D COVERAGE page 11

VOLUNTARY LIFE AND AD&D COVERAGE page 12

VOLUNTARY SHORT TERM DISABILITY COVERAGE page 13

VOLUNTARY ACCIDENT page 14

VOLUNTARY CRITICAL ILLNESS page 16

Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information contact Human Resources.

MEDICAL

The Boon Group, Inc.

Policy # SmartMEC

1-866-831-0847

www.boongroup.com

DENTAL

Sun Life

Policy # 935683

1-800-442-7742

www.sunlife.com

VISION

Sun Life

Policy # 935683

1-800-877-7195

www.VSP.com

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Sun Life

Policy # 935683

1-800-247-6875

www.sunlife.com

VOLUNTARY LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Sun Life

Policy # 935683

1-800-247-6875

www.sunlife.com

VOLUNTARY SHORT-TERM DISABILITY

Sun Life

Policy # 935683

1-800-247-6875

www.sunlife.com

VOLUNTARY ACCIDENT

Sun Life

Policy # 935683

1-800-247-6875

www.sunlife.com

VOLUNTARY CRITICAL ILLNESS

Sun Life

Policy # 935683

1-800-247-6875

www.sunlife.com

The information in this Enrollment Guide is intended for illustrative purposes and informational purposes only. The information contained herein was taken from various summary plan descriptions, certificates of coverage and benefit information. Every effort was taken to accurately report your benefits however discrepancies and errors are always possible. It is not intended to alter or expand rights or liabilities

set forth in the official plan documents or contracts. It is not an offer to contract nor are there any express or implied guarantees. In case of a discrepancy between this information and the actual plan documents, the actual plan documents will prevail. If you have any questions about this summary, please contact Human Resource



That's why at Venus Construction we are committed to a comprehensive employee benefit program that helps our team members stay healthy, feel secure, and maintain a work/life balance.

Stay Healthy

- Medical Insurance
- Dental Insurance
- Vision Insurance

Feeling Secure

- Health Advocate Services
- Life and Accidental Death & Dismemberment
- Disability Insurance
- Supplemental Benefits
 - Accident
 - Critical Illness



You, the team member, are the company's most valuable asset. As such, Venus Construction Company strives to provide the highest quality and most cost-efficient insurance programs available. Within this benefit guide, you will find summary information about the benefits available to you. We encourage you to read through and familiarize yourself with these plans. We want you to choose the right benefit options that provide the best solutions. If you have any questions or need assistance with your employee benefit choices, please contact your Human Resources Department.

*Please note: Any benefit elections that you make will remain in effect during the entire plan year. The plan year begins 01/01/2024 and ends 12/31/2024. During the plan year you may change your benefit elections if you have a family status change as determined by the IRS. *A family status change is generally defined as a birth or death of a dependent, marriage or divorce, or you or your spouse's loss or change of employment. *You must notify your Human Resources Department within 30 days of any family status change which may affect your benefit elections. *If you do not notify your Human Resources Department within 30 days of the family status change, your benefit changes will not take effect until the next open enrollment period.*



Who Is Eligible?

All full-time team members that work a minimum of 30 hours per week and their dependents are eligible for benefits with Venus Construction on the first of the month following 60 days. Dependent children can be covered on the medical, dental, vision, voluntary life, critical illness and accident plans up to age 26.



How to Enroll

The first step is to review your current benefit elections. Verify your personal information and make any changes if necessary. Make your benefit elections. Once you have made your elections, you will not be able to change them until next open enrollment period unless you have a qualified change in status.



When to Enroll

The benefits you elect during open enrollment will be effective *01/01/2024* through *12/31/2024*

New hires: Enrollment must be completed within the first 20 calendar days of employment. The benefits you elect will be effective from your initial eligibility date through *12/31/2024*.



How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include: marriage, divorce, legal separations, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, commencement or termination of adoption proceedings, or change in spouse's benefits or employment status.

Medical Insurance

The Boon Group



	Smart MEC Plan	Smart MVP Silver
Benefits		
Network	First Health Network	First Health Network
Out of Network Benefits	Not Applicable	Not Applicable
Calendar Year Deductible		
Individual	\$0	\$0
Family	\$0	\$0
Out-of-pocket Maximum (Includes Deductible)		
Individual	\$0	\$3,150
Family	\$0	\$12,700
Coinsurance		
Preventive Care	\$0	\$0
Primary Care Physician	Not Covered	\$15
Specialist	Not Covered	\$25
Urgent Care	Not Covered	\$200
Emergency Room	Not Covered	\$400 daily benefit, 1 day max
Lab & X-ray	Not Covered	*\$50
Hospitalization	Not Covered	\$500 + 40% Max number of covered days: 10
Diagnostic Imaging (IMR/CT)	Not Covered	¹ CT Scans, PET Scans, MRIs: \$400
Pharmacy		
Rx Deductible	N/A	N/A
Rx Out-of Pocket Max	N/A	Included in Medical
Retail Rx (up to 30 day supply)		
Tier 1 – Generic	Preventative Care Meds covered at 100% as required by ACA	\$15
Tier 2 – Preferred Brand		\$25
Tier 3 – Non-Preferred Brand		\$75 (Specialty Excluded)
Mail Order Rx (90-day supply)	Not Covered	Not Covered
Medical Weekly Payroll Deductions		
Employee Only	\$0.00	\$62.30
Employee + Spouse	\$4.68	\$126.78
Employee + Child(ren)	\$5.94	\$109.29
Employee + Family	\$11.30	\$175.41

* After Deductible

¹Outpatient Only. The services are NOT COVERED if they are provided at a hospital.

Medical Insurance

The Boon Group



How do I know if my doctor is in the network?

1. Go to www.firsthealthlbp.com
2. Click on “Start Now”

By clicking on the Start now button you agree to the [terms of use](#)

Start now

3. Select the type of provider you are looking for.

What type of provider are you looking for?

* Provider type: Physician Hospital Urgent care center

4. Next, enter your zip code and the distance you are willing to travel to see your provider.

Do you want to search by ZIP or state?

*Select ZIP or state : Search by ZIP code

*ZIP code: within: miles

Please enter a valid ZIP code. [Find a Zip code.](#) Adjust slider to increase or decrease distance

5. Click on search now.

Search now

6. Finally, you will have a list of all the providers in the radius that you selected.

Good RX



GoodRx

Find the lowest local prices
for your prescriptions

GoodRx is a research website that allows you to search and compare prices for prescription drugs at pharmacies nearest to you. They are not a retailer, but instead help you find the best deal on your prescriptions drugs. GoodRx will show you prices, coupons, discounts and savings tips for your prescriptions at local pharmacies. Go to www.goodrx.com or download their free app to start saving today! GoodRx is 100% free. No personal information is required.

How can GoodRx help me? Prescription drug prices are not regulated. The cost of a prescription may differ by more than \$100 between pharmacies. GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. The average GoodRx customer saves \$276 a year on their prescriptions. You'll be able to:

- **Search & Compare Prices:** Find the lowest local prices for your prescriptions at more than 75,000 pharmacies. GoodRx is accepted at thousands of major pharmacies including Walgreens, CVS, Walmart, Target and more.
- **Get Free Coupons:** GoodRx coupons can save you up to 80% on your prescriptions.
- **Save to My Rx:** Save your prescriptions to track prices, receive savings alerts and refill reminders.
- **Show to Your Pharmacist:** Just show the GoodRx app or coupon to the pharmacist when you pick up your prescription.

What if I have insurance? Many insurance plans have high deductibles or limited formularies that don't cover the drugs you need. GoodRx may be able to find you a lower price than your insurance copay. Hundreds of generic medications are available for \$4 or even free without insurance and available manufacturers coupons can often be combined with your insurance to help lower the cost of your medication.

Who's talking about GoodRx? Over 140,000 doctors recommend GoodRx to their patients. We've helped save patients more than \$1 billion. We have an A+ rating from Better Business Bureau and a 5-star user rating in the app store. We are also frequently written about in news outlets like The New York Times, Wall Street Journal, and more.



WALL STREET JOURNAL

Dental Insurance

Sun Life Financial



Venus Construction Company offers a PPO plan which will offer you quality care, comprehensive coverage, and the ability to utilize the Sun Life Dental Network.

The PPO plan lets you choose any provider you want each time you need care. There are no requirements to choose a primary dentist to coordinate your care. However, network providers have contracted with Sun Life to provide services at a reduced rate. When you use the Sun Life Dental network providers, your out-of-pocket expenses are kept to a minimum. When you use non-network providers, your out-of-pocket expenses are higher.

For information on participating providers in your area go to www.sunlife.com/findadentist under PPO plan select your network, or you can call 1-888-901-6377.

Type of Service	PPO
Annual Maximum	\$2,000
Deductible (Waived for Preventive Services)	\$50 – Individual / \$150 – Family
Preventive Services	100%
Basic Services	80%
Major Services (Includes periodontics & endodontics)	50%
Out of Network Reimbursement	90 th % of Usual & Customary Rate

Late Entrant Penalties may apply. See benefit summary for more details.

Your Cost in 2024

Total Employee Deductions Per Pay Period – Weekly	
Employee Only	\$5.80
Employee & Spouse	\$11.82
Employee & Child(ren)	\$15.34
Employee & Family	\$21.37

Vision Insurance

VSP through Sun Life Financial



Venus Construction Company offers a plan which will offer you quality care, comprehensive coverage, and the ability to utilize the VSP Network.

The plan lets you choose any provider you want each time you need care. There are no requirements to choose a primary doctor to coordinate your care. However, network providers have contracted with VSP to provide services at a reduced rate. When you use the VSP network providers, your out-of-pocket expenses are kept to a minimum. When you use non-network providers, your out-of-pocket expenses are higher.

For information on participating providers in your area by calling 1-800-877-7195 or go to www.vsp.com:

1. Enter your desired zip code and choose SEARCH

2. Choose "Signature" from the Doctor Network dropdown

Type of Service	In-Network
Eye Exam (1 x 12 months)	\$10 Copay
Materials Benefit – Lenses (1 x 12 months)	\$25 Copay
Materials Benefit – Frames (1 x 12 months)	\$130 Allowance + 20% off balance over \$130
Elective Contact Lenses (1 x 12 months)	\$130 Allowance In lieu of lenses and frames

Only one materials copay if lenses and frames are purchased at the same time
Please See Plan Summary for Out-of-Network Benefits

Your Cost in 2024

Total Employee Deductions Per Pay Period – Weekly	
Employee Only	\$2.12
Employee & Spouse	\$4.23
Employee & Child(ren)	\$4.66
Employee & Family	\$6.78

Basic Life / AD&D Insurance

Sun Life Financial



Venus Construction Company pays the full premium for each employee to have Basic Life & Accidental Death & Dismemberment Insurance. This benefit is provided by Sun Life Financial to protect you and your family in case of a catastrophic event. The AD&D benefit is paid if your death is a result of an accidental injury. It is important that you document and notify Human Resources of your beneficiary designation.

Employee Benefits	
Life Amount	\$15,000
AD&D Amount	\$15,000

AMOUNT OF LIFE INSURANCE AVAILABLE IF YOU BECOME INSURED AT CERTAIN AGES OR HAVE REACHED CERTAIN AGES WHILE INSURED:

If you have reached age 65, but not age 70, your amount of insurance will be:

- 67% of the amount of life insurance you had prior to age 65
- 34% of the amount of life insurance you had after age 70

Voluntary Life / AD&D Insurance

Sun Life Financial



Venus Construction Company also provides team members with the option to purchase Voluntary Life and Accidental Death & Dismemberment Insurance through Sun Life Financial. This benefit will help protect you and your family in case of a catastrophic event. The AD&D benefit is paid if your death is a result of an accidental injury. It is important that you document and notify Human Resources of your beneficiary designation.

Employee Benefits	
Employee Voluntary Life/AD&D	Units of \$10,000
Employee Maximum	Up to the lesser of 5 times your basic annual pay or \$500,000
Employee Guarantee Issue	\$130,000 (New Hires Only)
Spouse Benefits	
Spouse Voluntary Life/AD&D	Units of \$5,000
Spouse Maximum	Up to the lesser of 50% of employee benefit or \$250,000
Spouse Guarantee Issue	\$50,000 (New Hires Only)
Child Benefits	
Child Voluntary Life/AD&D	\$1,000, \$5,000 or \$10,000
Child Maximum	\$10,000
Child Guarantee Issue	\$1,000, \$5,000 or 10,000

Special Open Enrollment Opportunity: For the 2024 Plan year you may enroll up to Guaranteed Issue amounts for EE, SP & CH without medical questions.

Total Employee Deductions Per Pay Period – Weekly		
Age*	Employee / \$10,000 Increment	Spouse / \$5,000 Increment
< 20	\$0.25	\$0.12
20 - 24	\$0.30	\$0.15
25 - 29	\$0.36	\$0.18
30 - 34	\$0.43	\$0.21
35 - 39	\$0.51	\$0.25
40 - 44	\$0.63	\$0.31
45 - 49	\$1.08	\$0.54
50 - 54	\$1.80	\$0.90
55 - 59	\$3.28	\$1.64
60 - 64	\$4.25	\$2.13
65 - 69	\$6.66	\$3.33
70 - 74	\$10.85	\$5.42
75+	\$25.40	\$12.70

* Spouse rate is based on Employee's age.

Child(ren) Age 0 - 25	\$1,000 = \$0.05	\$5,000 = \$0.26	\$10,000 = \$0.52
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Voluntary Short-Term Disability

Sun Life Financial



Most people buy home and auto insurance to protect their investments, but few people realize the devastating risk that a disability could create in their lives. Disability insurance provides an opportunity to replace a portion of your lost income. Venus Construction Company offers Voluntary Short-Term Disability (STD) coverage through Sun Life Financial. This coverage helps provide a source of income if you are unable to work due to a non-work-related disability or extended illness.

Employee Benefits	
Maximum Weekly Benefit	Choose a weekly benefit of \$100 - \$1,000 in any \$50 increment up to 60% of your weekly earnings.
Elimination Period – Accident	14 days
Elimination Period – Illness	14 days
Benefit Duration	11 weeks

Total Employee Deductions Per Pay Period – Weekly	
Age	Per \$100 of Coverage
< 20	\$1.03
20 - 24	\$0.92
25 - 29	\$0.86
30 - 34	\$0.83
35 - 39	\$0.85
40 - 44	\$0.95
45 - 49	\$1.27
50 - 54	\$1.71
55 - 59	\$1.99
60 - 64	\$2.24
65 - 69	\$2.52
70 - 74	\$1.03
75+	\$0.92

Voluntary Accident Plan

Sun Life Financial



Venus Construction Company also provides team members with the option to purchase Voluntary Accident Insurance through Sun Life Financial. This benefit helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments, which can result from a fracture, dislocation or other covered accidental injury.

Your Cost in 2024

Total Employee Deductions Per Pay Period – Weekly	
Employee Only	\$4.10
Employee & Spouse	\$6.20
Employee & Child(ren)	\$6.53
Employee & Family	\$8.63

Accident Insurance Schedule

<i>Initial Emergency Treatment: Pays a benefit for accident emergency treatment, ambulance transportation for medical treatment of a covered accident and certain other services.</i>	
Ambulance*	\$200 – Ground ambulance \$1,500 – Air ambulance
Accident Emergency Treatment*	\$150 - Emergency Room \$75 - Non-Emergency Room Limited to once per covered accident and once in any 24-hour period.
Major Diagnostic Exams	\$200 one time per benefit year. Initial treatment must be provided within 6 days of the accident.
Blood/Plasma/Platelets	\$200 payable one time for any accident
<i>Hospital Care: Traditional health insurance policies may have deductibles and co-payments associated with hospital stays. Accident benefits can help cover your out-of-pocket costs resulting from a hospital admission due to a covered accident.</i>	
Initial Accident Hospitalization	\$1,000 limited to one time per benefit year. Increases to \$1,500 if immediately admitted to the ICU.
Daily Hospital Confinement	\$250 per day, up to 365 days per covered accident
Daily Intensive Care Unit Confinement	\$500 per day, up to 30 days per Accident payable in addition to the daily Hospital Confinement Benefit.

Voluntary Accident Plan

Sun Life Financial



Accidental Injuries: <i>Benefits are payable for many injuries.</i>	
Dislocation (Separated Joint)*	Up to \$4,000 for Open Reduction (Surgical). Up to \$1,000 for Closed Reduction (repair by manipulation). Limited to 2 dislocations per accident. If reduction is administered without general anesthesia, 25% of the Closed Reduction benefit is payable.
Fractures (Broken Bones)	Up to \$5,000 for Open Reduction (Surgical). Up to \$2,500 for Closed Reduction (repair by manipulation). Limited to 2 fractures per accident. Chip fractures and other fractures not reduced by Open or Closed Reduction will be payable at 25% of the amount otherwise payable for the Closed Reduction.
Concussion*	\$100
Eye Injury	\$300 – Surgical repair \$65 – Removal of foreign body by a doctor
Lacerations*	\$35 to \$500
Surgical Care: <i>Provides a benefit for covered surgical procedures performed within 90 days of the accident.</i>	
\$1,250	Open abdominal (including exploratory laparotomy), cranial (head), hernia, or thoracic (chest) surgery.
\$625	Repair of tendons and/or ligaments, torn rotator cuffs, ruptured discs, or torn knee cartilages.
\$300	Arthroscopy without surgical repair, or miscellaneous surgery requiring general anesthesia that is not covered by any other specific-sum injury benefit. Miscellaneous surgery limited to one surgery per 24-hour period.
Accidental Death and Dismemberment: <i>If injury results in death or dismemberment, a lump sum benefit is payable.</i>	
Accidental Death Benefit	Employee – \$25,000 ; Spouse – \$25,000 ; Child – \$5,000
Common Carrier Death Benefit	Employee – \$100,000 ; Spouse – \$100,000 ; Child – \$20,000
	Either the accidental death or the common carrier accidental death benefit will be paid, but not both.
Dismemberment	Loss of Finger, Toe, Hand, Foot, Arm, Leg, Eye – \$750 to \$15,000

*Initial treatment must be provided within 72 hours of the accident.

Voluntary Critical Illness

Sun Life Financial



Venus Construction Company offers a Critical Illness policy through Sun Life Financial. Critical Illness complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy.

Covered Illness or Procedure	Initial Diagnosis Benefit Percent of Elected Benefit Payable
Heart Attack	100%
Stroke	100%
End Stage Kidney Disease	100%
Major Organ Failure	100%
Occupational HIV/Hepatitis, B,C or D	100%
Coronary Bypass Surgery	25%
Angioplasty	5%
Your plan also includes expanded coverage for these additional conditions:	
Cancer - Invasive Cancer	100%
Cancer - Carcinoma in Situ	25%
Cancer - Skin Cancer	5%
Blindness, Loss of Speech, or Loss of Hearing	100%
Benign Brain Tumor, Paralysis or Coma	100%
Covered Illness or Procedure	Initial Diagnosis Benefit Percent of Elected Benefit Payable
Heart Attack	100%
Stroke	100%
End Stage Kidney Disease	100%
Major Organ Failure	100%
Coronary Bypass Surgery	25%
Angioplasty	5%
The second diagnosis must occur at least 12 consecutive months after the initial diagnosis and you must not have been receiving treatment for the initial diagnosis for at least 12 consecutive months between the initial diagnosis and the second diagnosis. Once the recurrence benefit has been paid, no additional benefit will be paid for that critical illness	

Rates are based on age and benefit selection. Please see your Sun Life Benefit Booklet for more information. It can be found at www.venusconstruction.com/employment.

