Five Star Sheets, LLC
Benefit Guide

FIVE STAR SHEETS

FS Transportation, llc
New Carlisle, IN

2026-2027



We are committed to providing our greatest asset – Our People – with comprehensive and affordable benefits. The company has demonstrated this commitment by paying the increases in health care costs in the past few years and maintaining the cost of employee contributions for health insurance.

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Using Employee Navigator

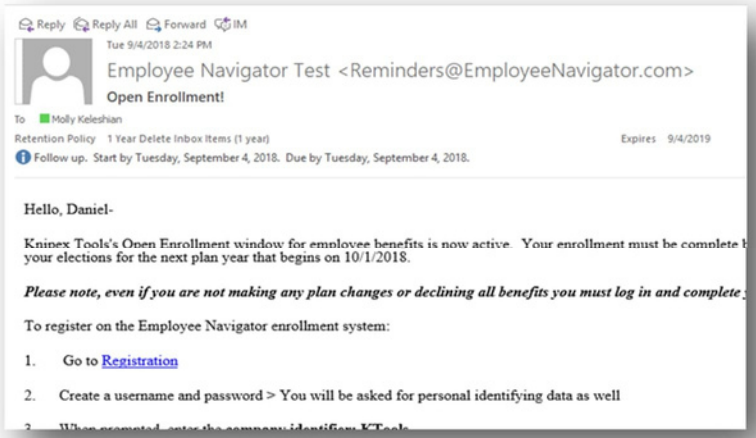
To kick off your open enrollment, be on the lookout for an email from Employee Navigator. This email will include a link to access your open enrollment site.

Click the link to begin your registration!

OR

Scan the QR code which will bring you directly to the Employee Navigator Website!

h ps://www.employeenavigator.com/


Reply Reply All Forward IM

Tue 9/4/2018 2:24 PM

Employee Navigator Test <Reminders@EmployeeNavigator.com>

Open Enrollment!

To Molly Keleshian

Retention Policy 1 Year Delete Inbox Items (1 year) Expires 9/4/2019

Follow up. Start by Tuesday, September 4, 2018. Due by Tuesday, September 4, 2018.

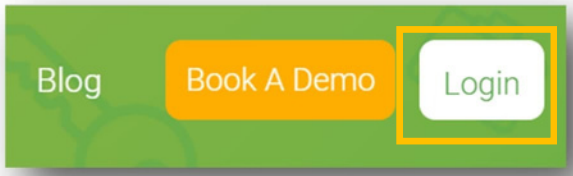
Hello, Daniel-

Knipex Tools's Open Enrollment window for employee benefits is now active. Your enrollment must be complete b your elections for the next plan year that begins on 10/1/2018.

Please note, even if you are not making any plan changes or declining all benefits you must log in and complete

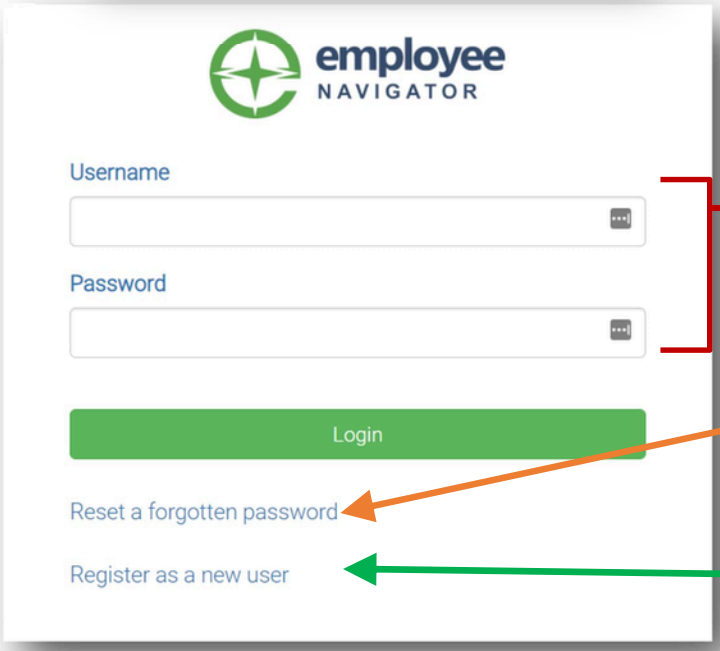
To register on the Employee Navigator enrollment system:

1. Go to Registration
2. Create a username and password > You will be asked for personal identifying data as well



On the Employee Navigator site, click on Login. This is located in the upper right corner.

Once you have accessed the Login screen, there are three possible next steps:



DO YOU HAVE A USERNAME AND PASSWORD?

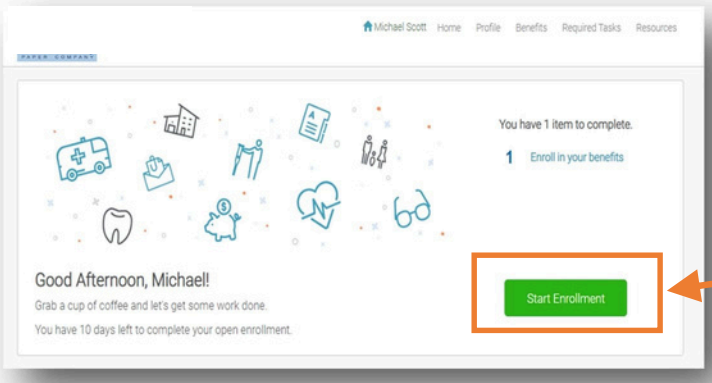
Please enter this information in the form and click *login*.

DO YOU HAVE A USERNAME AND FORGOT YOUR PASSWORD?

If you have forgotten your password, click on the**Reset a forgotten password**link under the Login button.

ARE YOU A NEW USER?

If this is your first time using employee navigator, please click on **Register as a new user** under the Login screen.
Create your account:
1. First Name
2. Last Name
3. Company Identifier:**Five-Star-Sheets**
4. Last 4 Digits of SSN
5. Birthdate



Once you have successfully logged into the site, please click on the green**Start Enrollment**button.

Eligibility



Eligibility Requirements

If you are a full-time employee (working 30 or more hours per week), you are eligible to enroll in the benefits described in this summary. Qualified dependents eligible for select benefit coverage include:

- Your legally married husband/wife
- ***Please note:** Effective October 1, 2017 Five Star Sheets implemented a spousal carveout for any new entrants onto the plan. Under a spousal carveout, a spouse is only eligible for medical plan benefits if not other coverage is available through another source - typicallyhis/her employer.
- Your child(ren) up to age 26
- Your incapacitated child(ren) whom are unmarried, incapable of self-support due to a mental or physical disability, and is a federal tax dependent.

Qualifying Life Events

Outside of open enrollment you would need to have a qualifying event to add, drop, or make changes to your benefits. Employees are responsible for notifying Human Resources within 30 days of the qualifying life event to make a change to benefit elections.

Some examples of qualifying events are:

- Losing existing health coverage
- Losing eligibility for Medicare, Medicaid, or Children's Health Insurance Program (CHIP)
- Turning 26 and losing coverage through parent's plan
- Getting married or divorced
- Having a baby or adopting a child
- Death

New Hire Waiting Period

All benefit eligible employees electing coverage will be effective on the day following 60 full days of continuous full-time employment.

Medical

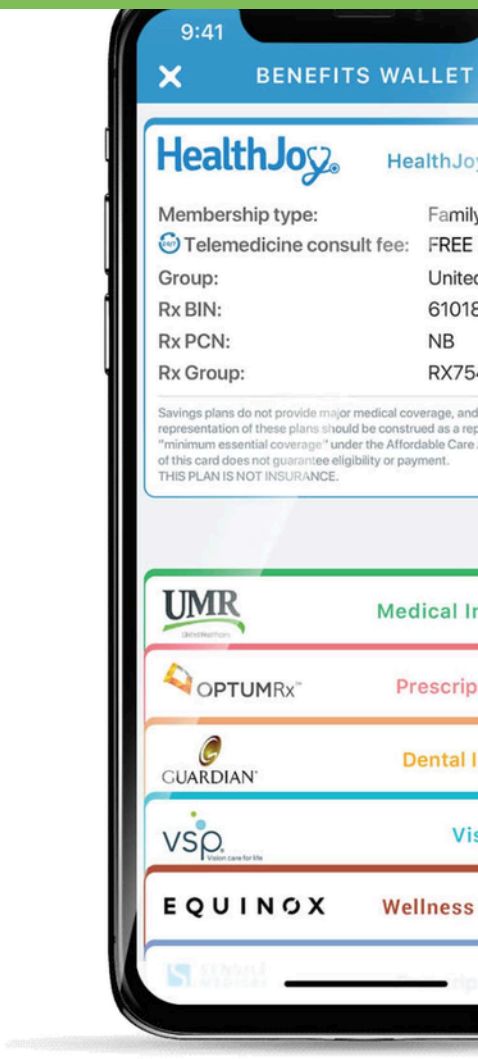
Medical Plan - PHP

Your medical options are provided by PHP. The HDHP and PPO Plan have in-network and out-of-network coverage. You will always have stronger benefits when visiting a provider participating in the Freedom network. Visit www.phpni.com to find an in-network provider.

	HDHP/ HSA	PPO
	Legacy 3500 HDHP/HSA P8	Legacy 2000 POS 1
	Freedom In-Network	Freedom In-Network
Annual Deductible		
Individual	$3,500	$2,000
Family	$7,000	$4,000
Coinsurance		
	0%	20%
Out-of-Pocket Max		
Individual	$5,000	$4,000
Family	$10,000	$8,000
Physician Services		
Preventive Care	No Charge	No Charge
Primary Care Physician	$30 after Ded.	$25 Copay
HealthJoy - Virtual Visit	$0 Copay	$0 Copay
Specialist Care Physician	$60 after Ded.	$50 Copay
Urgent Care	$60 after Ded.	$50 Copay
Hospital Services		
Inpatient Hospital Stay	0% after Ded.	20% after Ded.
Outpatient Surgery	0% after Ded.	20% after Ded.
Emergency Room	$300 after Ded.	$300 + 20%
Retail Prescription Drugs (Up to 31-Day Supply)		
Preferred generic drugs (Tier 1)	$4 Copay after Ded.	$4 Copay
Non-preferred generic drugs (Tier 2)	$15 Copay after Ded.	$10 Copay
Brand formulary drugs (Tier 3)	$35 Copay after Ded.	$30 Copay
Brand non-formulary drugs (Tier 4)	$65 Copay after Ded.	$60 Copay
Preferred Specialty drugs	15% after Ded.	15%
Specialty drugs	25% after Ded.	25%

2026-2027 Weekly Contributions	Legacy 3500 HSA P8	Legacy 2000 POS 1
Employee	$46.79	$65.27
Employee + Spouse	$136.20	$172.64
Employee + Child(ren)	$104.71	$131.72
Family	$183.62	$233.28

HealthJoy



Healthcare is Complicated.

HealthJoy Makes it Simple.

HealthJoy is the first stop for all your healthcare needs. We make healthcare and employee benefits simple, quick and painless. Our easy-to-use mobile app uses modern technologies to deliver a seamless experience. We'll save you time, money and a ton of aggravation.

The Experts Are In.

Don't try and navigate your healthcare alone, our experts are here to help. HealthJoy believes that healthcare is best delivered through a conversation so that's why you'll have access to online doctors, healthcare concierges, billing specialist and more. **HealthJoy is always available to you- 24/7/365 and is FREE to you and your family!**

You must be enrolled in the **Medical Plan** to participate in HealthJoy.

- Benefits Wallet
- Online Doctor Consultations
- Healthcare Concierge
- Rx Savings Review
- Medical Bill Review
- Appointment Booking
- Provider Recommendations
- HSA / FSA Support

Chat with us today by logging into the HealthJoy app or call (855) 947-6900.

Medical Insurance



PPO Plan

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. You have a deductible to meet and once the deductible is met, coinsurance (the cost share between you and the carrier) kicks in. The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). Generally, if you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.

HDHP with HSA Plan

The plan is comprised of two components:

1. High Deductible Health Plan (HDHP)
2. Health Savings Account (HSA)

The HDHP is a high deductible health plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

2027 HSA Contributions

Tier	2027	2026	Change
HSA Contribution Limit (employer + employee)	Self-only: $4,500 Family: $9,000	Self-only: $4,400 Family: $8,750	Self-only: +$100 Family: +$250
HSA Catch-up Contributions (Age 55+)	$1,000	$1,000	No Change

The tax-preferred status of your HSA contributions depend on a number of factors. Residents of California and New Jersey are taxed on HSA contributions at the state level. State tax laws can change periodically, so you should consult with a tax advisor to confirm the tax treatment of HSA contributions in your state.

Health Savings Account (HSA)



You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

Advantages to having an HSA

- There's a triple tax savings benefit as contributions are not taxed going into the account, while they sit there earning interest or when they're taken out for a qualified medical expense.
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement
- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

Steps to using your HSA

- Go to the doctor and present your carrier ID
- Your doctor submits your medical services to the carrier to be discounted
- Your carrier adjusts the pricing to reflect the network discounted amount for your services
- The carrier generates an Explanation of Benefits (EOB) and sends it to you
- By now you've received an invoice from your doctor - make sure the EOB and invoice match
- Pay your doctor directly with pre-tax dollars from your HSA or post-tax dollars from your pocket if funds are not available

Using your HSA on qualified expenses

- You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

If you enroll in the HDHP/HSA plan and contribute to a health savings account, you cannot enroll or contribute to the Health Care FSA, since you're already putting tax-free dollars aside to pay for qualified expenses.

Health Care FSA

You may contribute up to $3,400 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eyeglasses and contact lenses, Lasik eye surgery and much more.

You do not need to be enrolled in the medical plan to enroll and contribute to an FSA.

Dependent Care FSA

A dependent care FSA is for child/adult care NOT medical care/expenses. You may contribute up to $7,500 per plan year to pay for qualified eligible dependent care expenses (after school care, day care, etc) for children up to age 13. Funds in this account are saved on a tax-free basis. The account has a use-it-or-lose-it provision, so be conservative when electing how much to contribute.

Tips to Save Money

Preventive Care

The PHP medial plans pay 100% of the cost of preventive care when it is provided by an in-network provider. Examples of preventive care services:

- Annual check-up/physical - 1 per year
- Annual check-up/physical associated labs
- Flu shot - 1 per year
- Mammogram - 1 per year age 40 plus
- Colonoscopy - 1 every 10 years age 45 plus (if no polyps found)
- Vaccinations

Prescription Drugs

Ask your doctor if there's a generic version of the medication. Take advantage of the Generic Prescription Savings Programs at major retailers. Ask about free samples from your doctor and/or manufacturer rebates.

High Cost Scans, X-Rays & Tests

MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals Finding an in-network, free-standing imaging center can save you a substantial amount of money.

Accessing Medical Care

Virtual Care: For non-emergency medical conditions like the flu, sinus infections, sore throat, UTI's, etc.

Doctor's office: for symptoms that aren't extreme, call and let them know your symptoms require immediate attention.

Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat, strep throat, coughs, congestion, sports physicals, UTIs, etc.

Urgent Care (UC): less costly than the ER; can treat sprains, strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

Emergency room: most costly experience for issues that aren't true emergencies. There are alternatives that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

Dental Insurance - Anthem Blue Cross Blue Shield

This dental plan allows the flexibility to select any dentist in-network or out-of-network, but if you stay within the Dental Complete Network, you'll pay less.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount the carrier will cover for each visit. Each type of service fits into a class of services according to complexity and cost.

	Basic Dental Plan		Buy-Up Dental Plan	
	In-Network	Out-of-Network***	In-Network	Out-of-Network***
Network	**Dental Complete**			
Deductible				
Individual	$50	$50	$50	$50
Family	$150	$150	$150	$150
Calendar Year Maximum	**$1,000**		**$2,500**	
Preventive Care Service				
Oral Exams	Covered at 100%	20% after Ded.***	Covered at 100%	20% after Ded.***
Cleanings	Covered at 100%	20% after Ded.***	Covered at 100%	20% after Ded.***
Sealants (per tooth)	Covered at 100%	20% after Ded.***	Covered at 100%	20% after Ded.***
X-Rays	Covered at 100%	20% after Ded.***	Covered at 100%	20% after Ded.***
Basic Service				
Fillings (one surface)	20% after Ded.	20% after Ded.***	20% after Ded.	20% after Ded.***
Extractions & Oral Surgery	20% after Ded.	20% after Ded.***	20% after Ded.	20% after Ded.***
Major Services				
Endodontic	50% after Ded.	50% after Ded.***	50% after Ded.	50% after Ded.***
Periodontal (Scaling & Surgical)	50% after Ded.	50% after Ded.***	50% after Ded.	50% after Ded.***
Single Crowns	50% after Ded.	50% after Ded.***	50% after Ded.	50% after Ded.***
Bridges & Dentures	50% after Ded.	50% after Ded.***	50% after Ded.	50% after Ded.***
Child Orthodontics (to age 19)	**50% up to $1,000 Lifetime Maximum**			

*****When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Anthems Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.**

*****Out-of-Network percentage is based on Reasonable and Customary (R&C)**

2026-2027 Weekly Contributions	Basic Dental Plan	Buy-Up Dental Plan
Employee	$7.23	$8.52
Employee + Spouse	$14.47	$17.04
Employee + Child(ren)	$16.56	$19.52
Family	$26.14	$30.80

Vision Insurance - Mutual of Omaha

Vision insurance helps offset the cost of routine eye exams and helps pay for vision correction eyewear like eyeglasses and contacts by an eye-care provider.

You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. Out-of-network providers will only offer you an allowance towards your vision services.

	Frequency	In-Network	Out-of-Network
Network Name		**EyeMed Insight**	**Reimbursement**
Eye Exam	12 Mos	$10 Copay	Up to $37
Standard Lenses			
Single / Vision	12 Mos	$25 Materials Copay	Up to $20
Bifocal	12 Mos	$25 Materials Copay	Up to $36
Trifocal	12 Mos	$25 Materials Copay	Up to $64
Lenticular	12 Mos	$25 Materials Copay	Up to $64
Frames	**24 Mos**	**$0 Copay, $150 allowance + 20% off balance over allowance**	**Up to $66**
Contact Lens - In lieu of eyeglasses			
Conventional	12 Mos	$0 Copay, $150 allowance + 15% off balance over allowance	Up to $102
Disposable	12 Mos	$0 Copay, $150 allowance	Up to $102
Medically Necessary	12 Mos	$0 Copay, Paid in full	Up to $210

*Vision benefit frequencies are based on the date of service within the policy year
**You cannot get contacts and glasses in the same calendar year

2026-2027 Weekly Contributions	You Pay
Employee	$1.88
Employee + Spouse	$3.17
Employee + Child(ren)	$3.23
Family	$5.11

Basic Life and AD&D Insurance - The Standard

Life insurance provides a financial benefit to your designated beneficiaries if you pass away, helping to cover expenses like funeral costs and living expenses. Accidental Death & Dismemberment (AD&D) insurance pays benefits if you die or lose a limb or sight due to an accident.

Benefits may reduce as you age. See your plan documents for more detail.

This benefit is paid by Five Star Sheets, LLC

Basic Life Insurance / Accidental Death & Dismemberment	
Amount	See Human Resources for amount
Benefit Reduction	• 35% at age 65 • 50% at age 70



Voluntary Life and AD&D Insurance - Mutual of Omaha

In addition to the base insurance plan offered by your employer, your employer also offers you the opportunity to “buy-up” more insurance coverage. Please consider this option if you need more coverage for yourself or your de pendents.

	Employee	Spouse	Children
Amount	Choice of $10,000 increments Not to exceed 5 times your annual salary	Choice of $5,000 increments Not to exceed 100% of employees benefit amount.	Benefit amount: $10,000 (Age 14 days to 26 years) Not to exceed 100% of employees benefit amount
Minimum Amount	$10,000	$5,000	$1,000
Maximum Amount	$300,000	$150,000	$10,000
Guarantee Issue Amount	$130,000	$30,000	$10,000
Benefit Reduction	• At age 65, amount reduces to 65% • At age 70, amount reduces to 40% • At age 75, amount reduces to 25%	Coverage terminates at spouse’s age 70	None

Guarantee Issue is available to new hires. Amounts over the Guarantee Issue will require a health application/ evidence of insurability. For late entrants, all amounts will require a health application/evidence of insurability.

Please ensure, your Human Resources have up to date beneficiary information.

Voluntary Life and AD&D Rates

Please note that the premium amounts presented below may vary slightly from the amounts provided on your enrollment form, due to rounding.

To select your benefit amount and calculate your premium, do the following:

1. Locate the benefit amount you want from the top row of the employee premium table. Your benefit amount must be in an increment of $10,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.
2. Find your age bracket in the far left column.
3. Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
4. Enter the benefit and premium amounts into their respective areas in the Voluntary Life and AD&D section of your enrollment form.
5. If the benefit amount you want to select is greater than any amount in the table below, select the benefit amount from the top row that when multiplied by another number results in the benefit amount you want. For example, if you want $150,000 in coverage, you obtain your premium amount by multiplying the rate for $50,000 times 3.

Voluntary Life and AD&D Rates cont.

2026-2027 Employee Premium Table (52 Payroll Deductions Per Year)										
Age	**$10,000**	**$20,000**	**$30,000**	**$40,000**	**$50,000**	**$60,000**	**$70,000**	**$80,000**	**$90,000**	**$100,000**
0-34	$0.36	$0.72	$1.09	$1.45	$1.81	$2.17	$2.54	$2.90	$3.26	$3.62
35-39	$0.42	$0.83	$1.25	$1.66	$2.08	$2.49	$3.32	$3.32	$3.74	$4.15
40-44	$0.57	$1.15	$1.72	$2.30	$2.87	$3.45	$4.60	$4.60	$5.17	$5.75
45-49	$1.00	$2.00	$3.00	$4.00	$5.00	$6.00	$6.99	$7.99	$8.99	$9.99
50-54	$1.80	$3.59	$5.39	$7.18	$8.98	$10.77	$14.36	$14.36	$16.16	$17.95
55-59	$2.78	$5.55	$8.33	$11.10	$13.88	$16.66	$22.21	$22.21	$24.99	$22.76
60-64	$4.61	$9.22	$13.83	$18.43	$23.04	$27.65	$36.87	$36.87	$41.48	$46.08
65-69	$5.72	$11.45	$17.17	$22.89	$28.62	$34.34	$45.78	$45.78	$51.51	$57.23
70+	$11.27	$22.54	$33.81	$45.07	$56.34	$67.61	$78.88	$90.15	$101.42	$112.68

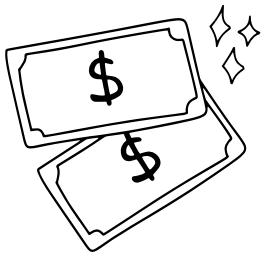
Follow the method described above to select a benefit amount and calculate premiums for optional dependent spouse and/or child(ren) coverage.**Your spouse's rate is based on your age**,so find your age bracket in the far left column of the Spouse Premium Table. Your spouse's premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Your spouse's benefit amount must be in an increment of $5,000. Refer to the Coverage Guidelines section for minimums and maximums, if needed.

2026-2027 Spouse Premium Table (52 Payroll Deductions Per Year)										
Age	**$5,000**	**$10,000**	**$15,000**	**$20,000**	**$25,000**	**$30,000**	**$35,000**	**$40,000**	**$45,000**	**$50,000**
0-34	$0.18	$0.36	$0.54	$0.72	$0.91	$1.09	$1.27	$1.45	$1.63	$1.81
35-39	$0.21	$0.42	$0.62	$0.83	$1.04	$1.25	$1.45	$1.66	$1.87	$2.08
40-44	$0.29	$0.57	$0.86	$1.15	$1.44	$1.72	$2.01	$2.30	$2.59	$2.87
45-49	$0.50	$1.00	$1.50	$2.00	$2.50	$3.00	$3.50	$4.00	$4.50	$5.00
50-54	$0.90	$1.80	$2.69	$3.59	$4.49	$5.69	$6.28	$7.18	$8.08	$8.98
55-59	$1.39	$2.78	$4.17	$5.55	$6.94	$8.33	$9.72	$11.10	$12.49	$13.88
60-64	$2.31	$4.61	$6.91	$9.22	$11.52	$13.83	$16.13	$18.43	$20.74	$23.04
65-69	$2.86	$5.72	$8.58	$11.45	$14.31	$17.17	$20.03	$22.89	$25.75	$28.62

2026-2027 Spouse Premium Table (52 Payroll Deductions Per Year
$10,000
$0.46

*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table to the left.

Disability Insurance - Mutual of Omaha



Short-Term Disability

Five Star provides and pays for Short-Term Disability (STD) coverage**. I**f you become ill or suffer a non-work related injury that prevents you from working, short-term disability insurance provides income replacement.

	Short-Term
Elimination Period	1st day of Disability due to accidental injury 8th day of Disability due to sickness
Benefit Amount	60% of Weekly earnings
Maximum Benefits	$750 Per week
Length of Payment Period	Up to 13 weeks
Pre-Existing Condition Exclusion	N/A
Premium Contribution	Employer Paid

MetLife | Pet Insurance

Enroll All Year Round!

Paws up for pet insurance that's value-packed



Attention pet parents! Did you know you can sign up for MetLife Pet Insurance? Having pet insurance helps protect your pet's health and your wallet from costly vet bills.

MetLife Pet Insurance is packed with great features you may not find anywhere else:

- **Discounts of up to 30%**[1]
- **Up to 90% coverage** if your pet becomes sick or injured—including exam fees[2]
- **Optional preventive care** coverage for routine wellness
- **Coverage for vet-prescribed food,** supplements or holistic treatments
- **24/7 live chat** with licensed vets—for when things come up after hours[3]
- **Up to 3 pets** can be covered on the same policy under the same annual limit[4]



Plus, if you already have pet insurance, any pre-existing conditions that were covered by your previous pet insurance provider will be covered by MetLife Pet Insurance, too![5]

Help protect your furry friend with a plan that's like no other.

Visit **metlife.com/getpetquote**
Or call **888-271-2691**

*set up payments via a credit or debit card, not available for payroll deduction.

[1] Must be eligible for applicable discount. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
[2] Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.
[3] Virtual veterinary services are available through the MetLife Pet app and are provided entirely by AskVet, a third-party partner; MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy.
[4] Family plan policies are limited to dogs age 12 and under and cats age 14 and under. Multi-policy discount is not available with Family Plans.
[5] Applies to individuals that have purchased MetLife pet insurance as part of an employer group benefit offering.

Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

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Employee Assistance Program

We will continue to offer all eligible employees and their family members an Employee Assistance Program through **AllOne Health**, formerly New Avenues, Inc. AllOne Health offers confidential counseling through a network of licensed clinicians located close to home. These trained professionals are ready to help you deal with family or work/life issues that may be causing your life to feel out of balance.

24/7 Access: Toll-free telephonic and online access to EAP services.
Multilingual Services: Call translation services available in over 140 languages.
In-the-Moment Mental Health Support: Immediate, confidential access to Master's-level clinicians for emotional and psychological support, available 24/7 by telephone.

Mental Health Counseling:

- Up to 3 short-term counseling sessions per unique issue with a Master's-level clinician, (up to 60 minutes each), available in-person, by phone, video, chat, or asynchronous text.
- Referrals to community or insurance-covered long-term care when applicable.

Work-Life Resources:

- Personalized consultations and verified referrals for childcare, elder care, pet care, adoption, relocation, education, and more.

Legal and Financial Assistance:

- Legal: Referrals to professional attorneys on matters such as estate planning, divorce, custody, and bankruptcy.
- Financial: Up to 3 virtual counseling sessions annually, (up to 30 minutes each), with a Certified Personal Finance Professional, offering expert guidance on budgeting, retirement planning, and debt management.
- Identity Theft Support: Consultation with a Fraud Resolution Specialist (up to 60 minutes per year).

Digital Tools:

- Comprehensive online portal and mobile app with articles, videos, calculators, self-guided tools, webinars, live chat, and podcasts.
- Internet-based Cognitive Behavioral Therapy (iCBT) modules.

Life Coaching

- Up to 3 virtual or telephone sessions annually for personalized development in areas such as work-life balance, time management, and communication skills. (up to 60 minutes each).

Medical Advocacy

- Support navigating healthcare systems, including preauthorizations, claims, and transitional care planning.

Personal Assistant Services

- Access to assistance with travel arrangements, dining reservations, home services, and other daily tasks.

AllOne Health Toll Free
(800) 451-1834

The AllOne Health App and Member Portal— **InstantAccessto Your Assistance Program**

Taking care of your mental health should be simple, supportive, and always within reach. That's why we created the AllOne Health app and member portal—to make it easier than ever for you to access the care you need, when you need it.

Whether you're navigating life's challenges, looking for resources, or just need someone to talk to, we're here to help.

WHAT YOU'LL FIND

Virtual Counseling Made Easy
Self-schedule virtual counseling sessions directly through the app.

Izzy, Your AI Mental Health Navigator
Receive guidance and personalized support in real time.

On-Demand Self-Help Resources
Explore self-guided therapy (iCBT), articles, videos, assessments, and tools.

FamilyCareandLifestyleSupportReferrals
Request referrals for childcare, eldercare, legal, financial consultation,personalassistant andmedical advocacy.

Real Human Support
24/7 live assistance is always just a tap away when you want to speak to someone.

HOW IT WORKS

1. **Download the AllOne Health App** from the Apple App Store or Google Play Store or visit alloneheal th.com/por tal.
2. **Sign Up** using your member portal and app code. The email address and password used to create your account will work for both the app and the member por tal.
3. **Start Exploring** – Book sessions, chat with Izzy, and discover resources that support your whole health.



Download the App and Take the First Step
No matter where you are in your journey, support is here—because your mental health deserves care that's easy to access, always available, and built around you.

Download on the App Store GET IT ON Google Play

Contact AllOne Health
Call: 800-451-1834

Visit: allonehealth.com/portal
Member Portal and App Code: FiveStarSheets

ALLONE HEALTH

Carrier Information

Benefit	Carrier Contact	Policy Number	Phone	Website
Medical & Prescription Drugs	PHP		(260) 432-6690	www.phpni.com
Benefit Advocate	HealthJoy		(877) 500-3212	www.healthjoy
HSA & FSA	Please see HR			
Dental	Anthem	**IN2327**	(844) 729-1565	www.anthem.com
Basic Life & AD&D	The Standard	**IN2327**	(800) 552-2137	www.thestandard.com
Vision	Mutual of Omaha	**G000C6BX**	(833) 279-4358	www.mutualofomaha.com/vision
Voluntary Life & AD&D, Short-Term Disability	Mutual of Omaha	**G000C6BX**	(800) 775-1000	www.mutualofomaha.com
Pet	MetLife		(888) 271-2691	metlife.com/getpetquote
EAP	AllOne Health	**553772**	(800) 451-1834	www.allonehealth.com/portal
401k	Cerity Partners		(800) 563-7166	www.ceritypartners.com
401k	Empower		(800) 338-4015	www.participant.empower-retirement.com

Human Resources	Email	Phone Number
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James Morrison	jmorrison@fivestarsheets.com	(574) 654-8058 ext 224

The Horton Group Contacts	Email	Phone Number
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Rylee Baker Client Service Representative	Rylee.Baker@MarshMMA.com	(708) 845-3687



NOTE: This Benefits Summary is merely intended to provide a brief overview of your employer's employee benefit programs. Employees should review the employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. Your employer reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.

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