



2024-2025 BENEFITS ENROLLMENT

Looking for More Information?

Using your computer, smartphone, or tablet, you can access your benefits information at www.brockbenefits.com.



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ELIGIBILITY TO ENROLL

Regular employees actively working a minimum of 30 hours per week are eligible to enroll in any of our benefit programs.

You can also choose to cover your legally married spouse. A working spouse surcharge of \$100 per month applies if you choose to cover your working spouse with access to their own employer health coverage.

Generally, dependent children are eligible for coverage up to age 26 regardless of student or marital status. Age limitations for some insurance coverage may apply.

Current employees can change coverage during open enrollment. Per IRS rules, you can't change coverage during the year unless you experience a qualifying life event like getting married or having a baby. You have 30 days from that event to make your change mid-year.



QUANTUM HEALTH

Personalized Guidance

From medical claims to check-ups to treatment plans, your Care Coordinators are here to help. Our mission is to provide you with a simpler, more affordable healthcare experience for all of your medical, dental, vision, and prescription needs.

Benefits Expertise

Figuring out what is or isn't covered by your plan can be confusing. Your Care Coordinators know your benefits from top to bottom. When you have questions, call us. You may have benefits you're not even aware of.

Claims Solutions

There isn't a billing issue our claims specialists can't solve. We break down even the most complex claim so you always know exactly what has been paid and what is due. If you believe a claim has been unfairly denied, we'll do the research and either resolve it on your behalf or explain why it was denied.

The Most Common Issues We Solve For You

- Receiving ID cards
- Answering claims, billing, and benefit questions
- Finding in-network providers
- Managing a health condition
- Saving money on out-of-pocket costs
- Understanding how to get the most out of your benefits
- Learning simple steps to improving your health
- Helping with medical needs—anything that can make the healthcare process easier for you

Contact Information:

- www.BrockGroupHealth.com
- Phone: 866.885.1409



MEDICAL BENEFITS

Brock offers three health plan options through BlueCross BlueShield of Illinois (BCBSIL) and one health plan through Kaiser Permanente (California employees only). Visit www.brockgrouphealth.com for information about the services covered under each plan.

Plan 1 \$3,200 HDHP PPO With HSA			Plan 2 \$1,500 EPO	Plan 3 \$750 EPO	California Kaiser HMO
	In-Network	Out-of-Network	In-Network	In-Network	In-Network
Annual Deductible					
Individual	\$3,200	\$5,600	\$1,500	\$750	\$750
Family*	\$6,400	\$11,200	\$3,000	\$1,500	\$1,500
Annual Out-of-Pocket Maximum**					
Individual (employee-only)	\$7,000	\$14,000	\$7,000	\$7,000	\$3,000
Family (any other coverage tier)	\$14,000	\$28,000	\$14,000	\$14,000	\$6,000
What You Pay for Covered Services					
Preventive Care	\$0	50% after ded.	\$0	\$0	\$0
Virtual Visits	\$0	\$0	\$0	\$0	\$0
Office Visit—Primary Care Physician	20% after ded.	50% after ded.	\$25 copay	\$25 copay	\$25 copay
Office Visit—Specialist	20% after ded.	50% after ded.	\$40 copay	\$40 copay	\$25 copay
Urgent Care	20% after ded.	50% after ded.	\$50 copay	\$50 copay	\$25 copay
Emergency Room	20% after ded.		\$300 copay plus 20% after ded.	\$300 copay plus 20% after ded.	20% after ded.
Hospital					
• Inpatient	20% after ded.	50% after ded.	20% after ded.	20% after ded.	20% after ded.
• Outpatient					

* Family deductibles are embedded, meaning there is an annual deductible for each covered person.

** Annual out-of-pocket maximum applies to medical and prescription drug expenses combined.

Livongo Diabetes and Hypertension Programs Through BCBSIL

Brock is partnering with Livongo to offer employees access to tools and resources to better manage their diabetes and hypertension (blood pressure). The following support is offered through Livongo.

Diabetes

- Cellularly-enabled blood glucose meters
- Real-time data with personalized data and educational content
- Unlimited support from personal coaches and live interactions triggered by alerts
- Free and unlimited supplies shipped directly to your home

Hypertension

- Coaching anytime, anywhere to provide answers to your questions and advice on improving your health
- Tips to help you manage your blood pressure
- Free connected blood pressure monitor that sends your readings to a mobile app

Livongo will determine, based on employees enrolled in a Brock health plan, if you are eligible to participate.

Plan premiums can be found at the end of this guide in the “What You Pay for Coverage” section. You can also visit www.brockbenefits.com for more information.



PRESCRIPTION DRUG BENEFITS

Your medical coverage includes prescription drug benefits through BlueCross BlueShield of Illinois and Prime Therapeutics. If you are enrolled in the California Kaiser HMO (California employees only), your prescription drug benefits will go through Kaiser Permanente.

Plan 1 \$3,200 HDHP PPO With HSA			Plan 2 \$1,500 EPO	Plan 3 \$750 EPO	California Kaiser HMO
	In-Network	Out-of-Network	In-Network	In-Network	In-Network
Prescription Drugs Retail—30-Day Supply					
Preventive	\$0	Not covered	\$0	\$0	\$0
Generic	20%, Maximum of \$150 after ded.	Not covered	20%, Maximum of \$150	20%, Maximum of \$150	\$10
Brand Formulary	30%, Maximum of \$150 after ded.	Not covered	30%, Maximum of \$150	30%, Maximum of \$150	\$30
Brand Non-Formulary	45%, Maximum of \$150 after ded.	Not covered	45%, Maximum of \$150	45%, Maximum of \$150	\$30
Specialty Drugs	45%, Maximum of \$150 after ded.	Not covered	45%, Maximum of \$150	45%, Maximum of \$150	20%, Maximum of \$250
Prescription Drugs Mail Order—90-Day Supply					
Preventive	\$0	Not covered	\$0	\$0	\$0
Generic	20%, Maximum of \$150 after ded.	Not covered	20%, Maximum of \$150	20%, Maximum of \$150	\$20
Brand Formulary	30%, Maximum of \$150 after ded.	Not covered	30%, Maximum of \$150	30%, Maximum of \$150	\$60
Brand Non-Formulary	45%, Maximum of \$150 after ded.	Not covered	45%, Maximum of \$150	45%, Maximum of \$150	\$60

Important Note About Your Prescription Drug Coverage

In Plan 1, you must meet the medical deductible first before the plans begin sharing in the cost of your prescription drugs. In Plan 1, you will pay a percentage of the cost, called coinsurance, after you meet your deductible.

Find a Doctor or Hospital

Before you enroll, call Quantum at 866.885.1409 or visit www.brockgrouphealth.com to confirm in-network and out-of-network coverage in our plan.



SAVINGS ACCOUNTS

In 2024 we will partner with Inspira Financial for our Health Savings Account and Flexible Spending Accounts. Through Inspira Financial and Brock’s benefits program, you can lower your taxable income and budget for certain expenses by participating in the tax savings accounts. This is a brief summary, for more comprehensive program details visit www.brockbenefits.com.

Account	Health Savings Account (HSA)	Healthcare Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (DCFSA)
Overview	Use your Visa HSA debit card to pay for eligible medical, prescription drug, dental, and vision out-of-pocket expenses or reimburse yourself from the account as needed.	Use your Visa FSA debit card to pay for eligible medical, prescription drug, dental, and vision out-of-pocket expenses or reimburse yourself from the account as needed.	Use your Visa debit card to pay for eligible dependent care expenses or reimburse yourself from the account as needed.
Contribute Tax-Free Savings	\$4,150 for individuals \$8,300 for families *Catch-up contribution of \$1,000 for ages 55 and older.	\$3,200	\$5,000 (or \$2,500 if married and filing separately)
Key Features and Deadlines	You must enroll in Plan 1 to participate in the HSA Program HSA dollars always roll over and always belong to you. As long as you have funds in the account, you may use them for eligible expenses.	You do not have to elect medical coverage to participate in the FSA programs, but if you enroll in Plan 1, you cannot participate in the Healthcare FSA. You will forfeit any unused dollars as of March 31, 2024. You may receive reimbursement for any expenses incurred up until March 31, 2024 by June 29, 2024.	You do not have to elect medical coverage to participate in the Dependent Care FSA. You will forfeit any unused dollars as of March 31, 2024.

Submitting FSA Claims

Claims incurred prior to 3/31/2024 should be submitted through HSA Bank prior to June 29, 2024. Any claims after 4/1/2024 should be submitted through Inspira Financial at www.inspirafinancial.com.

WELLNESS INCENTIVE

For employees enrolled in the BCBSIL medical plan, you can earn a 2025 medical premium credit of up to \$600 for individual and \$1,200 for employee and spouse (if both members participate) when you complete your annual physical. **Beginning January 1, 2024, you can start working on earning the 2025 incentives.**



WONDR HEALTH

Wondr Health is an online program that focuses on when and how you eat, instead of what you eat. You don't need to count points or avoid certain foods: You can **still eat the foods you love** while losing weight and improving your health! Because the program is all online, you can log on at your convenience when you're ready to start your journey!

How it Works

Instead of counting calories, points, or restricting your diet, you will follow a science-based approach based on the eating patterns of people who don't naturally struggle with their weight. During the first 10 weeks of the program, you'll log in to your Wondr Health dashboard to get tips on:

- Enjoying your favorite foods without going overboard
- Understanding the differences between appetite and hunger
- Keeping thirst from preventing your weight loss
- Avoiding emotional eating for stress, anger, and depression
- Achieving better sleep, better physical activity, and stress reduction

Who is Eligible

Employees, spouses and covered dependents over age 18 enrolled on the BCBSIL medical plan are eligible to participate.

There is no cost for eligible participants! Wondr Health is covered as a preventive medical expense under your health plan.

To learn more and enroll, visit: Wondrhealth.com/brockgroup.

HINGE HEALTH

Hinge Health is an online program that seeks to help you improve your joint health without medication or medical procedures!

Participants will receive a tablet and wearable sensors, 1-on-1 coaching, and exercise therapy personalized for your needs. Using Hinge Health, you can manage and improve chronic back, knee, hip, shoulder, and neck pain!

Who is Eligible

Employees, spouses and covered dependents over age 18 enrolled on the BCBSIL medical plan are eligible to participate, at no cost to you!

First Stop Health—Virtual Primary Care—New for 2024!

You now have the benefit of personalized, ongoing care from a primary care doctor without leaving the comfort of home! Use First Stop Health Virtual Primary Care for:

Urgent Care Issues—Talk to a doctor in minutes for sinus infection, UTI, cold, flu, rash, headache and more.

Prevention & Wellness—Check in on your current health and make a personalized plan to stay healthy and strong.

Mental Healthcare—Diagnosis and prescriptions for depression, anxiety and more.

Referrals, Tests, and More—Just like at an in-person visit, our doctors can:

- Order labs, tests and screenings
- Provide sick notes and documentation
- Refer you to in-network specialists

The service is FREE and available to employees enrolled in the BCBSIL medical plan and their covered dependents.

Get care now by visiting fshealth.com or calling 888.691.7867





DENTAL BENEFITS

Brock offers two PPO dental plans through BlueCross BlueShield of Texas. Visit www.brockgrouphealth.com for information about the services covered under each plan.

	PPO Option 1	PPO Option 2
Annual Deductible (does not apply to Orthodontic Services)		
Individual	\$50	\$50
Family	\$150	\$150
Preventive Care (exams, cleanings, and fluoride treatments up to age 19 and x-rays)		
	0%, deductible waived	0%, deductible waived
Basic Care (fillings, extractions, root canals, and denture repair)		
	20% after deductible	20% after deductible
Major Care (bridges, crowns, and dentures)		
	50% after deductible	50% after deductible
Orthodontia (for adults and children)		
	50% after deductible	50% after deductible
Plan Maximums (maximum amount BlueCross BlueShield of Texas pays)		
Annual Benefit Maximum	\$1,500	\$3,000
Lifetime Orthodontia Maximum (in addition to Annual Benefit Maximum)	\$1,500	\$3,000

PLEASE NOTE: Preventive Care is included with our dental plans and exams and cleanings are excluded from your maximums!

VISION BENEFITS

All benefits-eligible Brock employees can enroll in a vision plan, available through Davis Vision. Learn more about your vision coverage at www.brockgrouphealth.com.

Basic Plan		Safety Glasses Plan (Employee Only)*		
	In-Network	Out-of-Network (Plan Reimbursement)	In-Network	Out-of-Network (Plan Reimbursement)
Eye Exam (once every 12 months)				
Exam	\$10 copay	Up to \$40	\$10 copay	N/A
Frames (once every 12 months)				
	Covered up to \$150 after \$10 copay	Up to \$50	Fashion and designer level frames; \$0 out of pocket; premier level frames; \$25 charge	N/A
Eyeglass Lenses (once every 12 months)				
Single Vision	Covered after \$10 copay	Up to \$40	Covered after \$10 copay	N/A
Bifocal Lenses		Up to \$60		N/A
Trifocal Lenses		Up to \$80		N/A
Contact Lenses (once every 12 months, in lieu of eyeglasses)				
Elective	Up to \$150 allowance	Up to \$105	N/A	N/A
Medically Necessary	\$0	Up to \$210	N/A	N/A

* Safety frames available at select locations only

401(K) PLAN

No matter where you are in your career, it's important to invest in your financial future by taking advantage of Brock's 401(k) plan. You can contribute up to 100% of your base pay, to a maximum of \$23,000 per year. Employees over 50 can also make "catch-up" contributions up to an additional \$7,500 per year.

For the first 4% of your pay you invest into your 401(k), Brock will match 50%. The employer match will be processed each week. If you aren't contributing enough into your 401(k) to receive Brock's maximum matching contribution (2% of your total base pay)—you're leaving free money on the table!

Learn more about how you can save for retirement with Brock's 401(k) plan by visiting Fidelity at [401k.com](https://www.fidelity.com/401k) or calling [800.835.5097](tel:800.835.5097).



LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D), AND DISABILITY BENEFITS

Brock provides Craft Personnel with \$10,000 and Non-Craft Personnel with 1× base pay + \$10,000 up to \$310,000 in basic life and accidental death and dismemberment (AD&D) coverage at no cost to you. Beyond this, you can elect to enroll in additional supplemental life and AD&D coverage up to \$500,000. Coverage for your spouse and child(ren) is also available.

You can also enroll in voluntary short and long term disability coverage to provide supplemental income if you miss work due to a covered illness or injury. For more information about these benefits, go to www.brockbenefits.com.

Important Beneficiary Reminder

If you die while covered by this plan, the benefit is paid to the beneficiary (or beneficiaries) you designate. This is why it is important to designate a beneficiary if you have not already done so or to confirm your beneficiary information on file is up-to-date and accurate.

VOLUNTARY BENEFITS

If you would like additional coverage in the event of a covered illness, injury, or death, you can also enroll in the following voluntary benefits.

- **Universal Life Coverage**—combines a savings component with life long protection to your beneficiaries in the event of your death
- **Accident Insurance**—receive supplemental income to help you pay for medical care related to covered injuries such as burns, fractured bones, and bone dislocations
- **Critical Illness Insurance**—receive up to \$30,000 in supplemental income if you suffer a covered critical illness such as heart attack, stroke, or major organ failure
- **Hospital Indemnity Insurance**—receive a cash benefit to help you pay for expenses and medical bills associated with hospital stays; this cash benefit is paid directly to you and you decide how to use it
- **ARAG Prepaid Legal Plan**—provides access to legal consultation at discounted rates for services including traffic violations, will preparation, divorce, caregiving services, adoption assistance, tax guidance, and more
- **LifeLock Identity Theft Protection**—provides proactive monitoring of financial, medical, and personal data (credit cards, loans, neighborhood sex offenders, criminal infractions committed in your name, etc.) with on-time alerts sent directly to you

For more information about these benefits, go to www.brockbenefits.com.





BROCK CARES

During your enrollment period for benefits, The Brock Group will offer their US hourly and salaried employees to opt-in to contribute a percentage or dollar amount of their payroll to The Brock Cares, Inc. employee assistance fund, on a pre-tax basis. Any employee can submit an application and justification to request funds for assistance for declared, natural disasters. The Board of Directors will meet and review the applications submitted and vote to offer financial assistance from the fund or not.

Brock Cares brings employees together to help each other cope with unexpected, financial hardships that place undue stress on them and their families.

Looking for More Information?

Using your computer, smartphone, or tablet, you can access your benefits information at www.brockbenefits.com.



WHAT YOU PAY FOR COVERAGE

Brock is committed to providing comprehensive benefits for you and your family. This commitment extends to offering affordable benefits premiums—the amount which is automatically deducted from your paycheck when you are enrolled in a particular benefit.

Your premium amount will vary based on the benefit plans you have chosen, how often you are paid (bi-weekly or weekly), and the number of dependents you have enrolled in your coverages.

Review the tables below to compare premiums for your medical, dental, and vision benefits.

What You Pay For Medical and Prescription Coverage

	Plan 1 HDHP PPO With HSA		Plan 2 \$1,500 EPO		Plan 3 \$750 EPO		California Kaiser HMO	
	Bi-Weekly	Weekly	Bi-Weekly	Weekly	Bi-Weekly	Weekly	Bi-Weekly	Weekly
Employee	\$47.04	\$23.52	\$87.52	\$43.76	\$130.04	\$65.02	\$205.33	\$102.66
Employee + Spouse	\$205.36	\$102.68	\$309.03	\$154.52	\$424.05	\$212.03	\$424.03	\$212.01
Employee + Child(ren)	\$128.44	\$64.22	\$202.66	\$101.33	\$298.75	\$149.38	\$387.58	\$193.79
Family	\$234.55	\$117.27	\$341.02	\$170.51	\$457.61	\$228.81	\$595.87	\$297.93

What You Pay for Dental Coverage

	PPO Option 1		PPO Option 2	
	Bi-Weekly	Weekly	Bi-Weekly	Weekly
Employee	\$11.59	\$5.80	\$17.29	\$8.65
Employee + Spouse	\$21.68	\$10.84	\$32.33	\$16.17
Employee + Child(ren)	\$28.49	\$14.24	\$42.49	\$21.24
Family	\$41.23	\$20.62	\$61.50	\$30.75

What You Pay for Vision Coverage

	Basic Plan		Safety Glasses Plan ¹		Combination Plan ²	
	Bi-Weekly	Weekly	Bi-Weekly	Weekly	Bi-Weekly	Weekly
Employee	\$2.79	\$1.39	\$2.64	\$1.32	\$5.43	\$2.72
Employee + Spouse	\$4.46	\$2.23	Excludes dependents		\$7.10	\$3.55
Employee + Child(ren)	\$4.65	\$2.33			\$7.30	\$3.65
Family	\$6.94	\$3.47			\$9.58	\$4.79

¹ Employee only
² Combines basic plan with the safety glasses plan



Tobacco Surcharge

If you or your spouse use tobacco products and do not enroll and complete a tobacco cessation program through the American Lung Association, you must pay a \$100 surcharge each month in addition to your medical plan premiums. Tobacco products include cigarettes, cigars, snuff, chewing tobacco, e-cigarettes, and vaping. Contact benefits at [409.951.4394](tel:409.951.4394) to enroll.

Have Questions About Your Benefits?

For more information about your benefits, call Quantum at [866.885.1409](tel:866.885.1409) or visit www.brockgrouphealth.com.

Spousal Surcharge

There will be a \$100 monthly spousal surcharge for working spouses who have other sponsored medical coverage.

If your spouse is enrolled as a dependent under your Brock Health Plan but has access to medical coverage through their employer, you will have to pay a \$100 surcharge each month in addition to your medical plan premiums. Take the time to review both your spouse's employer-sponsored medical coverage and your Brock medical coverage options to make the choice that's right for you and your family.

Historical data shows that the cost/utilization of a covered spouse is more than double that of employees and covered children. This is a significant driver in the increasing costs of the Brock Health Plan. Therefore, we want to encourage our working spouses to enroll in their employers' plan, if available.



This Benefit Enrollment Guide is only intended to highlight some of the major benefit provisions of the Company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail. Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.