

Vision

With Anthem's vision plan, you have comprehensive vision benefits with yearly eye exams with copays, plus coverage on eyeglasses and contact lenses. You have access to one of the nation's largest vision networks that includes more than 39,000 eye doctors at over 29,000 locations.

Life

Anthem offers voluntary life insurance for you and your dependents. The life insurance amounts available are a flat \$20,000 benefit for you and a flat \$10,000 benefit for each of your dependents. You automatically receive accidental death and dismemberment (AD&D) insurance in the amount of \$20,000 for yourself when you elect life insurance.

Short-term Disability

If you become sick, injured, or pregnant and are unable to work, balancing your health and your bills can be stressful and may impact your recovery. Short-term disability insurance provides income replacement and support programs when you are unable to work for a short period of time due to hospitalization, an accident, illness, or maternity.

Indemnity

Provides savings on fixed, per-day benefits for inpatient hospitalization caused or contributed to by an accident or illness. Use this payment to help offset expenses such as deductibles, coinsurance, or other out-of-pocket expenses. This is not a major medical plan.

Critical Illness

Critical illness coverage provides the added layer of security you want and need when an illness such as a heart attack, cancer, or stroke occur. With critical illness you'll receive a lump-sum cash benefit to help pay for unexpected costs. You decide how to use the benefits to best support recovery for yourself or a covered family member.

Accident Insurance

We don't expect accidents, and most of us don't plan or budget for them. That's where accident protection can help. Accident coverage provides a cash benefit in one lump sum if you or a covered family member is injured because of an accident. Use accident coverage to help pay for out-of-pocket medical costs, such as ambulance fees, physical therapy, x-rays, or daily expenses like rent, food, or transportation.

Learn more about how your benefits can support you and build your confidence in care.

We want to make sure you have a plan that meets your needs. Contact us at

www.memberbenefitlogin.com/RGSFranchise or 866-922-1899 to find more information on your plan options and to make your elections.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan (c)2020-2022.

AccuStaff Employee Benefits Program



AccuStaff[®]

The Confidence of Care

Making the most of your benefits and reimagining what is possible for every moment of health

Our business is matching smart people with great jobs. We use innovative technologies and a passion for people to provide you with the best experience possible. Part of that experience is providing our talent with the best health plan options that we can, which is why we offer you a comprehensive benefits package through Anthem Blue Cross and Blue Shield (Anthem).

Anthem simplifies healthcare through high-quality solutions, offering you discounts on medical coverage, a broad preferred provider organization (PPO) network, integrated benefits, more options, and plan enhancements for you to choose from at competitive prices.

Welcome!

Please **look** at your options and **choose** the benefits that work for you.

Welcome

Anthem takes an integrated approach to everything they do, looking at the whole person when it comes to their well-being. You are supported by people, programs, and tools designed to be there when you need them. It's important that you review all your benefit options so you can be informed and make the best decision for you.

- Visit www.previewbenefits.com/RGSFranchise to find information on plans we offer.
- Find information on government options at healthcare.gov.
- Ensure your branch has your current contact information.
- We'll remind you about what you need to do once you've started your first job assignment.
- Once you make your decision, go to the enrollment portal at www.memberbenefitlogin.com/RGSFranchise to make your elections.

Look

Anthem has industry-leading products that make accessing care simple, intuitive, and affordable. Here are highlights of the Anthem benefits:

Register for online tools and resources for enhanced healthcare

The Sydney HealthSM app and anthem.com connect you to the care, programs, tools, and resources you need, when and where you need them. They're your digital health assistants, helping you to better manage your health based on your health history.

- Quickly access your digital ID card, view your claims, see what's covered, and what you may owe for care.
- Be reminded of important health screenings or tests and prescription refills from the Sydney Health dashboard.
- Receive alerts when a gap in care is found based on your health history, previous claims, prescriptions, and test results.
- Search for high-quality doctors through the Personalized Match tool and compare costs.

Choose

You have 45 days starting from the date of your first job assignment to make your elections. Please review your benefit options and accept or decline them.

- One week after you receive your first paycheck, please visit www.memberbenefitlogin.com/RGSFranchise or call 866-922-1899 to complete your benefit selections.
- Your major medical coverage begins on the first day of the fourth month after the start date of your first assignment.
- You have access to a variety of supplemental plans to help protect your health and finances. Supplemental coverage is effective the first of the month following your election date.

Major Medical HDHP

With the Major Medical HDHP, there is a combined deductible for both medical and prescription drugs that must be met before the plan starts paying for any service except preventive care, which is covered at no cost to you when you see an in-network provider. The Major Medical HDHP can be paired with an Health Savings Account, which can provide you flexibility on paying for medical care and saving for the future. The Major Medical HDHP comes with a high deductible and out-of-pocket maximum, but more affordable premiums.

Major Medical PPO

The Major Medical PPO has a lower deductible, out-of-pocket maximum, and coinsurance than the Major Medical HDHP and set copays for in-network doctor and office visits.

Dental Plans

Dental benefits not only protect your teeth but also support your overall health. Anthem's dental plan gives you all the benefits you need for a healthy mouth and more.

- **Dental**
Includes coverage for your preventive and basic dental services. Diagnostic and preventive services are 100% covered when you go to an in-network provider.
- **Dental Plus**
Diagnostic and preventive services are 100% covered when you go to an in-network provider. The dental plus plan also provides coverage for major and orthodontic services after a 12-month waiting period.

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