

## *Benefit Plan Details*



- Congratulations on your continued employment with Wolla!
- Benefit election period
- One time of year to make changes without a qualifying event
- Let's see the plan!



# Health Insurance

## Blue Care 90 500

SMALL GROUP



**ND**

**BlueCare  
90 500**

A classic, comprehensive health insurance plan that helps you predict your annual health care costs.

<b>What is the overall Deductible?</b>	\$500 person \$1000 family
<b>Coinsurance</b>	After deductible BCBSND pays 90%, you pay 10%
<b>Is there any out-of-pocket Limit on my expenses?</b>	Yes. \$1,800 single \$3,600 family
<b>Copays before the deductible</b>	\$20 Office Visits \$150 ER
<b>Prescription Drugs</b>	Generic - \$10 Preferred Brand - \$20 Non-Preferred Brand -\$40 Specialty - 10%



## Overview:

Vision Care Services	All Participating Providers	Out-of-Network
Exam (1 per 12 month)	\$10 Co-pay	Up to \$35
Materials	\$10 Co-pay	See Below
<b>Standard Plastic Lenses: (1 per 12 month)</b>		
Single Vision	Covered by Co-pay	Up to \$25
Bifocal	Covered by Co-pay	Up to \$40
Trifocal	Covered by Co-pay	Up to \$50
Lenticular	\$80 allowance	Up to \$50
Progressive	\$70 allowance	Up to \$40
<b>Lens Options:</b>		
Scratch resistant coating	Covered at Wal-Mart only	N/A
Polycarbonate Lenses for children to age 19	Covered	N/A
<b>Frames: (1 per 12 months)</b>		
Members choose from any frame available at provider locations.	Up to \$130 allowance	Up to \$50 retail
<b>Contact Lenses<sup>3</sup>: (1 per 12 months)</b> (Includes fit <sup>4</sup> , follow-up and materials)	\$10 Co-pay	
Elective	Up to \$130 allowance	Up to \$100
Medically Necessary	Up to \$210 allowance	Up to \$210



## Covered procedures and waiting periods:

### Preventive Services (Class A):

No waiting period

- Routine exams (2 per 12 months)
- Prophylaxis (2 per 12 months)
  - (1 additional cleaning or periodontal maintenance per 12 months if member is in 2<sup>nd</sup> or 3<sup>rd</sup> trimester of pregnancy)
- Bitewing x-rays (maximum of 4 films; 1 per 12 months)
- Fluoride treatment for children up to age 16 (1 per 12 months)
- Sealants for children up to age 16 (permanent molars 1 per 36 months)
- Space maintainers for children up to age 16 (1 per 24 months)
- Adjunctive pre-diagnostic oral cancer screening (1 per 12 months for age 40+)

### Basic Services (Class B):

No waiting period

- Simple restorative services (fillings; Benefit allowed for amalgam restorations on posterior teeth)
- Simple extractions
- Oral surgery (extractions and impacted teeth) & anesthesia (subject to review, covered with complex oral surgery)
- Repair of crown, denture, or bridge
- Emergency treatment (1 per 12 months)
- Full mouth / panoramic x-rays (1 per 24 months)

### Major Services (Class C):

12-month waiting period

(Subject to takeover benefits for existing enrollees)

- Inlays and onlays
- Periodontics
- Endodontics (root canals)
- Crowns, bridges, dentures and endosteal implants (in lieu of an approved 3-unit bridge)

## Overview:

### Deductible:

Maximum 3 per family.  
Applies to Basic (Class B) and Major (Class C) Services. \$50 per benefit year

### Coinsurance:

The plan pays the following percentages of maximum allowable charges for each class:

Class A	Preventive	100%
Class B	Basic	80%
Class C	Major	50%

### Benefit Maximums:

(Class A, B, and C benefits). \$1000 per benefit year

### Carryover Benefit: (Takeover Applies)

\$250, Threshold Limit \$500, Carryover Account Maximum \$1000

## Plan features:

- See any dentist or maximize your benefits by utilizing our national network of more than 323,000+ dental access points<sup>1</sup> with discounted fees for in-network services
- Find an in-network provider at [unumdentalcare.com](http://unumdentalcare.com)
- Manage benefits online with AlwaysAssist.com and on-the-go with the AlwaysAssist mobile app.

**AlwaysAssist.com**

Online benefits management

**AlwaysAssist App**



## Term life and AD&D insurance

What would your loved ones do without you? Term Life and AD&D Insurance is an affordable way to leave them money if you die. They can use it to help pay for housing and other expenses, including your final arrangements. An Accidental Death and Dismemberment (AD&D) benefit pays an additional amount if you die in a covered accident. If you have a serious accident and survive, it can pay a benefit for certain severe injuries like the loss of vision, hearing and limbs.

Your **employer pays** for a benefit that is a flat benefit amount of \$50,000. Benefit reduces 65% of original amount at age 65 and 50% of original amount at age 70.

Your Term Life coverage options are:

Employee: Up to 5 times salary in increments of \$10,000.  
*Not to exceed \$500,000.*

Spouse: Up to 100% of employee amount in increments of \$5,000.  
*Not to exceed \$500,000.* Benefits will be paid to the employee.

Child: Up to 100% of employee coverage amount in increments of \$2,000.  
*Not to exceed \$10,000.*

*The maximum death benefit for a child between the ages of live birth and 6 months is \$1000.* Benefits will be paid to the employee.

*In order to purchase Life coverage for your spouse and/or child, you must purchase Life coverage for yourself.*



## Group Short Term Disability Insurance

Short Term Disability Insurance is sometimes called income protection. It can pay you a **weekly benefit** if you are unable to work for a few weeks or months due to a covered illness, injury or childbirth. Short Term Disability Insurance can pay a benefit for up to 11 weeks, depending on your plan and how long you remain disabled. The benefit you receive from the plan may be reduced or offset by income from other sources.

*Your **employer pays** for a benefit that covers 60% of your weekly earnings, up to a maximum weekly benefit of \$1,700. Benefits begin after a 14-day elimination period for injury, or a 14-day elimination period for illness. Benefits may be paid for up to 11 weeks. Residual Definition of Disability included.*

*Residual Definition of Disability included.*

*injury, or a 14-day elimination period for illness. Benefits may be paid for up to 11 weeks.*



# Long Term Disability

## Group Long Term Disability Insurance

Long Term Disability Insurance protects a portion of your income if you are sick or injured for an extended period of time. It can pay you **a monthly benefit** if you can't work due to a covered injury or illness. Long Term Disability Insurance can pay a benefit as long as you are considered disabled according to your policy. The benefit you receive from the plan may be reduced or offset by income from other sources — such as Social Security Disability Insurance. The length of time you can receive benefits is based on your age when you become disabled.

*Your **employer pays** for a benefit that covers 60% of your monthly earnings, up to a maximum monthly benefit of \$7,000. Benefits begin after a 90-day elimination period. Benefit duration is to Social Security normal retirement age. Pre-existing condition exclusion is 3/12.*

*is 3/12.*

*Benefit duration is to Social Security normal retirement age. Pre-existing condition exclusion maximum monthly benefit of \$7,000. Benefits begin after a 90-day elimination period.*







# Changes

For changes to your; Dental, Vision and Vol Life please visit-

[Wollatrucking.ease.com](http://Wollatrucking.ease.com)

[Wollaoilfield.ease.com](http://Wollaoilfield.ease.com)

For changes to your major medical, please contact your HR Department  
To complete the Blue Cross Blue Shield Application.





**Wolla**  
Trucking LLC

The logo for Wolla Trucking LLC features the word "Wolla" in a bold, white, italicized sans-serif font with a blue outline and a drop shadow. Below it, the word "Trucking" is written in a green, cursive script font with a blue outline and a drop shadow. The letters "LLC" are in a smaller, blue, sans-serif font to the right of "Trucking".

**Wolla**  
Oilfield Services LLC

The logo for Wolla Oilfield Services LLC features the word "Wolla" in a bold, yellow, italicized sans-serif font with a blue outline and a drop shadow. Below it, the words "Oilfield Services" are written in a yellow, cursive script font with a blue outline and a drop shadow. The letters "LLC" are in a smaller, blue, sans-serif font to the right of "Services".