



April 29, 2022

Re: LTI May 1st, 2022 Health Benefits Renewal and Changes

Dear LTI Employees,

LTI's May 2022 renewal of our medical plan continued to bring challenges to provide quality health care coverage at the lowest possible cost to our employees. Our claims history for 2021 (what the insurance company pays) was significantly above the premiums paid by LTI, thus, Aetna lost money on insuring LTI employees in 2021. This continued a trend of five straight years where the claims paid by the insurance company exceeded the amount LTI paid in premiums, which naturally results in higher premiums each year. Challenges with COVID have also impacted the health plan costs.

We have been working diligently with our insurance broker, Cottingham & Butler, to bring a plan to our employees that is at or better than industry standards. Effective 5/1/2022, LTI is moving all our coverages from Aetna (Medical, Dental & Vision) to United Health Care with minimal plan design changes. LTI will also be absorbing 90% of the cost of this increase, passing only a small portion on to the employee.

Highlights of the plan:

- Effective 5/1/2022, our provider will be United Health Care (UHC) for medical, dental and vision coverage.
- **Changes to employee weekly premiums.** LTI will absorb 90% of the increase in medical insurance premiums for individuals, relieving the employees of the financial impact.
- Minimal changes to the overall Base and H.S.A plan designs. See attached sheet for details.
- Reduced Dental and Vision plan rates.
- LTI will remain with VOYA for Short-Term Disability, Long-Term Disability, company paid Life Insurance and optional Life Insurance. No change in rates – may be subject to Evidence of Insurability if not enrolling in first 90 days of employment.
- LTI will remain with UNUM for Accident and Critical Illness coverage. No change in rates.
- **Employees will continue to be auto enrolled into the Long Term Disability.** If you prefer to opt-out, you must contact Human Resources. No change in rates.
- Comprehensive plan at reasonable rates, which are equal to or better than trucking industry benchmark standards.
- LTI continues to pay 70% of the cost of the medical coverage for the employee.
- LTI continues to pay over 50% of the cost to insure employee's dependents. Many companies charge this cost back on to the employee at 100%.
- If you are currently enrolled in any of the Aetna Medical, Dental, or Vision Plans, you will automatically be moved to the similar United Health Care plan. If you are a current participant in the medical Base or HSA plan, new insurance cards are in the process of being produced and mailed. Your new cards with United Health Care will be effective as of May 1st. Please hold on to your old cards with Aetna and continue to use through the end of April.
- Continue to enroll in benefits through **ELECTRONIC ENROLLMENT** through Paychex Flex Benefits Administration.

**ELECTRONIC OPEN ENROLLMENT
BEGINS NOW THROUGH MAY 13th, 2022**

**411 N. 10th Street, Suite 500
St. Louis, MO 63101
(314) 932-6970**



The employee contributions for medical, dental, and vision coverage effective 5/1/22 detailed as follows:

MEDICAL

UHC – Base Plan			
Current Aetna Base \$5,000 Deductible Plan		UHC Base \$5,000 Deductible Plan	
	Current Weekly Rates		Weekly Rates 5/1/22
Single	\$50.00	Single	\$55.00
Employee + Spouse	\$173.00	Employee + Spouse	\$190.00
Employee + Child(ren)	\$154.00	Employee + Child(ren)	\$171.00
Family	\$218.00	Family	\$237.00

UHC - HSA Plan			
Current Aetna HSA \$5,000 Deductible Plan		UHC HSA \$5,000 Deductible Plan	
	Current Weekly Rates		Weekly Rates 5/1/22
Single	\$45.00	Single	\$50.00
Employee + Spouse	\$158.00	Employee + Spouse	\$171.00
Employee + Child(ren)	\$140.00	Employee + Child(ren)	\$147.00
Family	\$194.00	Family	\$210.00

DENTAL

Base Dental Plan	Current Aetna Plan	Effective 5/1/22 UHC Plan
	Weekly Rates	Weekly Rates
Single	\$5.52	\$5.33
Employee + 1	\$10.93	\$10.55
Employee + 2 or more	\$19.79	\$19.09

Enhanced Dental Plan	Current Aetna Plan	Effective 5/1/22 UHC Plan
	Weekly Rates	Weekly Rates
Single	\$6.51	\$6.29
Employee + 1	\$12.79	\$12.35
Employee + 2 or more	\$22.13	\$21.36

VISION

Vision Plan	Current Aetna Plan	Effective 5/1/22 UHC Plan
	Weekly Rates	Weekly Rates
Single	\$1.45	\$1.40
Employee + Spouse	\$2.75	\$2.66
Employee + Child(ren)	\$2.90	\$2.80
Family	\$4.26	\$4.12

See Summary of Benefit Coverage's (SBCs) for further details on the health plan options.

411 N. 10th Street, Suite 500
St. Louis, MO 63101
(314) 932-6970



Trucking • Logistics
Services

Medical Insurance	Aetna Base Plan		NEW UHC Base Plan		Aetna H.S.A Plan		NEW UHC H.S.A Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Individual Amount Family Amount	\$5,000 \$10,000	\$10,000 \$20,000	\$5,000 \$10,000	\$10,000 \$20,000	\$5,000 \$10,000	\$10,000 \$20,000	\$5,000 \$10,000	\$10,000 \$20,000
Coinsurance Plan Pays After Deductible You Pay After Deductible	80% 20%	50% 50%	70% 30%	50% 50%	80% 20%	60% 40%	80% 20%	60% 40%
Out-of-Pocket Max Individual Amount Family Amount	\$7,150 \$14,300	\$14,300 \$28,600	\$7,950 \$15,900	\$20,000 \$40,000	\$6,750 \$13,500	\$13,500 \$27,000	\$6,750 \$13,500	\$13,500 \$27,000
Preventative Care (Wellness)	Plan pays 100%	50%	Plan pays 100%	50%	Plan pays 100%	30% After deductible	Plan pays 100%	40% After deductible
Primary Care Office Visit	\$30 Copay	30%	No Charge*	30%	20% After deductible	40% After deductible	20% After deductible	40% After deductible
Specialty Office Visit	\$75 Copay	30%	\$70 Copay	30%	20% After deductible	40% After deductible	20% After deductible	40% After deductible
Urgent Care	\$75 Copay	30%	\$50 Copay	30%	20% After deductible	40% After deductible	20% After deductible	40% After deductible
Hospitalization	30%	50%	30%	50%	20% After deductible	40% After deductible	20% After deductible	40% After deductible
Emergency Room	\$300 Copay/Visit		\$250 Copay per Visit + Deductible/Coinsurance *copay applied to out-of- pocket maximum		20% After deductible		20% After deductible	

Prescription Coverage	Aetna Base Plan		UHC Base Plan		Aetna H.S.A Plan		UHC H.S.A Plan	
	Retail	Mail Order	Retail	Mail Order	Retail	Mail Order	Retail	Mail Order
Tier 1	\$12 Copay	\$30 Copay	\$10 Copay	\$25 Copay	\$10 Copay After deductible	\$25 Copay After deductible	\$10 Copay After deductible	\$25 Copay After deductible
Tier 2	\$55 Copay	\$137.50 Copay	\$50 Copay	\$125 Copay	\$35 Copay After deductible	\$87.50 Copay After deductible	\$35 Copay After deductible	\$87.50 Copay After deductible
Tier 3	\$80 Copay	\$200 Copay	\$95 Copay	\$237.50 Copay	\$60 Copay After deductible	\$150 Copay After deductible	\$60 Copay After deductible	\$150 Copay After deductible
Tier 4	\$250 Preferred Copay	Retail Only	\$250 Copay	\$625 Copay	\$150 Preferred Copay After deductible	Retail Only	Not Applicable	Not Applicable

*2022/23 changes shown BOLD in above tables

411 N. 10th Street, Suite 500
St. Louis, MO 63101
(314) 932-6970



ELECTRONIC ENROLLMENT

Benefits Enrollment – Paychex Flex

LTI will continue with **ELECTRONIC ENROLLMENT** of benefits. No paper enrollment! Paychex Flex Benefits Administration allows you to ENROLL in or DECLINE LTI'S benefits during Open Enrollment, as a New Hire, or when a qualified life change even occurs. Please see the attached guide to walk you through this process. If you are currently already logging into Paychex Flex to access your information, pay stubs, etc. this will be an easy process. Just follow the guide and click on the Benefits Administration tab.

In the Paychex Flex Benefits Administration site, you will be able to view and access the following:

- See the current elections you have.
- Add dependents/family members.
- Select coverage, change coverage or decline coverage.
- The rates for all coverages will populate automatically depending on which options you choose (Employee Only, Employee+Spouse, Employee+Child(ren) or Family), along with rates for Voluntary Life Insurance, Short-Term Disability, Long Term Disability, Critical Illness and Accident Coverage.
- Resources – Click the Resource Tab at the top Right – then Resource Library. All detailed information regarding the plans will be stored here including but not limited to:
 - ✓ 2021-2022 Employee Benefits Guide.
 - ✓ Benefits Presentation – link to video describing all of the coverages available and eligibility requirements for LTI employees.
 - ✓ Plan Summary documents for all lines of coverage

**Please see Employee Benefits Guide and Plan Summary documents
for more details on all of the plans.**

OPEN ENROLL BEGINS NOW THROUGH MAY 13th, 2022

**If you have any additional questions please contact:
Paula Naugle 314-932-6972, pnaugle@litrucking.com**

**ALL EMPLOYEES WILL NEED TO CONFIRM, ELECT OR WAIVE THEIR CURRENT LEVELS OF COVERAGE
THROUGH THE PAYCHEX FLEX BENEFITS ADMINISTRATION WEBSITE**

**NOTE – if you are a NEW HIRE, still in your 90 day waiting period, please go ahead and enroll. Your
benefits will start upon your 90th day.**

Take care and be safe and healthy.

Sincerely,

A handwritten signature in black ink that reads 'Paula F. Naugle'.

Paula Naugle -Human Resource Manager

**411 N. 10th Street, Suite 500
St. Louis, MO 63101
(314) 932-6970**