



Enrollment Guide

January 1, 2024 – December 31, 2024



Employee Benefits

Salaried Employees

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Contact Information

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

MEDICAL

Blue Cross Blue Shield of Texas

Policy # **TBD**

1-800-521-2277

www.bcbstx.com

HEALTH REIMBURSEMENT ACCOUNT

ABY Benefits

1-877-731-3532

www.abybenefits.com

PATIENT ADVOCACY

Carenet Health

1-833-968-1775

<https://myadvocateservices.com>

DENTAL

Sun Life

Policy # 935683

1-800-442-7742

www.sunlife.com

VISION

Sun Life - VSP

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

Contact Information

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

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 Resources.



**Our team members are our
most valuable asset.**

That is 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 the birth or death of a dependent, marriage or divorce, or your 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 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 the 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

Blue Cross Blue Shield of Texas



This year Venus Construction's offers two medical plans, an **Essentials Plan** and a **Traditional PPO** plan, both will offer you quality care and comprehensive coverage. The HMO plan gives you the ability to utilize the Blue Essentials Access Network, and the Basic PPO plan utilizes the Blue Choice PPO Network.

Essentials Plan: The first plan is an HMO, which utilizes the Blue Essentials Network. **There is no out of network coverage available. Should you choose to elect the HMO, you will be required to select a primary care physician. In order to utilize your specialty office visits, you will be required to obtain a referral from your primary care physician.** You will not be required to obtain a referral to visit an OB/GYN. Any Primary Care Physician changes will need to be made by the 15th of the month to take effect the following month.

PPO Buy-Up Plan: This plan lets you choose any provider you want each time you need care and there is no requirement to choose a primary care physician to coordinate your care. The Buy-Up plan does offer out-of-network coverage and is available outside of the state of Texas. However, network providers have contracted with BCBS to provide services at a reduced rate. When you use the Blue Choice Basic PPO 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.

See page 10 for network provider search instructions.

Your Cost in 2024

Total Employee Deductions Per Pay Period - Weekly		
	Base Plan	Buy-Up Plan
Employee Only	\$25.10	\$40.59
Employee & Spouse	\$119.16	\$157.26
Employee & Child(ren)	\$142.83	\$175.71
Employee & Family	\$265.10	\$320.58

Medical Insurance

Blue Cross Blue Shield of Texas



	Base Plan HMO - MTBEE040		Buy-Up Plan – PPO - MTBCB045	
Benefits				
Network	* Blue Essentials Network		Blue Choice PPO Network	
Primary Care Physician	Designation Required		Not Applicable	
Calendar Year Deductible	BCBS	w/ HRA		w/ HRA
Individual	\$6,000	\$1,000	\$6,000	\$1,000
Family	\$15,800	\$2,000	\$15,800	\$2,000
Coinsurance Percentage	80%	80%	80%	80%
Out of Pocket Maximum (Includes Deductible)				
Individual	\$8,150	\$3,150	\$8,150	\$3,150
Family	\$16,300	\$6,300	\$16,300	\$6,300
Copayments and/or Deductibles & Coinsurance				
Primary Care / Specialist Office Visit	PCP \$40 Copay SPC \$80 Copay		PCP \$40 Copay SPC \$80 Copay	
Virtual Visits/ Telemedicine	\$0 Copay		\$0 Copay	
Lab & X-Ray	Deductible & Coinsurance		Deductible & Coinsurance	
Imaging – CT/PET, MRI	Deductible & Coinsurance		Deductible & Coinsurance	
Urgent Care	\$75 Copay		\$75 Copay	
Emergency Room	\$500 per Visit Copay then 20%		\$500 per Visit Copay then 20%	
Hospital/Inpatient Surgery	Deductible & Coinsurance		Deductible & Coinsurance	
Outpatient Surgery	Deductible & Coinsurance		Deductible & Coinsurance	
**Drug Card	Pref. Pharmacy	Non-Pref. Pharmacy	Pref. Pharmacy	Non-Pref. Pharmacy
Tier 1	\$0 Copay	\$10 Copay	\$0 Copay	\$10 Copay
Tier 2	\$10 Copay	\$20 Copay	\$10 Copay	\$20 Copay
Tier 3	\$50 Copay	\$70 Copay	\$50 Copay	\$70 Copay
Tier 4	\$100 Copay	\$120 Copay	\$100 Copay	\$120 Copay
Tier 5	\$150 Copay / \$250 Copay		\$150 Copay / \$250 Copay	

Mail Order (90 Day Supply) 3 X copay

*Base Plan has **No Out-of-Network benefits** except in the event of a true medical emergency*

** Sam's Club and CVS pharmacies are out of the BCBS Network.

Health Reimbursement Account Corporate Coverage



THE BASICS

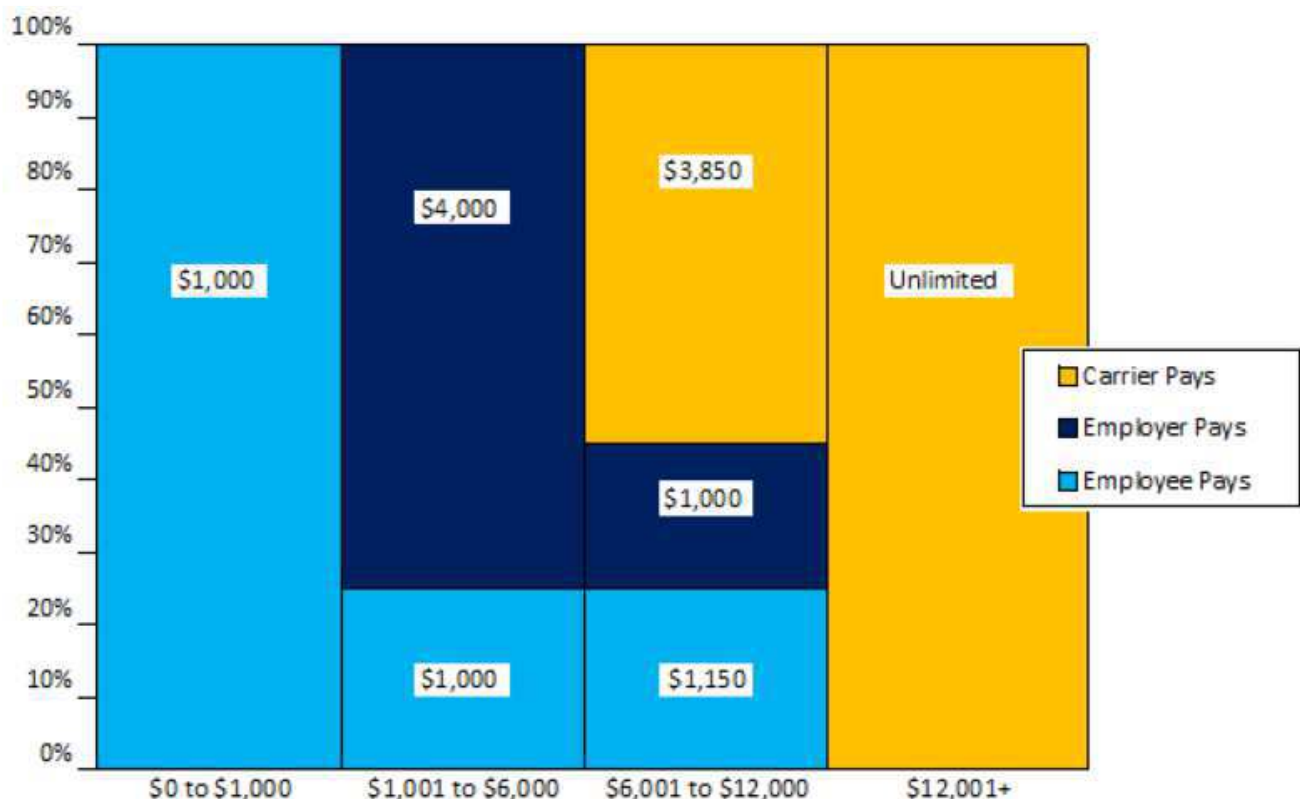
The Health Reimbursement Arrangement Plan (HRA) is a special medical plan that works with your group insurance policy. While your group insurance deductible is higher, the HRA Plan will reimburse you for expenses as shown below. This means that the amount you will be responsible for is lower than the deductible shown in the group insurance plan.

The employee pays 100% of the first \$1,000 of the in-network deductible for single coverage. After the employee meets their responsibility for the deductible, the employer will reimburse 80% of the deductible expenses between \$1,000 and \$6,000 for that calendar year. After the deductible, the employee will pay 20% of out-of-pocket expenses until the maximum out-of-pocket reaches \$3,150 (including deductible). Your employer will reimburse you a maximum of \$4,000 for single coverage.

There is reimbursement for family coverage up to \$8,000 following the same design as above times three. Co-pays are applied to your BCBS maximum out-of-pocket but are not eligible for reimbursement through the HRA.

The Blue Cross Blue Shield medical plan benefit summary provides additional coverage details.

How Claims Are Paid



Medical Insurance

Blue Cross Blue Shield of Texas






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

1. Go to www.bcbstx.com
2. In the middle top of the screen click on [Find a Doctor or Hospital](#)
3. You can either register and log in, or search as a guest


Are You a Member?

Log in for the most accurate, personalized search results. You may also:

-  **Uncover potential savings** when you search services based on what you may pay
-  **Make informed decisions** by comparing provider reviews and ratings
-  **Know you're covered** when you search strictly within your network*

Member Login

Not a Member Yet?



If you aren't a Blue Cross and Blue Shield of Texas member, you can still search as a guest to see if a doctor or medical facility is in network.

Search as Guest

Need Help with Provider Finder*?

We've created a step-by-step [printable guide](#) and [video](#) to help you find what you're looking for.

4. You may Find an In-Network Provider by choosing ["Search In-Network Providers"](#) or search providers by location.
5. Choose the following from the drop down menus:
 - [How do get insurance?](#) "Through my employer or my spouse's employer"
 - [Are you a member or are shopping for an insurance plan?](#) "I am a Member"
 - [Select the type of care you are looking for](#) e.g. Medical, Dental, Pharmacy, etc.
 - [Where do you live?](#) Texas
 - [Select Plan / Network](#) **Blue Essentials** or **Blue Choice PPO**
6. From there you are able to customize your search by distance, etc.

Care When and
Where You Need It
Just Got Easier

Virtual Visits

Convenient health care
at your fingertips



Getting sick is never convenient, and finding time to get to the doctor can be hard. Blue Cross and Blue Shield of Texas (BCBSTX) provides you and your covered dependents access to care for non-emergency medical issues and behavioral health needs through MDLIVE.

Whether you're at home or traveling, access to a board-certified doctor is available 24 hours a day, seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Virtual visits can also be a better alternative than going to the emergency room or urgent care center.¹

MDLIVE doctors or therapists can help treat the following conditions and more:

General Health

- Allergies
- Asthma
- Nausea
- Sinus infections

Pediatric Care

- Cold/flu
- Ear problems
- Pinkeye

Behavioral Health

- Anxiety/depression
- Child behavior/learning issues
- Marriage problems

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

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

MDLIVE, an independent company, provides virtual visit services for Blue Cross and Blue Shield of Texas. MDLIVE operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers.

MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission.

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Connect²

Access where mobile app, online video or telephone service is available



Interact

Real-time consultation with a board-certified doctor or therapist



Diagnose

Prescriptions sent electronically to pharmacy of your choice (when appropriate)



Telephone:

- Call MDLIVE (888-680-8646)
- Speak with a health service specialist
- Speak with a doctor

Get connected today!

To register, you'll need to provide your first and last name, date of birth and BCBSTX member ID number.

¹ In the event of an emergency, this service should not take place of an emergency room or urgent care center. MDLIVE doctors do not take the place of your primary care doctor. Proper diagnosis should come from your doctor, and medical advice is always between you and your doctor.

² Internet/Wi-Fi connection is needed for computer access. Data charges may apply when using your tablet or smartphone. Check your phone carrier's plan for details. Video on-demand consultations for behavioral health are available by appointment. Service is limited to interactive-audio consultations (phone only), along with the ability to prescribe, when clinically appropriate, in Texas. Service is limited to interactive-audio/video (video only), along with the ability to prescribe, when clinically appropriate, in Idaho, Montana, New Mexico and Oklahoma. Virtual visits are currently not available in Arkansas. Service availability depends on member's location. Virtual visits may not be available on all plans.

MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.



BlueCross BlueShield of Texas



Blue Access MobileSM
allows you to conveniently
and securely access your
health coverage and wellness
information via your mobile
devices anywhere, anytime.



**Learn more about
Blue Access Mobile
at bcbstx.com/mobile
or text* GOTX to 33633.**

*Message and data rates may apply.
Terms and conditions and privacy policy
at bcbstx.com/mobile/text-messaging.



BCBSTX App and Mobile Website:

- Find a doctor, hospital or urgent care facility or search for Spanish-speaking providers
- Register or log in to Blue Access for MembersSM
 - View coverage details
 - Check claims status
 - Access ID card information



Centered App for iPhone[®]:

- Promote wellness through mindful meditation and activity
 - Set a daily steps goal and a weekly meditation goal
 - Choose from three meditation sessions - short, mindful or body awareness
 - Record activity automatically



Text Messaging:

- Set up personalized, daily reminders to take your prescriptions, multi-vitamins or check your blood glucose
- Get weekly diet, exercise and fitness tips
- Send texts to BCBSTX when you need instant account information

Patient Advocacy

Carenet Health



MYAdvocate

PERSONAL HEALTH ASSISTANT

Benefit Education & Navigation

- Benefit Comparisons and enrollment
- Identifying covered services, in and out-of-network providers and pre-authorizations
- Understanding FSA & HSA accounts
- Identifying ways to reduce out-of-pocket expenses

Coordination of Care

- Physician, facility, and supplier selection
- Referrals, appointment scheduling, and transportation
- Transfer of Medical Records and ordering medical supplies
- Coordination of in-home care, assisted living, skilled nursing and hospice care.

Billing & Claims Assistance

- Education on copays, deductibles, co-insurance and out-of-pocket maximums
- Researching billing errors, claims denials, duplicate charges, deductible applications and coordinating a resolution
- Facilitate complaint, grievance, and appeals processes, including collection of documentation.

Welcome to MyAdvocate Care Support:

Option 1: Telephonic Intake Method (833) 968-1775



Option 1: Online Intake Method

- You can access the intake form via the MyAdvocate microsite: <https://myadvocateservices.com/>
- Please provide as much information as possible on the intake form.
- Once the intake form has been completed an Advocate will respond within 24 hours or the next business day.
- Advocate will remain in communication until resolution



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

FIND A DOCTOR

2. Choose "Signature" from the Doctor
Network dropdown

Doctor Network

Signature
▼

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 and 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

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
Hospital Care: <i>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
Benefit	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.

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