

2025

Open Enrollment February 10th – 24th

Liberty Health is pleased to provide you with a benefits program designed to help you stay healthy, feel secure, and maintain a work/life balance. Please read the information provided in this guide carefully. For full details about our plans, please refer to the summary plan descriptions. Enrollment is optional and current benefits will continue if you do not make any changes, with one exception. **You must re-enroll in the Flexible Spending Accounts as these benefits will not carryover.**

Making Informed Decisions About Your Healthcare

As an employee at Liberty Health, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in case of illness or injury. Liberty Health employees are offered a series of healthcare coverage options. Choosing a healthcare plan is an important decision. Please use this summary guide to help you make an informed decision about your benefits. **Dependent spouses who have access to health insurance through their own employment, but who choose to decline that coverage and be covered under Liberty group health plan, will be subject to a bi-weekly premium surcharge of \$200. This will be deducted from the employee's paycheck on a pre-tax basis.**

Open Enrollment begins on 2/10/25

We are excited to announce new programs and coverage! New benefits include Hospital Indemnity and Cancer Insurance coverage options. The new 'Benefits All In' program can help identify ways to lower your out-of-pocket medical costs.

IMPORTANT: if you'd like to elect any of these new benefits, you must **ACTIVELY** enroll.

Prepare Benefits will be assisting with Open Enrollment this year. Benefits Counselors are available to walk you through your benefits and answer any questions that you may have. Click [here](#) or scan the QR code to schedule an appointment today!



Introducing 'Benefits All In'

In our ongoing commitment to enhancing the insurance options available to all employees, we have partnered with the healthcare experts at Benefits All In. As part of this collaboration, we are introducing a new Household Needs Assessment survey during open enrollment.



This survey is designed to ensure that everyone is well-informed about the support tools provided by Benefits All In and to encourage participation. Our aim is to bolster your medical coverage while simultaneously minimizing your out-of-pocket expenses. Your active involvement is crucial, and we anticipate a positive impact for all involved. Please visit www.research.net/r/BAI_LibertyHealthcare or scan the QR code to access the Household Needs Assessment survey.





Enroll Online

Before enrolling, you must verify your username and password. You can access the online enrollment system two ways:

1. Login to the Employee Self Service Portal from any Liberty Health computer through the home page. Click on Bookmarks, Employee Self-Service, Benefits, and then Open Enrollment.
2. Login from home by going to www.liberty-healthcare.com
Click on Liberty Portal and then Open Enrollment. (Not accessible through mobile devices.)

Visit the website any time 24 hours a day to make your elections.

All employees have access to the Employee Self-Service Portal. Please log in to the portal prior to open enrollment to make sure you are able to access the correct bookmarks. **If you are unable to log in, please open a Help Desk ticket with the IS department or call 1-866-999-5447.**

As a reminder, Prepare Benefits Enrollment Counselors are available to help answer questions about your 2025 benefit offerings with Liberty. Please take advantage of this service so you can enroll confidently for the 2025-2026 plan year. Click [here](#) or scan the QR code to schedule an appointment today!



Questions? Contact Your Benefits Administrator:

1-910-332-1922

If calling after hours, please leave a message and they will respond to your voicemail message on the next business day.

Medical

Liberty Health offers employees a choice of four (4) medical plans, which are administered by **BCBS of NC**. As a reminder, the High-Performance Network Plan (HPN) has only in-network benefits and is only available in specific zip codes. **You must live in an eligible zip code to enroll in this plan.**

Bi-Weekly Medical Rates	BASIC	STANDARD	PREMIUM	HPN
Employee Only	\$66.51	\$108.33	\$156.43	\$55.38
Employee + Spouse	\$262.30	\$341.22	\$459.03	\$218.31
Employee + Child(ren)	\$171.58	\$234.69	\$325.83	\$143.08
Employee + Family	\$355.85	\$461.60	\$619.81	\$296.31
Medical Comparison	BASIC	STANDARD	PREMIUM	HPN
Services	In-Network	In-Network	In-Network	In-Network Only
Annual Deductible	\$3,000 Individual \$6,000 Family	\$1,000 Individual \$2,000 Family	\$500 Individual \$1,000 Family	\$3,000 Individual \$6,000 Family
Out-of-Pocket Maximum (Includes deductible and all copays)	\$7,150 Individual \$14,300 Family	\$6,750 Individual \$13,500 Family	\$6,350 Individual \$12,700 Family	\$7,150 Individual \$14,300 Family
Coinsurance (Amount after deductible)	30%	20%	20%	30%
Hospital	Deductible + 30%	Deductible + 20%	Deductible + 20%	Deductible + 30%
Outpatient	Deductible + 30%	Deductible + 20%	Deductible + 20%	Deductible + 30%
Lab In Physician Office Freestanding Lab MRI, CT Scans, PET Scan	Office Copay 100% Covered Deductible + 30%	Office Copay 100% Covered Deductible + 20%	Office Copay 100% Covered Deductible + 20%	Office Copay 100% Covered Deductible + 30%
Office Visits PCP Specialist Preventive Care Chiropractic Care Routine Vision Exam	\$30 Copay \$60 Copay 100% Covered Ded. + 30% (30 visit limit) 100% Covered	\$25 Copay \$50 Copay 100% Covered Ded. + 20% (30 visit limit) 100% Covered	\$15 Copay \$40 Copay 100% Covered Ded. + 20% (30 visit limit) 100% Covered	\$30 Copay \$60 Copay 100% Covered Ded. + 30% (30 visit limit) 100% Covered
Teladoc*	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Emergency Room ER Copay Urgent Care	\$500 \$50	\$350 \$40	\$250 \$30	\$500 \$50

* Teladoc offers 24/7 access to qualified doctors and pediatricians through phone or video consult. There is no cost to you for general medical or behavioral health consultations. Dermatology consultations will incur the specialist copay. Talk to a doctor at www.teladoc.com or 1-855-TELADOC (1-855-835-2362).

Pharmacy

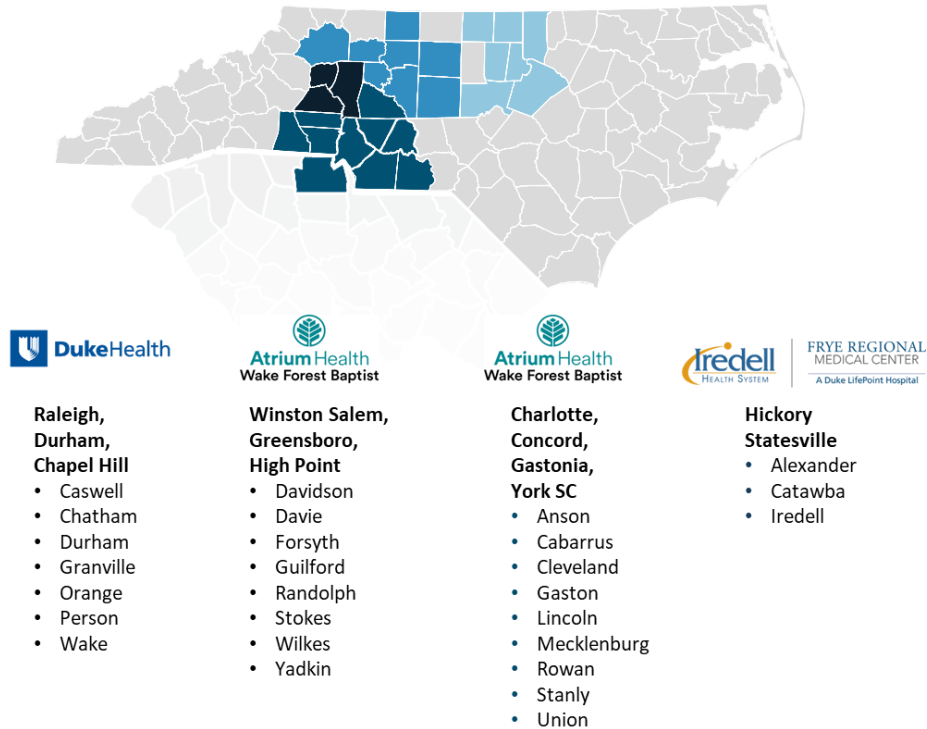
The pharmacy benefit is also administered by **BCBS of NC**. Call BCBS of NC Member Services at **1-800-517-8072** for more information.

	BASIC	STANDARD	PREMIUM	HPN
Prescription Drug Retail (30-day supply)	Tier 1: \$10 Tier 2: \$10 Tiers 3-5: 100% to \$125	Tier 1: \$10 Tier 2: \$10 Tiers 3-5: 50% to \$100	Tier 1: \$10 Tier 2: \$10 Tier 3: \$30 Tiers 4 & 5: 25% to \$100	Tier 1: \$10 Tier 2: \$10 Tiers 3-5: 100% to \$125
Mail Order (90-Day Supply) MUST use McNeill's Pharmacy for Mail Order	Tier 1: \$0 Tier 2: \$0 Tiers 3-5: 100% to \$125	Tier 1: \$0 Tier 2: \$0 Tiers 3-5: 50% to \$100	Tier 1: \$0 Tier 2: \$0 Tier 3: \$30 Tiers 4 & 5: 25% to \$100	Tier 1: \$0 Tier 2: \$0 Tiers 3-5: 100% to \$125

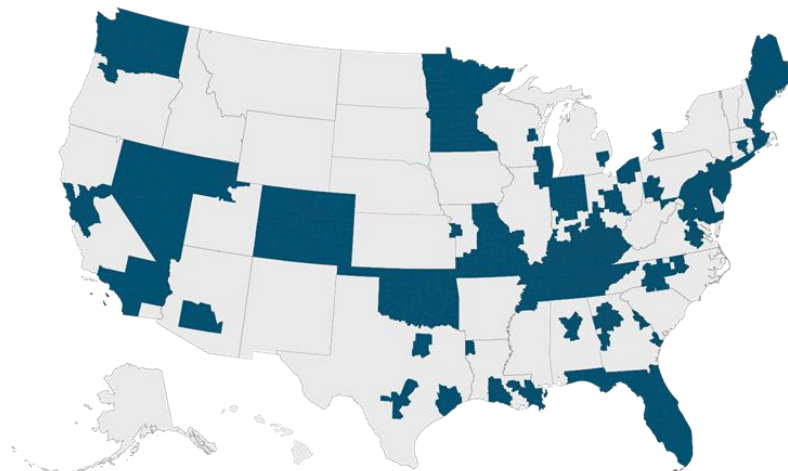
Details on the HPN Medical plan

This plan offers in-network coverage only through a carefully selected network of doctors and hospitals that provide great care at lower costs. This network is the Blue High Performance Network or Blue HPN. Only emergencies are covered out of network.

You are eligible to enroll in this new plan option only if you live in a county within a Blue HPN service area. Below is a map of the health systems that are part of the HPN in North Carolina. You must live in one of the below counties to enroll in this plan.



There are also 65+ Blue HPN markets across the country as indicated by the shading on the below map. You can look up in-network providers across the country at [BlueCrossNC.com/HPNdoctors](https://www.bluecrossnc.com/HPNdoctors).



Wellness Program Incentive



Employees can reduce their medical premium by participating in Liberty's wellness program. Employees and spouses who are covered under the medical plan are eligible for a premium reduction when they get an annual exam and complete 3 additional activities. **The wellness incentive is \$35 per pay period (\$910 annual) if the employee or spouse meets the program requirements and \$70 per period (\$1,820 annually) if both the employee and spouse meet the program requirements.** Please see the 2025 Benefits Guide for full program details.

Flexible Spending Account



Liberty Health offers Flexible Spending Accounts, which are "savings accounts" that allow you to set aside pre-tax dollars to pay for your medical and/or child-care expenses. The maximum contribution to the Medical Spending Account is **\$3,300** annually with a minimum of \$520. Unused health FSA balances up to **\$660** may be carried over to the next plan year. The maximum contribution for the Dependent Child Care Spending Account is \$5,000 annually with a minimum of \$520.

REMINDER: You must re-enroll every year for Flexible Spending Accounts!

Dental



Liberty Health offers two (2) dental plans through Delta Dental. The chart below is a brief outline of the plans. Please refer to the summary plan description for complete plan details.

	Core	Buy-Up
Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Diagnostic & Preventive Care (Does not count toward Annual Max)	100% Deductible Waived	100% Deductible Waived
Basic Care	80% After Deductible	80% After Deductible
Major Care	Not Covered	50% After Deductible*
Orthodontic Care (Child Only)	Not Covered	50% Deductible Waived
Individual Annual Maximum	\$1,000	\$2,000
Orthodontic Maximum	N/A	\$2,000
Bi-weekly Dental Rates		
Employee Only	\$13.76	\$18.46
Employee + Family	\$27.64	\$40.15

*Implants are covered under major care

Vision



Liberty Health offers a vision plan through Superior Vision. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Examination (1 per plan year)	\$10 Copay
Frames / Lens (1 per plan year)	\$10 Copay
Standard Plastic Lenses (1 pair per plan year)	Covered in full (for most standard lenses)
Hardware & Contact Lens (1 allowance per plan year)	\$175 annual allowance per plan year toward retail price of any frame and/or contact lenses
Contact Lens Fitting (1 per plan year)	\$10 copay (additional charges apply for specialty contacts)

Bi-weekly Vision Rates	
Employee Only	\$3.72
Employee + 1	\$7.14
Employee + Family	\$10.50

Disability



Disability coverage is an important employee benefit that provides income replacement for an employee in the event he/she becomes disabled and cannot work due to a non-occupational injury or illness. Short term and long-term disability insurance is offered to you as a voluntary benefit and the premiums will be deducted through payroll deduction. Premium rates for these benefits are based on age and amount of benefit. Please see the on-line enrollment system for the biweekly premiums. You can elect STD and/or LTD without supplying Evidence of Insurability (EOI).

Short-Term Disability

Liberty Health offers voluntary short-term disability through Lincoln Financial. If you become totally or partially disabled due to sickness, accidental bodily injury, or pregnancy, short term disability payments will begin on the day after you have satisfied the elimination of 7 days of continuous disability. Your weekly benefit is calculated as 60% of your base weekly salary. The maximum weekly benefit is \$3,000. Once approved, benefit payments will continue for up to 26 weeks of continuous disability.

Long-Term Disability

Liberty Health offers voluntary long term disability insurance through Lincoln Financial. Your monthly benefit is calculated as 40% of your base monthly salary up to a maximum of \$5,000. Once approved, long term disability benefit payments will begin on the day after you have satisfied the elimination period of 180 days of continuous disability.

Life Insurance



Liberty Health provides basic term life and accidental death and dismemberment insurance through Lincoln Financial at no cost to you. Your life benefit is the lesser of 100% of your annual earnings or \$50,000. Your accidental death and dismemberment benefit is equal to your life benefit amount.

In addition to your employer-paid life insurance with Liberty Health, eligible employees can purchase additional term life insurance on a voluntary basis through Lincoln Financial. During this open enrollment period, you may elect coverage for you, your spouse, and child(ren) based on the below criteria. If you or your dependents were previously denied coverage, evidence of insurability will be required for any amount.

Employee

Current participants and those who have previously waived coverage can elect employee life insurance up to one (1) increment of \$20,000 without Evidence of Insurability.

Spouse

Current participants can also elect spouse life insurance up to one (1) increment of \$10,000 without Evidence of Insurability.

Child

Current participants and those who have previously waived coverage can also elect child life insurance for \$10,000 per child without providing Evidence of Insurability.

Supplemental Benefits



Accident Insurance

- Provides cash benefits if you or a covered family member is accidentally injured while off the job
- Coverage is available for you, your spouse and/or children
- Policy is fully portable if you leave or retire
- \$50 wellness screening benefit. You receive a cash benefit every year you and any of your covered family members complete a single covered assessment test.

Critical Illness Insurance

- Provides cash benefits if you or a covered family member is diagnosed with a critical illness or event
- Choose from \$10,000, \$20,000, or \$30,000 benefit amounts
- Coverage is available for you, your spouse and/or children
- \$50 wellness screening benefit. You receive a cash benefit every year you and any of your covered family members complete a single covered exam, screening or immunization.

New Supplemental Benefits



Hospital Indemnity

- Provides cash benefits directly to you for hospitalization regardless of other coverage you have
- Coverage is available for you, your spouse and/or children
- Policy is fully portable if you leave or retire
- No pre-existing condition limitation
- \$50 Wellness Benefit

Cancer Advocate Plus

- Offers unique cancer prevention, treatment management, and recovery support in addition to cash benefits
- healthOme's Genetic Cancer Screening helps determine inherited risk for cancer and Pharmacogenomic Testing allows you to understand your response to medications based on your own DNA
- Includes a dedicated oncology nurse advocate to coordinate clinical trial enrollment, expert medical review, and more
- Pays cash benefits directly to you regardless of other coverage you have
- Pays \$5,000 upon cancer diagnosis and an additional \$2,500 cash payment after 6 months and then again after 12 months, totaling \$10,000 total cash payout.

Identity Theft



Identity theft can happen to anyone. That's why Liberty offers Allstate Identity Protection. Get comprehensive identity monitoring and fraud resolution, plus mobile cybersecurity to help you protect yourself and your family against today's digital threats.

With Allstate Identity Protection Pro+ Cyber, you get features designed to help you defend yourself from today's risks. Coverage includes the most comprehensive identity protection features in the market, plus browse confidently with powerful cybersecurity features powered by Lookout mobile app.

You can also get coverage for your whole household, plus senior family coverage for your parents, in-laws, and grandparents age 65+, family mobile device protection for up to 10 devices, and up to \$2 million in expanded identity theft, cyber and ransomware expense reimbursement.

Allstate ID Protection Pro+ Cyber	
Bi-weekly Rates	
Employee Only	\$5.05
Employee + Family	\$8.75

Pet Insurance



My Pet Protection pet insurance from Nationwide has options to meet every budget and offers more choices and more flexibility to insure your beloved pets. Coverage is also available for exotic pets.

- Get cash back on eligible vet bills – choose your reimbursement level of 50% or 70%
- Available exclusively for employees of Liberty Health
- Use any vet, anywhere – no network, no pre-approvals
- All plans have a \$250 annual deductible and \$7,500 maximum annual benefit
- Multiple pet discounts

How to use your pet insurance plan:

- 1 Visit any vet, anywhere.
- 2 Submit claim.
- 3 Get reimbursed for eligible expenses.

Enrollment in pet insurance can occur at any time throughout the year without a qualifying event. Policies renew 12 months after initial effective date. Payment for this benefit is handled via payroll deduction.

Get a fast, no-obligation quote at <https://benefits.petinsurance.com/libertyhcare>.
To enroll your bird, rabbit, reptile, or other exotic pet, call 877-738-7874.

Pre-Paid Legal Plan with ID Theft



Personal Legal Plan

Covers member, spouse, significant other, and dependents up to the age of 26.

- Standard Will preparation, Living Will and Medical Health
- Power of Attorney
- Unlimited Legal Advice/Consultation Letters/Phone Calls
- Legal Document Review
- Routine Traffic Tickets
- Uncontested Separation, Divorce and Adoption Representation
- Uncontested Name Change
- Trial Defense
- IRS Audits
- 24/7 Emergency Assistance

Identity Theft Plan

Covers member, spouse, significant other, and dependents up to the age of 26.

- Credit Report
- Continuous Monitoring
- Personal Credit Score
- Identity Consultation
- SafeGuard for Minors
- Identity Restoration

Pre-Paid Legal Bi-weekly Rates	
LegalShield	\$7.35
IDShield	\$6.90
LegalShield & IDShield	\$11.95

If interested in enrolling in the pre-paid legal plan with identity theft, please contact LegalShield at 1.800.654.7757.