



Employee Benefits *e.Guide*

2021 PLAN YEAR



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

Welcome to your 2021 Employee Benefits!

Shelly & Sands recognizes the demands employees have when it comes to balancing the requirements of work and family, that is why we are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life.

Employee benefits are an important part of your overall compensation and this guide was created to answer some of the questions you may have and provide the tools and resources you will need to take full advantage of the programs and plans being offered. Please read it carefully along with any supplemental materials you receive.

If you have any questions or concerns, please do not hesitate to call Dana Bowling in Human Resources at **740-252-5046** or e-mail [**d.bowling@shellyandsands.com**](mailto:d.bowling@shellyandsands.com)
Available Monday through Friday, 8:00 am to 4:30 pm EST.



There are two ways to view this enrollment *eguide*:

- Use the links to navigate the guide like a website; or
- Read the pages like a printed document.

This enrollment guide is best viewed on a desktop computer using the latest version of Adobe Acrobat Reader. To download this application, visit [**https://get.adobe.com/reader**](https://get.adobe.com/reader).

How to Navigate

- Click on the topics listed on the menu to the right or use the back and next buttons at the bottom of every page.
- Click on links that are **bold/underlined** to open a browser window and be directed to topic-specific information on the Internet. *Note: If an underlined link is an email address, your email program will launch after you click that link.*



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Enrollment Instructions

Open Enrollment

December 1, 2020
through December
15, 2020 for a
January 1, 2021
effective date.

Questions?



If you have any questions
please contact Dana Bowling in
Human Resources at
740-252-5046 or e-mail
d.bowling@shellyandsands.com
for all your benefit related
questions.

How to Enroll

The **Open Enrollment period** is beginning **December 1, 2020**
through December 15, 2020 for changes effective January 1, 2021.

Employees wishing to make changes of your election under the group health plan may do so by completing an enrollment form. Contributions will automatically be deducted from your gross pay before taxes are withheld and are based on the level of pay group. You may elect to pay them on an after-tax basis by completing a waiver of election form. Forms can be obtained from Dana Bowling.

Decisions made during the Open Enrollment Period remain in effect during the following 12-month period unless the employee or dependent incurs a “life event”. When a change in family status occurs, participants can revoke their existing election and make a new election for the remainder of the coverage period. Election changes must be consistent with the “life event” change and requests for change **must be made within 30 days** of the “life event.”



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Eligibility

Shelly & Sands shares in the cost by paying for most of the employee and dependent health insurance costs. Dependents are eligible to participate in the health & welfare plan. Your completed enrollment serves as a request for coverage and authorizes any payroll deductions necessary to pay for that coverage.

Who is eligible for benefits

For eligible employees working 30 hours per week, benefits begin on the 31st day of employment. 401(k) is the 1st of the month following 30 days of employment.



Eligible Dependents

Your eligible dependents include*:

- A spouse to whom you are legally married.
- A dependent child under age 26. Coverage will terminate at the end of the month of the dependent's 26th birthday. Coverage may be extended past the age of 26 for disabled dependents. Dependent children can include natural and adopted children and stepchildren.

Coverage for eligible dependents generally begins on the same day your coverage is effective.

**Additional carrier conditions may apply.*

Please note: If you cover an individual on your benefit plan who is not an eligible dependent, this is considered fraud and theft. Claims may be reprocessed and become your responsibility. Providing false statements regarding tobacco usage is against company policy. Anyone found providing false statements will be subject to discipline up to and including termination of employment.



Pre-Tax Benefits: IRS Code Section 125

Shelly & Sands benefit plans utilize Section 125. This enables you to elect to pay premiums for health, dental, vision and flexible spending account coverage on a pre-tax basis. When you use pretax dollars, you will reduce your taxable income and have fewer taxes taken out of your paycheck. Under Section 125, you can actually have more spendable income than if the same deductions were taken on an after-tax basis.

Pre-tax Note: When you pay for your dependent's benefits on a pre-tax basis you are certifying that the dependent meets the IRS' definition of a dependent. [IRC §§ 152, 21 (b)(1) and 105(b)]. Children/spouses that do not satisfy the IRS' definition will result in a tax liability to you, such as changing that dependent's election to a post-tax election or receiving imputed income on your W-2 for the dependent's coverage that should not have been taken on a pre-tax basis.

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#)

[4 Next](#)

 **SHELLY & SANDS**

Benefit Change in Status

The benefit elections you make during Open Enrollment or as a new hire will remain in effect for the entire plan year. You will not be able to change or revoke your elections once they have been made unless a Qualifying Life Event (status change) occurs. For purposes of health, dental and vision, you will be deemed to have a Status Change if:

- your marital status changes through marriage, the death of your spouse, divorce, legal separation, or annulment;
- your number of dependents changes through birth, adoption, placement for adoption, or death of a dependent;
- you, your spouse or dependents terminate or begin employment;
- your dependent is no longer eligible due to attainment of age;
- you, your spouse or dependents experience an increase; or reduction in hours of employment (including a switch between part-time and full-time employment; strike or lock-out; commencement of or return from an unpaid leave of absence);

- gain or loss of eligibility under a plan offered by your employer or your spouse's employer; and
- a change in residence for you, your spouse or your dependent resulting in a gain or loss of eligibility.



In order to be permitted to make a change of election relating to your health or dental coverage due to a Qualifying Life Event, the Life Event Change must result in you, your spouse or dependent gaining or losing eligibility for health, dental or vision coverage under this plan or a plan sponsored by another employer by whom you, your spouse, or dependent are employed. The election change must correspond with that gain or loss of eligibility.

You may also be permitted to change your elections for health coverage under the following circumstances:

- a court order requires that your child receive accident or health coverage under this plan or a former spouse's plan;
- you, your spouse or dependent become entitled to Medicare or Medicaid;
- you have a Special Enrollment Right; and
- there is a significant change in the cost or coverage for you or your spouse attributable to your spouse employment.

For purposes of all other benefits under the Plan, you will be deemed to have a Status Change if the change is on account of and consistent with a change in status, as determined by the Plan Administrator, in its discretion, under applicable law and the plan provisions.

You must notify Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com within 30 days from the status change in order to make a change in your benefit selections.

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#)

[5 Next](#)

Change in Status *continued...*

- If an employee experiences an approved life event throughout the year, he/she may be permitted to make changes to his/her benefit elections, subject to plan rules. The employee must submit permitted benefit changes within **30 days** of a qualifying life event.
- Employees must alert Human Resources when a life event occurs.
- Failure to submit the enrollment form and Life Event documentation timely will nullify their request for enrollment and they will **not** be permitted to make the change(s) until the next open enrollment.
- The summary of events that allow an employee to make benefit changes and instructions for processing his/her life event changes via Shelly & Sands benefit program are below:

Family Status Change		
Event	Action Required	Results If Action Not Taken
New Hire:	Make elections within 30 days of hire date. Documentation is required.	You and your dependents are not eligible until the next annual Open Enrollment.
Marriage:	Add your new spouse to your elections within 30 days of the marriage date. A copy of the marriage certificate must be presented.	Your spouse is not eligible until the next annual Open Enrollment period.
Divorce:	Remove the former spouse within 30 days of the divorce. Proof of the divorce will be required. A copy of the divorce decree must be presented.	Benefits are not available for the divorced spouse and will be recouped if paid erroneously.
Birth or adoption of a child:	Enroll the new dependent in your elections within 30 days of the adoption, even if you already have family coverage. A copy the birth certificate, footprints, or hospital discharge papers must be presented. Once you receive the child's Social Security Number, be sure to contact HR to update your child's insurance information record.	The new dependent will not be covered on your birth or insurance until the next annual Open Enrollment period
Death of a spouse or dependent:	Remove the dependent from your elections within 30 days from the date of death. Death certificate must be presented.	You could pay a higher premium than required and you may be overpaying for coverage.
Your spouse gains or loses employment that provides health benefits:	Add or drop health benefits from your elections within 30 days of the event date. A letter from the employer or insurance company must be presented.	You need to wait until the next annual Open Enrollment period to make any change.
Loss of coverage with a spouse:	Change your elections within 30 days from the loss of coverage. A letter from the employer must be provided.	You will be unable to enroll in the benefits until the next annual Open Enrollment period.
Changing from full-time to part-time employment (without benefits) or from part-time to full-time (with benefits):	Change your elections within 30 days from the employment status change in order to receive COBRA information or to enroll in benefits as a full-time employee. Documentation from the employer must be provided.	Benefits may not be available to you or your dependents if you wait to enroll in COBRA. Full-time employees will have to wait until the annual Open Enrollment period.

Documentation is needed to validate a change in family status event.

If you have a Change in Family Status event, please promptly notify Human Resources: 740-453-0721 or e-mail Dana Bowling at d.bowling@shellyandsands.com



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#)

[6 Next](#)

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)

The Basics Explained

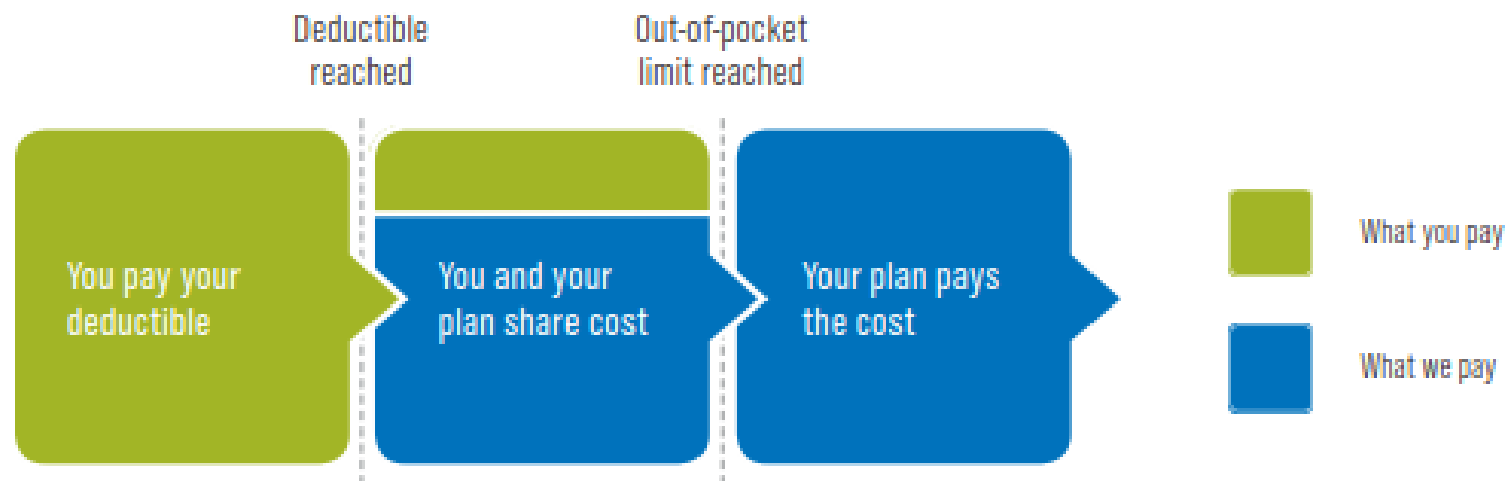


The basics explained

Before we dive into the plan details, it may be helpful to review some health benefit basics.



What you pay and what your plan pays



This chart is only an example. Your actual cost share will depend on your plan, the service you get and the doctor you choose. Check your plan details to see your actual share of the cost.



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#)

[7 Next](#)

SHELLY & SANDS

The Basics Explained



The basics explained

Before we dive into the plan details, it may be helpful to review some health benefit basics.



Words that are helpful to know

We can help you crack the code of health insurance lingo. Here are the meanings of some common terms:

Deductible:

A set amount you pay each year for covered services before your plan starts to pay for covered health care costs.

Copay:

A flat fee you pay for covered services like doctor visits.

Coinsurance:

Once you've met your deductible, you and your health plan share the cost of covered health care services. The coinsurance is your share of the costs, usually a percent of the cost of care. Your plan details show what portion of the cost you'll pay.

Out-of-pocket limit:

This is the most you have to pay out of your own pocket each year for covered services. This amount may include your deductible and your percentage of the costs, depending on your plan. And some plans may still have you pay a copay at the time of service.

Premium:

The premium, also called a monthly payment, is what you pay for the plan. It's the money that comes out of your paycheck. Think of it like a membership fee that's separate from what you pay when you get care.



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#)

[8 Next](#)

2021 Medical Mutual Plan Summary & Cost

Schedule of Benefits	Network		Non-Network
Deductible (Single / Family)	\$400 / \$800		\$800 / \$1,600
Out-Of-Pocket Max (Single / Family) Includes Deductible	\$4,000 / \$8,000		\$7,000 / \$14,000
Physician Office Services	\$0 Telemedicine / \$20 PCP / \$40 SCP		Deductible + 40%
Preventative Services	No Cost Share		Deductible + 40%
Routine Vision Examinations	No Cost Share		Deductible + 40%
Emergency Room Services	\$150 copay per visit		\$150 copay per visit
Urgent Care Services	\$35 copay per visit		Deductible + 40%
Inpatient & Outpatient Professional Services	Deductible + 20%		Deductible + 40%
Outpatient Surgery Hospital / Alternative Care Facility	Deductible + 20%		Deductible + 40%
Outpatient Therapy Services PT/OT/ST	\$40 SCP		Deductible + 40%
Prescription Drugs Retail with Express Scripts (Network Pharmacy)	\$10 / \$30 / \$60 30 Day Supply		
Prescription Drugs Mail Order with Express Scripts (Network Pharmacy)	\$20 / \$60 / \$120 / 20% to \$250 (Specialty only 30-day supply) 90 Day Supply		
Coverage Level	Level 1	Level 2	Level 3
Employee Only	\$15.00 per week	\$20.00 per week	\$25.00 per week
Employee Plus Spouse	\$32.69 per week	\$43.59 per week	\$54.49 per week
Employee Plus Child(ren)	\$25.32 per week	\$33.76 per week	\$42.21 per week
Family	\$45.23 per week	\$60.30 per week	\$75.39 per week

Medicare Part D: Shelly & Sands has determined that the prescription drug coverage offered is considered Creditable Coverage.

Embedded Deductibles / Out of pocket maximums: All medical plans have embedded deductibles and out of pocket maximums. An embedded deductible means that each individual member on the insurance shall meet his or her individual deductible and then the insurance plan (co-insurance) shall pay (80% in network) for the remainder of the calendar year until the out-of-pocket maximum is met. Copays will accumulate toward the out-of-pocket maximum after the deductible is met.

PCP = Primary Care Physician, SCP = Specialty Care Physician, PT = Physical Therapy, OT=Occupational Therapy, ST = Speech Therapy

This Summary is for informational purposes only. For specific benefit information, please refer to the applicable Insurance Contract.



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

Group ID: 898472

Register for My Health Plan

1-800-362-4700



Back

9 Next

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



FACTS ABOUT GENERIC DRUGS

Today, nearly **8 in 10** prescriptions filled in the U.S. are for generic drugs.



SAME QUALITY &
PERFORMANCE



- FDA requires generic drugs to have the **same active ingredient, strength, dosage form, and route of administration** as the brand-name drug.
- The generic manufacturer **must prove its drug is the same** (bioequivalent) as the brand-name drug.
- All manufacturing, packaging, and testing sites **must pass the same quality standards** as those of brand-name drugs.
- Many generic drugs are made in the same manufacturing plants as the brand-name drugs.



Express Scripts Pharmacy Plan

Rx Bin: 610014 RXPCN: COPAY Rx GRP: MMODRUG

Register for Mail Order Delivery

1-800-471-1961



ALL FDA-APPROVED GENERIC DRUGS MUST BE EQUIVALENT TO THE BRAND-NAME DRUG.



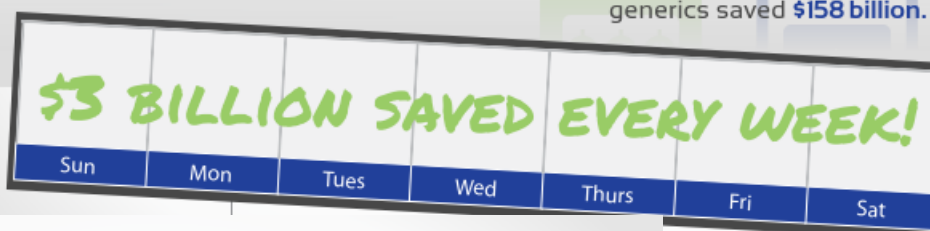
Any generic drug modeled after a single, brand name drug must perform approximately the same in the body as the brand name drug. There will always be a slight, but not medically important, level of natural variability just as there is for one batch of brand name drug compared to the next batch of brand name product.

This amount of difference would be expected and acceptable, whether for one batch of brand name drug tested against another batch of the same brand, or for a generic tested against a brand name drug.

80-85% LESS
Average cost of a generic drug
vs. its brand-name counterpart



In 2010 alone, the use of FDA-approved generics saved **\$158 billion**.



**THE LOWER PRICE
DOESN'T MEAN INFERIOR.**



Generic manufacturers are able to sell their products for lower prices because they are not required to repeat the costly clinical trials of new drugs and generally do not pay for costly advertising, marketing, and promotion. In addition, multiple generic companies apply to FDA to approve a generic for the same brand name drugs. Multiple generic companies are often approved to market a single product. Competition in the market place, often results in lower prices.

FDA MONITORS ADVERSE EVENTS REPORTS FOR GENERIC DRUGS.

The monitoring of adverse events for all drug products, including generic drugs, is one aspect of the overall FDA effort to evaluate the safety of drugs after approval. Many times, reports of adverse events describe a known reaction to the active drug ingredient.

Reports are monitored and investigated, when appropriate. Investigations may lead to changes in how a product is used or manufactured.



[Back](#)

[10 Next](#)

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)

Medical Mutual Nurse Line

Speak with a trained nurse to help you determine the care you need

24/7 Medical Mutual Nurse Line: **1-888-912-0636**

Your coverage with Medical Mutual provides access to highly-trained and experienced nurses available 24/7 to help you:

- Advise you personally, no matter the size of the concern
- Provide easy-to-understand explanations about medical tests and results
- Talk you through self-care for treating minor medical conditions at home
- Help determine if you need to visit your doctor, an urgent care clinic or the emergency room
- Use nationally accredited guidelines to assess symptoms
- Connect you with your primary care provider (PCP), specialist or in-network emergency room if necessary
- Connect you with a nursing home or alternate point of care
- Schedule next-day appointments with your PCP if needed
- Stay on the line until you feel you understand next steps

Highly trained and experienced nurses to take your call

Call toll-free to speak with a medically trained, compassionate nurse anytime, day or night, whenever you have a health concern to help you understand your situation and determine next steps.

Health counseling, education and help with symptom identification

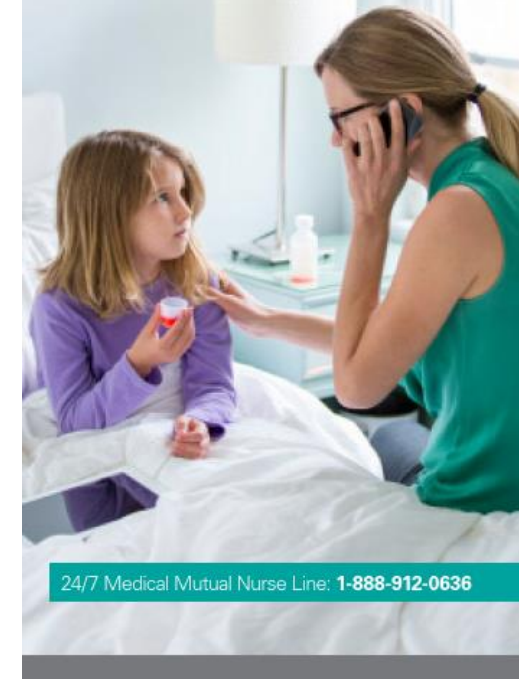
The nurse will evaluate your symptoms, provide an assessment and help you take the most appropriate action. Medical Mutual's Nurse Line staff will help you make the most informed decisions about how to handle a wide variety of health and wellness concerns and connect you with the appropriate resources. If it's an emergency, the nurse will tell you what steps to take immediately and will follow up later to see how you're feeling.

Nurse Line is a valuable health benefit

Nurse Line is available 24/7 to help you address a wide range of health concerns. There is no added charge and you will always speak with a live nurse first without being triaged or put on hold.

Medical Mutual Nurse Line

Immediate Consultation with a Nurse is Just a Phone Call Away



Group ID: 898472-101

Register for My Health Plan

1-800-362-4700

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)





Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#)

[11 Next](#)



Cost differences between types of care

NURSE LINE	VIRTUAL VISITS	PRIMARY CARE	WALK-IN CLINICS	URGENT CARE	EMERGENCY ROOM
\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$
No Charge	\$0 copay	\$20 copay	\$20 copay	\$35 copay	\$150 copay
<p>Available 24/7 Speak to a trained nurse to help you determine the care you need.</p> <p>Use the Nurse line for:</p> <ul style="list-style-type: none"> • Assistance with understanding medical tests and results • Help with symptom identification • Connect you with your primary care provider (PCP) specialist or in-network emergency room if necessary <p>They are very knowledgeable and are there to help you make a better decision on deciding whether to go to your Primary Care Physician, Urgent Care or Emergency Room.</p>	<p>Care at your fingertips for common conditions such as:</p> <ul style="list-style-type: none"> • Colds and flu • Upper respiratory infections • Rashes • Allergies • Bug bites • Poison Ivy <p>Cleveland Clinic Express Care® Online is available 24/7. No appointment is needed and is usually less than a 5 minute wait to speak to a physician. Download in the App Store.</p> <div>   </div>	<p>Your Primary Care Doctor (PCP) is your first line of defense in managing overall health.</p> <p>Use routine care, such as:</p> <ul style="list-style-type: none"> • Yearly checkups and screenings • Flu shots • Sickness or injury that is not an emergency <p>If you don't have a Primary Care Physician call 1-800-362-4700 or visit www.medmutual.com to search for a doctor in your area.</p>	<p>Treatment inside local CVS Minute Clinics or other network Convenience Clinics for minor illnesses and injuries such as:</p> <ul style="list-style-type: none"> • Colds, flu, or fever • Allergies • Upper respiratory infections • Urinary tract infections • Sports physicals <p>Average wait time at a Convenience Clinic is 10-20 minutes. Also, in some locations you can set an appointment ahead of time.</p>	<p>Immediate care for conditions that are not life-threatening, such as:</p> <ul style="list-style-type: none"> • Colds, flu or fever • Minor strains, sprains or breaks • Minor lacerations • Vomiting • Diarrhea <p>Average wait time at Urgent Care is 20 minutes.</p>	<p>Approximately 71% of Emergency Room visits are unnecessary or could have been avoided.</p> <p>For serious and life-threatening conditions such as:</p> <ul style="list-style-type: none"> • Heart attack • Chest pain • Coughing up or vomiting blood • High fever with stiff neck, mental confusion or difficulty breathing • Injury to head, neck or spine <p>Average wait time to be seen in the ER is 2-3 hours.</p>



Group ID: 898472-101
Register for My Health Plan
 1-800-362-4700



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

Back 12 Next

Understanding Your Insurance Card

For members living in the Medical Mutual SuperMed® Service Area

Get to Know Your Network

Medical Mutual members have access to the Aetna® Open Choice® PPO network when they live, travel or spend significant time outside of the SuperMed® PPO network service area. The SuperMed service area includes the state of Ohio, as well as Boone, Campbell and Kenton counties in Kentucky.

Your member ID card will identify your primary network, which is where you should receive most of your care.

Inside-the-Service-Area ID Card

If you live inside the Medical Mutual SuperMed PPO service area, your ID card will look like this:

The image displays two sample insurance ID cards. The left card is for Medical Mutual SuperMed PPO, and the right card is for Aetna. Numbered callouts point to the following fields:

- 1. Your primary network (SuperMed PPO)
- 2. Your Medical Mutual ID number (012345678910)
- 3. Your national network (Aetna Open Choice PPO/NAP)
- 4. Your Aetna ID number (012345678 PPO/NAP)
- 5. Aetna claims submission address (P.O. Box 981543, El Paso, TX 79998-1543)
- 6. Medical Mutual claims submission address (P.O. Box 6018, Cleveland, OH 44101-1018)

Medical Mutual SuperMed PPO Card Fields:

- Member Name: John Q. Member
- Medical Mutual ID Number: 012345678910
- Group Number: 779105200
- Customer Care: 1-800-424-8286
- TTY: 711
- MedMutual.com/Member
- Rx Information: Pharmacy Name, Members Use: 1-800-417-1961, Pharmacists Use: 1-800-922-1557, Rx ID: 012345678910, Rx Bin: 610014, Rx PCN: COPAY, Rx Group: MMDRUG

Aetna Card Fields:

- For Members: PRIMARY NETWORK: SuperMed PPO, OUTSIDE SUPERMED SERVICE AREA: Aetna Open Choice PPO/NAP, VISION: EyeMed, DENTAL: SuperDental, 24/7 NURSE LINE: 1-877-226-1115, 1-800-822-1182, 1-888-912-0636
- For Providers: Inpatient prior approval required: Medical/Surgical: 1-855-887-2273, Behavioral Health: 1-800-258-3186, Providers in SuperMed PPO Service Area, Providers Outside SuperMed PPO Service Area
- Medical Mutual Claims Submission: Electronic Claims Payer ID: 29076, P.O. Box 6018, Cleveland, OH 44101-1018, Provider Calls: 1-800-362-1279
- Aetna Claims Submission: Electronic Claims Payer ID: 60054, P.O. Box 981543, El Paso, TX 79998-1543, Provider Calls: 1-888-238-6277

All dental and vision claims should be sent to *Medical Mutual* for processing.

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)

Group ID: 898472

[Register for My Health Plan](#)

1-800-362-4700



[Back](#)

[13 Next](#)



Frequently Asked Questions

For members living in the Medical Mutual SuperMed® Service Area

How do I know which network to use?

In most cases, you will use the network that is indicated on the front of your member ID card.

How can my provider verify eligibility?

Aetna providers should use the Aetna ID number listed on the card to verify eligibility. Medical Mutual providers should use the Medical Mutual ID number listed on the card to verify eligibility.

How will my provider know where to send my claims?

Providers should send claims to the address listed on the back of the ID card. The address will vary based on whether you receive care inside or outside the SuperMed service area.

What if I live inside the Medical Mutual SuperMed service area, but I need medical care while I am traveling out of state?

If you travel outside the SuperMed service area and you need medical care, you can visit an Aetna Open Choice PPO provider to receive care.

[Aetna Open Choice PPO Provider Search](#)

[Register for My Health Plan](#) by clicking on the link here.

Group ID: 0863970-040-00200

[Register for My Health Plan](#)

1-800-362-4700



[Back](#)

[14 Next](#)

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



How to Access Your National Network

For members living outside the Medical Mutual SuperMed® Service Area

What is the SuperMed PPO network?

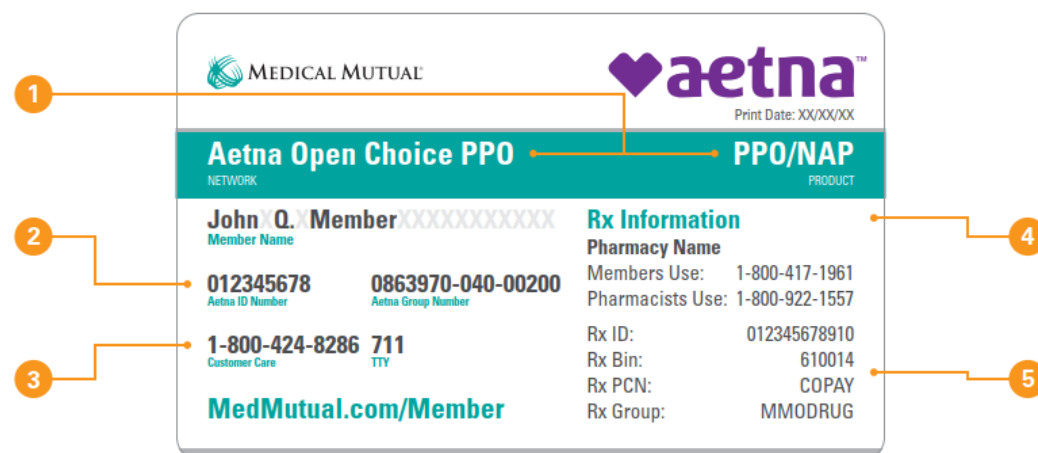
Medical Mutual is a regional health insurer with our corporate headquarters located in Cleveland, Ohio. Our SuperMed® PPO network is one of the largest provider networks in Ohio. The SuperMed PPO service area includes the state of Ohio, as well as Boone, Campbell and Kenton counties in Kentucky.

What if I live outside of the SuperMed PPO service area?

Many of our customers have employees located throughout the country. That's why Medical Mutual members have access to the Aetna® Open Choice® PPO network when they live, travel or spend significant time outside of the Medical Mutual SuperMed PPO service area.

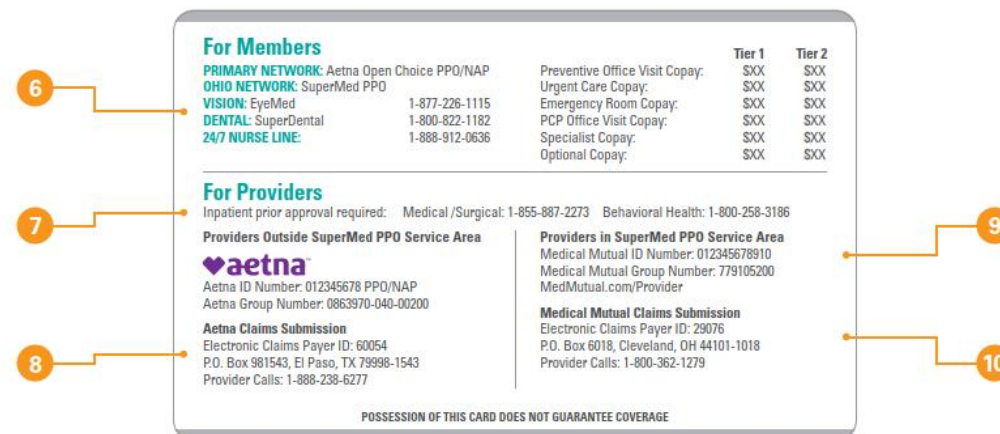
How do I access care through my national network?

Review the sample ID card below and the frequently asked questions on the back of this flyer for valuable information that will help you access care when you need it.*



Card Front

1. Your Primary Network and Product
2. Your Aetna ID Number
3. Your Customer Care Phone Number
4. Your Rx Information
5. Your Rx Benefit Management Detail



Card Back

6. Your Vision and Dental Networks
7. Prior Authorization Phone Numbers
8. Aetna Claims Submission Information
9. Your Medical Mutual ID Number
10. Medical Mutual Claims Submission Information

All dental and vision claims should be sent to *Medical Mutual* for processing.

Group ID: 0863970-040-00200

Register for My Health Plan

1-800-362-4700



[Back](#)

[15 Next](#)

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Frequently Asked Questions

For members living outside the Medical Mutual SuperMed® Service Area

What is the relationship between Medical Mutual and Aetna?

Medical Mutual is the company that provides your healthcare coverage. Your Medical Mutual coverage includes access to the Aetna® Open Choice® PPO network.

When should I use the Aetna ID number on the front of my card?

You should use your Aetna ID number when you visit an Aetna Open Choice PPO provider for medical services or procedures.

When should I use the Medical Mutual ID number on the back of my card?

You should use your Medical Mutual ID number if you have dental or vision benefits with Medical Mutual, or if you visit a SuperMed PPO provider for medical services or procedures.

How can I find an in-network provider?

To find an in-network provider, please refer to our online provider directory at ProviderSearch.MedMutual.com or log in to My Health Plan and use the Find a Provider tool.

How can my provider verify eligibility?

Providers can verify eligibility by using an online system called Availity. Or they can follow these instructions to verify eligibility by phone: Aetna Open Choice PPO providers should call 1-888-238-6277 and use the Aetna ID number listed on the front of your ID card to verify eligibility. Medical Mutual SuperMed PPO providers should call 1-800-362-1279 and use the Medical Mutual ID number listed on the back of your ID card to verify eligibility.

Where should my provider submit claims for payment?

Providers should submit claims as instructed below:

- Aetna Open Choice PPO providers should submit claims to the Aetna address listed on the back of your ID card.
- Medical Mutual SuperMed PPO providers should submit claims to the Medical Mutual address listed on the back of your ID card.

Where should my provider call to obtain prior authorization?

Providers should contact Medical Mutual for prior authorization using the phone numbers listed on the back of your ID card.

How does this affect my dental or vision coverage?

If you have dental and/or vision coverage through Medical Mutual, this does not affect your claims or your network for standard dental or vision procedures. To find an in-network provider, please refer to our online provider directory at ProviderSearch.MedMutual.com. Providers should call the phone number for dental or vision that is listed on your ID card to find out where to submit claims for payment.

Who can I call if I have questions about my national network?

Call Medical Mutual Customer Care at the number listed on your ID card.

[Aetna Open Choice PPO Provider Search](#)

[Register for My Health Plan](#) by clicking on the link here.

Group ID: 0863970-040-00200

[Register for My Health Plan](#)

1-800-362-4700



[Back](#)

[16 Next](#)

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Medical Mutual Dental Insurance Coverage



Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to get healthy. So, don't skimp on your dental care, good oral care can mean better overall health!

Dental Schedule	
Annual Deductible	\$50 Single / \$150 Family
Calendar Year Maximum Benefit (all services except Orthodontia)	\$1,000
Preventive Services (Exams, Cleanings and Bitewing X-rays)	100%
Essential Services (Routine fillings, simple extractions, endodontics, periodontics)	50%
Complex Services (Crowns, dentures and bridges)	50%
Dependent Children	Child less than 26 years of age
Orthodontic Services • Dependent Children under age 19	50%
Orthodontia Lifetime Maximum	\$750
Predetermination of Benefits	Required for any course of treatment exceeding \$200 or involving major restorations.
Coverage Level	Cost if you <u>ONLY</u> elect dental coverage without the medical plan. Cost of dental is included in medical cost share.
Employee	\$5.00 per month
Employee Plus One or More	\$15.00 per month
Dependents of an Employee include the Employee's spouse and unmarried children to age 26. This Summary is for informational purposes only. For specific benefit information, please refer to the applicable Insurance Contract.	



Group ID: 898472

**For questions or to
locate a participating
provider, call or visit:
MMO - Find a dental provider
and register for My Health Plan**

1-888-336-8251

Medical Mutual Claims Submission:
Electronic Claims Payer ID: 29076
P.O. Box 6018,
Cleveland, OH 44101-1018



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#) [17 Next](#)

Medical Mutual Preventive Eye Exam and VSP Vision Savings Pass

The Preventive Eye Exam Benefit through your **Medical Mutual Health Plan Benefits** when utilizing a Network Provider under your Medical Plan the exam is covered at 100% per benefit period.

VSP® Vision Savings Pass is a discount program that offers immediate savings on eye care and eyewear.

The **VSP® Vision Savings Pass** is a discount program that offers immediate savings on eye care and eyewear.

VSP® Vision Savings Pass

WellVision Exam®

- \$50 with purchase of a complete pair of prescription glasses.
- 20% without purchase
- Once every calendar year

Retinal Screening

Guaranteed pricing with WellVision Exam® not to exceed \$39.

Prescription Glasses

With purchase of a complete pair of prescription glasses:

- Single Vision: \$40
- Lined Bifocal: \$60
- Lined Trifocal: \$75
- Polycarbonate for children: \$0

Frame

25% savings when a complete pair of prescription glasses is purchased.

Lenses

Single vision, lined bifocal, and lined trifocal lenses every 12 months

Contacts instead of glasses

15% savings on contact lens exam (fitting and evaluation)

Extra Savings

- 20-25% average savings on lens enhancements.
- 15% off regular price for laser vision correction



How to use your
VSP Vision Savings Pass:

1. Find a VSP Doctor at
www.vsp.com or call
1-800-877-7195

2. Save immediately on
eyewear and contacts



Provider Look-Up

www.vsp.com, type in desired zip code
and search in Find a Doctor field:

FIND A DOCTOR

SEARCH

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#) [18](#) [Next](#)



Medical Mutual Life and AD&D Insurance

Basic Life and AD&D Insurance

Shelly & Sands provides Life and Accidental Death & Dismemberment insurance. There is no cost to you for this coverage. Benefits reduce to 50% at age 70 and terminates at retirement.



Other AD&D Features

- Seat Belt Benefit
- Air Bag Benefit
- Repatriation Benefit
- Dependent Education Benefit
- Exposure and Disappearance Benefit
- Coma Benefit



Conversion of Life Insurance

You may convert to an individual policy of life insurance if your life insurance or a portion of it ceases because:

1. You are no longer employed by the policyholder; or
2. You are no longer in a class which is eligible for life insurance.

You have 30 days in which to request the conversion.



Remember to update your beneficiary!!

Group ID: 898472
Claims@MedMutualLife.com
1-866-925-2542

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#) [19 Next](#)

SS **SHELLY & SANDS**

Family Medical Leave (FMLA)

Family Medical Leave Act of 1993

FMLA provides up to 12 weeks of unpaid, job protected leave to “eligible” employees for certain family and medical reasons. You are eligible if you have worked for Shelly & Sands for at least one year and worked 1,250 hours over the previous 12 months.

Reasons for Taking Leave

Unpaid leave must be granted for any of the following reasons:

- To care for your child after birth, or placement for adoption or foster care.
- To care for your spouse, son, daughter or parent who has a serious health condition.
- For a serious health condition that makes you unable to perform your job.
- In situations of qualifying exigency to be with an employee’s spouse, parent or child if said person is an active service member or has an impending call to active duty in support of a contingency operation.
- For the care of an injured service member if the service member is the employee’s spouse, child, parent, or “next of kin.” This type of FMLA can be elected to be taken for up to 26 weeks in a 12-month period.

Advance Notice and Medical Certification

You may be required to provide advance leave notice and medical certification. Taking leave may be denied if requirements are not met:

- You ordinarily must provide 30 days advance notice when the leave is foreseeable.



- Shelly & Sands requires medical certification to support a request for leave because of a serious health condition and may require second or third opinions (at the employer’s expense) and a fitness-for-duty report to return to work.

Job Benefits and Protection

- For the duration of FMLA leave, Shelly & Sands must maintain your health coverage under any “group health plan.” You will continue to be responsible for your portion of the cost sharing of the premium payments.
- Upon return from FMLA leave, employees must be restored to their original or equivalent positions with equivalent pay, benefits and other employment terms.
- The use of FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an employee’s leave.

What You Should Do

When needing to miss work due to one of the stated reasons for taking leave:

- Contact Dana Bowling at 740-252-5046 or e-mail at d.bowling@shellyandsands.com in Human Resources regarding your need for leave.



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



401(K) Savings Plan

Shelly & Sands 401(K) provides a 401(k) Plan with a matching contribution.

Employees must be **18 years** of age and have satisfied their new hire waiting period which is the first of the month following 30 days of service to be eligible to begin participation. However, an immediate roll-over may be processed into the plan upon hire.

You are automatically enrolled to defer 4% of your pay as of the date you become a participant in the plan, unless you choose a different percentage, or you choose not to defer (see Part 1). Your 401(k) elective deferral contributions will be pre-tax elective deferral contributions unless you designate all or a portion as Roth elective deferral contributions by completing an elective deferral agreement.

Our matching contributions give you an additional return on the amount you defer. We will make a matching contribution equal to 50% of your 401(k) elective deferral contributions. 401(k) elective deferrals over 4% of your pay are not matched.

For more information on the Principal 401(k) plan and portfolio options visit www.InvictaCapitalAdvisors.com or call Rex W. Linkenbach at 419-521-4740. Linkenbach.Rex@InvictaCapitalAdvisors.com



401(k) contribution limit is \$19,500 in 2021. If you are age 50 or over, the catch-up contribution limit is \$6,500 in 2021. Employer match or profit-sharing contributions aren't included in these limits

Remember to update your beneficiary!!



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Medical Mutual Value-Added Services

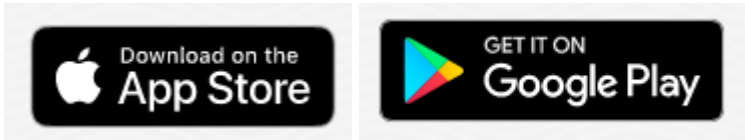
(Included at no additional charge for employees)


My Health Plan

Access your claims 24/7 by registering at www.member.medmutual.com and setting up an account.

You can access many resources on this site such as:

- Tools to Find a Provider or search the Rx Formulary
- MyCare Compare cost estimator for medical services and Rx Cost Estimator
- Download the My Health Plan Mobile App to access your ID Card, Find a Provider or view your claims
- Access to My Health Assessment that will help evaluate your overall health and wellness





[Dashboard](#)[Claims & Balances](#)[Benefits & Coverage](#)[Resources & Tools](#)[Healthy Living](#)[My Profile](#)

[Contact Us](#)[Logout](#)

My Health Plan

Hello, Jane C Doe, welcome.

Viewing:

Family

Benefit Period:

January 1st through December 31st

Claims Snapshot

(Most Recent)

DATE OF SERVICE	TYPE	CLAIM #
09/25/2020	Medical	0004446784-000
09/25/2020	Medical	0014446784-000
09/25/2020	Medical	0034446784-000
09/25/2020	Medical	0035409979-000
09/14/2020	Medical	0056720719-000

View Your Claims

Quick Links

Wellness Portal

Preventive Care

ID Cards

Vision Benefits

Find a Provider

Who is Covered

Medical Benefits

Dental Benefits

1 Actions

0 Messages

Please Confirm Your Email Address

Have the Member App?
Get your health plan information any time, any place. Get the free MedMutual app for your iPhone or Android



Group ID: 898472
Register for My Health Plan
1-800-362-4700



Express Scripts Pharmacy Plan
Rx Bin: 610014 RXPCN: COPAY Rx GRP: MMODRUG
Register for Mail Order Delivery
1-800-471-1961



- [Welcome!](#)
- [Enrollment Instructions](#)
- [Eligibility](#)
- [Benefit Change in Status](#)
- [>>Status Change Continued](#)
- [The Basics](#)
- [>>The Basics Continued](#)
- [Medical Summary](#)
- [Facts about Generic Drugs](#)
- [24/7 Nurseline](#)
- [Cost Differences in Care](#)
- [Understanding your ID Card](#)
- [>>>FAQ SuperMed PPO](#)
- [Understanding your ID Card](#)
- [>>>FAQ Aetna Open Choice](#)
- [Dental Summary](#)
- [Vision Exam-VSP Savings Pass](#)
- [Life Insurance](#)
- [FMLA-Family Medical Leave](#)
- [401\(k\) Savings Plan](#)
- [Medical Mutual Value Services](#)
- [>>>Value Services Continued](#)
- [Chronic Condition Management](#)
- [AFLAC Voluntary Benefits](#)
- [What Happens to My Benefits Upon Separation?](#)
- [Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#) [22 Next](#)



Medical Mutual Value-Added Services *continued*

(Included at no additional charge for employees)

Healthy Living

- **Health Awareness:** Articles to help make informed healthcare decisions. Learn about essential topics such as nutrition, fitness, stress reduction and more.
- **Healthy Outlooks:** Newsletter that keeps you up to date on health and wellness trends and topics to help you navigate through the world of healthcare. Topics such as “Preventing Drug Interactions” and “A Harmful Trend on Vaping” are some of the topics discussed.
- **Fitness:** Program Discounts for Curves and Global Fit
- **Preventive Care:** Reminders about age-appropriate preventive care screenings.
- **QuitLine:** Tobacco Cessation Program available at no additional cost to members. Just call 1-866-845-7702 to enroll.
- **WW (formerly Weight Watchers):** Enrollment in the program is simple.



Step 1: Contact Medical Mutual at WeightWatchers@MedMutual.com or by phone at 1-800-251-2583, any time, seven days a week.

Please leave a detailed message that includes: Your first and last name, Full date of birth, Medical Mutual member ID number (found on your ID card) Street address, city, state and ZIP code, Email address, & Phone number.

Step 2: Medical Mutual will confirm your eligibility and enter your information into the WW portal. You will receive confirmation within 3 business days.

Step 3: Follow the remaining instructions on the [Enrollment Guide](#) to receive discounted pricing today. Questions about the program? Check out our [Frequently Asked Questions](#) and [WW Program brochure](#) for answers.

†For members participating in an employer’s Workshops in the Workplace program, we require three statements to be reimbursed \$50 and four statements to be reimbursed \$75. To request reimbursement, please complete this [Form](#).

WW is a registered trademark of WW International, Inc.

- **Member Discounts:** American Fitness.net, Safe Beginnings, Beltone™ Hearing Aids, YOGAccessories and Vitamix: [Click here for details](#)

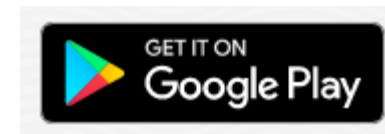
Cleveland Clinic Express Care® Online (Telemedicine)

To talk to a healthcare provider online whenever and wherever you want using your cell phone, tablet or computer.

10-Minute Visit. Anytime 24/7. No appointment needed. Visit www.clevelandclinic.org/eco

Try Cleveland Clinic Express Care® Online when you have:

- Asthma
- Bronchitis
- Cough and cold symptoms
- Earaches
- Minor back and shoulder pain
- Minor Trauma, burns or cuts
- Minor medical concerns
- Seasonal allergies
- Sinus infections
- Urinary tract infections
- Yeast infections



Cost: \$0

Ages 2 and older. Patients 17 years and younger must be accompanied by a parent or legal guardian during the visit.



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[Back](#) [23](#) [Next](#)

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)

Chronic Condition Management Program

(Included at no additional charge for employees)

Medical Mutual has made significant enhancements to our Chronic Condition Management program, formerly referred to as our Disease Management program. Members will be transitioned into one of the following programs designed to engage, motivate and support them across their health continuum.

Digital Health Programs

Medical Mutual has added two new digital health programs to assist members with managing their chronic condition and meeting their health goals through digital platforms instead of telephonic-based coaching.

Chronic Condition Coaching through Lark Health

This program provides personalized daily health coaching interactions via text messages to help members achieve their health goals. The program also integrates connected devices, such as wireless glucometers, blood pressure cuffs, and digital scales to monitor progress.

Self-monitoring through Emmi Solutions

Members with a consistent pattern of properly managing their condition can report their progress via an automated telephone or text message survey.

Members in the digital programs still have the option to call the Medical Mutual Chronic Condition Management team for additional support. In addition, our team may reach out to members to follow up on specific risks identified through their interactions with the digital programs.

Telephonic Support

Medical Mutual is transitioning members from telephonic support with Optum to an enhanced Medical Mutual team. There are two levels of support members may receive, depending on their care plan.

Chronic Condition Management

This program is for members with a chronic condition who have a care plan that requires monthly telephonic interaction with a nurse care manager to help them manage their condition.

Complex Case Management

This program is for members with more advanced health conditions who may require multiple telephonic interactions each month, as well as support with recent hospitalizations.

Advanced Home Monitoring

Medical Mutual has partnered with regional health systems around the state of Ohio to provide more advanced home monitoring capabilities for high-risk members with conditions such as heart disease and pulmonary disease. Members will transition from Optum’s device monitoring program to this enhanced program later this year.

Group ID: 898472

Register for My Health Plan
1-800-362-4700



[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#) [24](#) [Next](#)



Aflac Voluntary Benefit Options

You work hard for your paycheck, and Aflac would like to help you protect it.

Aflac knows that life is a balancing act. It's about standing up to the expected and unexpected every day. For more than 60 years, Aflac has been dedicated to helping people protect their financial security and peace of mind when they've needed it most.

While you can't possibly foresee everything that can come your way, you can make smart choices so you are better prepared for things life can throw at you. Aflac is different from health insurance; it's insurance for daily living.

While major medical insurance pays doctors and hospitals, Aflac pays cash benefits directly to you¹. Benefits are paid regardless of any other coverage you may have - even workers' compensation. Most claims are paid within four (4) days and with One Day PaySM, eligible claims can be paid in just a day when you submit online².

Benefit options:

- **Short-Term Disability**: Up to 60% income replacement. Elimination Period is seven (7) days for sickness or injury; maximum benefit period is three (3) months.
- **Accident**: Coverage for emergency treatment, hospital admission, intensive care unit, ambulance transportation and many other medical costs. This coverage has a *\$50 wellness screening benefit*.
- **Hospital Indemnity**: If you are confined to the hospital this plan is designed to pay cash benefits for hospital confinement, hospital admission, intensive care, intensive care step-down unit and more.
- **Critical Illness**: This coverage pays a lump sum cash benefit to help cover the costs of a covered critical illness, such as heart attack or stroke. This plan has a *\$50 wellness screening benefit*.

[Click Here for the AFLAC Enrollment Video Presentation](#)

Group# 22260

Daniel Hardwick
Daniel_Hardwick@US.Aflac.com
1-567-241-1260



¹ Benefits are paid directly to you, unless assigned otherwise. ² One Day Pay SM is available for certain individual claims submitted online through the Aflac SmartClaim® process. Claims may be eligible for One Day Pay processing if submitted online thorough Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health and Intensive Care policies. Most other claims are processed within four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2017.

Individual coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



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[Back](#) [25 Next](#)

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)

SHELLY & SANDS

What Happens to my Benefits Upon Separation?

Benefit	What happens to this benefit upon separation?
<p>If you participated in the medical and dental plan on your last day of active employment you may continue this plan through COBRA, if you elect to do so. COBRA is administered through the Shelly & Sands Human Resources Department. For details on how long you may remain on COBRA, refer to the paperwork that will be provided by Dana Bowling in Human Resources. Contact Dana Bowling in Human Resources at 740-455-3144 or e-mail at d.bowling@shellyandsands.com.</p>	
Medical / Dental	Coverage ends at the <u>end of the month</u> but is eligible for COBRA Continuation. Contact Dana Bowling in Human Resources at 740-252-3144 or e-mail at d.bowling@shellyandsands.com .
Life Insurance	Coverage ends on the date of termination.
401(k)	Plan participation ends on the date of termination. You may stay in the plan or rollover to an IRA or another group 401(k) plan.
AFLAC	Plan participation ends at the end of the month. You can keep your policies and pay AFLAC direct.

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)



Shelly & Sands Carrier Contacts

Coverage	Carrier	Group #	Website	Phone / E-mail
Medical Rx / Pharmacy	Medical Mutual Express Scripts	Medical: #898472-101 Rx Bin: 610014 RXPCN: COPAY Rx GRP: MMODRUG	www.medmutual.com	1-800-362-4700 See back of ID Card 1-800-471-1961
Value Added Services Cleveland Clinic Express Care® Online Chronic Condition Management Nurseline Quit Line WW: Weight Watchers	Medical Mutual	#898472-101	www.medmutual.com	Download App from the App Store: Apple / Android 1-800-362-4700 1-888-912-0636 1-866-845-7702 1-800-251-2583
Dental (MMO Super Dental)	Medical Mutual	#898472-101	www.medmutual.com	1-888-336-8251
Vision Exam with MMO & VSP Vision Savings Pass	Medical Mutual / VSP	#898472-101	www.medmutual.com	MMOH: 1-800-362-4700 See back of ID Card VSP: 1-800-877-7195
Life / AD&D Insurance (Employer Paid)	Medical Mutual	#898472	www.medmutuallife.com	Dana Bowling: 740-453-0721 d.bowling@shellyandsands.com
401(k) Savings	Principal Invicta Capital, LLC	#8-2225	www.principal.com www.InvicaCapitalAdvisors.com Linkenbach.Rex@InvictaCapitalAdvisors.com	Rex W. Linkenbach 419-521-4740
AFLAC	AFLAC Daniel Hardwick	#22260	www.Aflac.com Daniel_Hardwick@Us.Aflac.com	1-800-992-3522 1-567-241-1260
COBRA Administration	Shelly & Sands	N/A	N/A	Dana Bowling: 740-453-0721 d.bowling@shellyandsands.com



Questions? Contact Dana Bowling in Human Resources at 740-252-5046 or e-mail d.bowling@shellyandsands.com

[Back](#) [27 Next](#)

[Welcome!](#)

[Enrollment Instructions](#)

[Eligibility](#)

[Benefit Change in Status](#)

[>>Status Change Continued](#)

[The Basics](#)

[>>The Basics Continued](#)

[Medical Summary](#)

[Facts about Generic Drugs](#)

[24/7 Nurseline](#)

[Cost Differences in Care](#)

[Understanding your ID Card](#)

[>>>FAQ SuperMed PPO](#)

[Understanding your ID Card](#)

[>>>FAQ Aetna Open Choice](#)

[Dental Summary](#)

[Vision Exam-VSP Savings Pass](#)

[Life Insurance](#)

[FMLA-Family Medical Leave](#)

[401\(k\) Savings Plan](#)

[Medical Mutual Value Services](#)

[>>>Value Services Continued](#)

[Chronic Condition Management](#)

[AFLAC Voluntary Benefits](#)

[What Happens to My Benefits](#)

[Upon Separation?](#)

[Carrier Contacts](#)