RLS Logistics

COLD CHAIN EXPERTS



Employee Benefits Guide

JANUARY 1, 2027 - DECEMBER 31, 2027 PLAN YEAR

Welcome to RLS Logistics!

RLS Logistics strives to offer you and your dependents a competitive and comprehensive benefits package.

We encourage you to review this guide carefully and take the time to educate yourself about the benefit options available to you and your family.

Questions?

If you have questions about your benefits, please call the Conner Strong & Buckelew Member Advocacy Center at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm ET), or email **CSSteam@connerstrong.com**. You can also submit a request online at **www.connerstrong.com/memberadvocacy**.



INSIDE THIS GUIDE

Member Advocacy Center	3
Important Enrollment Information	4
Medical Plan Option	5
Free Generic Medications	6
Urgent And Convenient Care	7
Healthy Rewards & Wellness Online	8
Life Insurance	9
Dental Plan Options	10
Vision Plan	11
Weekly Employee Contributions	12
Employee Assistance Program	13
Additional Benefits & Resources	14
Carrier Contacts	15

BENEFIT RESOURCES

Member Advocacy Center



MEMBER ADVOCACY PROGRAM

Do you need help resolving a benefits issue?

Benefits Member Advocacy Center (MAC), provided by Conner Strong & Buckelew, allows you or your family members to speak to a specially trained and licensed Member Advocate who can help you get the most out of your benefits. The Member Advocacy Center can assist you with benefit claim issues, coverage questions, and enrollment inquiries.

If you or your family members are eligible to enroll in the employee benefits plans, you can take advantage of this great service.

Contact the Member Advocacy Center at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm), or via email at **CSSteam@connerstrong.com**.

You can also submit a request online at **www.connerstrong.com/memberadvocacy**.

YOUR RESOURCES

Important Enrollment Information

WHO IS ELIGIBLE?

As a full-time employee of RLS Logistics, you and your eligible family members can enroll in the Medical, Dental and Vision plans offered by RLS Logistics.

Please take the time to review the plans and associated costs, and share the information with your family. Eligible family members include:

- Your legally married spouse
- Dependent children up to age 26

HOW TO ENROLL

- Current elections carry over automatically
- Employees who want to make a change must do so on ADP by December 4th.

Important:

DON'T FORGET!

Once you have made your elections, you will not be able to change them until the next Open Enrollment period, unless you experience a qualified change in status.

Qualified status changes include: marriage, divorce, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, your spouse, commencement or termination of adoption proceedings, or change in your spouse's benefits or employment status.

If an eligible dependent had other coverage and such coverage is lost, that dependent may be eligible for enrollment during a "special enrollment period," which is usually the 31-day period following the date that other coverage was lost, due to a qualified change in status.

You must notify HR within 31 days of experiencing a qualified status change.

MEDICAL PLAN OPTION

Geisinger

Below is a summary of the Geisinger Medical/Prescription Drug plan available to you. To locate a participating provider, visit **www.GeisingerHealthPlan.com** and click on the "**Find a Doctor**" link.

	PPO Plan	
	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Individual / Family	$2,000 / $4,000	$8,000 / $16,000
Coinsurance (Percentage plan pays)	20%	50%
Coinsurance Maximum* Individual / Family	$3,000 / $6,000	$10,000 / $20,000
Annual Out of Pocket Maximum Individual / Family	$9,450 / $18,900	N/A
Preventive Care	Plan pays 100%	50% after deductible
Office Visits Primary Care Physician Specialist	 $30 copay $50 copay	 50% of Provider Fee Schedule after deductible** 50% of Provider Fee Schedule after deductible**
Telehealth Visits Primary Care Physician Specialist Behavioral Health	 $5 copay $10 copay $5 copay	50% of Provider Fee Schedule after deductible**
Outpatient Surgery	20% after deductible	50% of Provider Fee Schedule after deductible**
Inpatient Hospital Care	20% after deductible	50% of Provider Fee Schedule after deductible**
Hospital Emergency Room	$125 copay (waived if admitted)	$125 copay (waived if admitted)
Urgent Care Center	$30 copay	$30 copay
Outpatient Lab/X-Ray/ Complex Radiology (MRI, Cat/PET Scan)	20% after deductible	50% of Provider Fee Schedule after deductible**
Routine Vision Exam (one per year)	100%	Not Covered
PRESCRIPTION DRUG BENEFITS	RETAIL PHARMACY (30 DAY SUPPLY)	MAIL ORDER (90-DAY SUPPLY)
Free Generic*** **Generic** **Preferred Brand** **Non-Preferred Brand**	$0 copay $25 copay $50 copay $70 copay	$0 copay $62.50 copay $125 copay $175 copay

* Deductible does not apply to coinsurance maximum

** These services may subject the Member to significant out-of-pocket expenses. For information on the Provider Fee Schedules, contact your customer service team at the number indicated on the back of your Member Identification Card

*** See the Geisinger listing of free generic medications specific to treating diabetes, hypertension, coronary artery disease and depression.

For additional details on services provided under the medical/prescription drug plan, please refer to the Geisinger plan materials.

FREE GENERIC MEDICATIONS

Geisinger

The generic medications below are covered at no cost for Geisinger Health Plan members. The brand name medications listed in parentheses are for reference purposes only. **The generic versions of the following medications are covered at $0**. (Note: A participating pharmacy must be utilized for coverage).

DIABETES

- Glyburide (Diabeta)
- Glyburide, micronized (Glynase)
- Glipizide (Glucotrol)
- Glipizide XL (Glucotrol XL)
- Glipizide/Metformin combination (Metaglip)
- Metformin (Glucophage)
- Metformin ER (Glucophage XR)
- Glyburide, micronized/Metformin combination (Glucovance)

HYPERTENSION

- Hydrochlorothiazide (Microzide)
- Atenolol (Tenormin)
- Lisinopril (Zestril or Prinivil)
- Lisinopril/Hydrochlorothiazide combination (Prinzide or Zestoretic)
- Metoprolol tartrate (Lopressor)
- Amlodipine (Norvasc)

CORONARY ARTERY DISEASE (HIGH CHOLESTEROL)

- Simvastatin (Zocor)
- Pravastatin (Pravachol)
- Gemfibrozil (Lopid)

DEPRESSION

- Citalopram (Celexa)
- Sertraline (Zoloft)
- Fluoxetine (Prozac)
- Venlafaxine (Effexor plain, not extended/sustained-release)



Reminder!

Preventive Services are covered 100% in-network and 50% after the deductible is met for out-of-network. For a full listing of covered services, visit **www.healthcare.gov/coverage/preventive-care-benefits**.

URGENT AND CONVENIENT CARE

Geisinger

Convenient care and urgent care facilities can be a cost-effective way to receive medical treatment. Copays for convenient or urgent care facilities are significantly lower than an emergency room copay, and no appointments are necessary. These facilities provide shorter waiting times and treatment after normal working hours. To find a participating facility near you, visit **GeisingerHealthPlan.com/find**. Remember, the facility must be listed on the online search for services to be covered.

Your primary care physician (PCP) should be your first contact when you're sick or in need of medical treatment.

Many offices offer extended hours for your convenience; however, when your PCP isn't readily available and you need immediate attention, you now have options in addition to the emergency room.

CONVENIENT CARE FACILITIES

- Requires PCP copay
- Usually located inside a retail or grocery store (Some are also located at physician offices)
- Staffed by physician assistants and certified registered nurse practitioners (A physician is assigned to each facility but may not always be on site)
- Treats patients of all ages
- Lab or X-ray services may not be available
- Treats minor illnesses or conditions such as colds, the flu, or minor infections

URGENT CARE FACILITIES

- Requires PCP copay
- Usually located in free-standing facilities
- Staffed by physician assistants and certified registered nurse practitioners
- Treats patients of all ages
- Lab and X-ray services are available
- Can treat more serious conditions such as sprains, strains, lacerations, back pain, fractures, and minor surgeries



HEALTHY REWARDS & WELLNESS ONLINE

Geisinger

HEALTHY REWARDS

Need motivation to exercise? Already work out regularly? Healthy Rewards is a reimbursement program that helps members pay for fitness activities. Be rewarded for making healthy choices.

HOW DOES IT WORK?

Members will receive an annual reimbursement up to $100/single and $200/family. Members must complete the online Health Assessment to be eligible.

- Activities considered include:
  - Fitness center memberships
  - Exercise classes
  - Race fees
  - School athletic fees
  - Swimming lessons
  - Gymnastics
  - Sports camps
  - And more!

HOW DO I GET IT?

For more information on the Healthy Rewards program visit **GeisingerHealthPlan.com** and follow the steps below:

- Log in as a member
- Once logged in, under the "**Health and Wellness**" tab and at the top, click on "Local Discounts"
- Click "**View Details**" under "**Healthy Rewards**"
- Take the health risk assessment
- Download and mail the reimbursement form, along with receipts, per the instructions listed on the form

WELLNESS ONLINE

One of the first steps towards a healthier you is getting a snapshot of your current health. Wellness Online can help you do that! Our Health Assessment will give you a health score, risk for specific conditions and includes recommendations on ways you can improve your health. You can access and update your Health Assessment at anytime. Wellness Online also includes other beneficial tools you can use to keep track of your eating and exercise habits. Our goal is to keep you and your family healthy. Wellness Online can help.

OTHER WELLNESS ONLINE BENEFITS:

Track and analyze your personal health, nutrition and fitness data through the "**My Diet and Nutrition**" and "**My Exercise**" tabs.

- Enroll in wellness workshops on various topics including weight, stress, diabetes, quitting tobacco and more.
- Access an online meal planner based on your own dietary and caloric needs. Search for recipes, build your own shopping list and more.
- Use our wellness tools to track and graph your blood pressure, blood glucose, cholesterol and heart rate.

ACCESSING WELLNESS ONLINE AND THE HEALTH ASSESSMENT

Visit **GeisingerHealthPlan.com**:

- Log in as a member
- Hover over the "**Health and Wellness**" tab and at the top, click on "**Wellness Online**"
- To access or update your Health Assessment, hover over the "**Health and Wellness**" tab at the top, click on the "**Health Risk Assessment**"

LIFE INSURANCE
Prudential

All active, full-time employees regularly working at least 30 hours each week are eligible to receive Life insurance through Prudential.

BASIC LIFE AND AD&D INSURANCE

All benefit eligible employees are automatically enrolled in the Basic Life and AD&D plan. RLS pays 100% of the cost for this benefit.

Basic Life/AD&D Insurance	
Life/AD&D Benefits	$25,000
Benefit Reduction	Coverage will be reduced by 35% at age 65 and 50% at age 70



DENTAL PLAN OPTIONS

Principal

Below is a summary of the two Principal Dental plan options available. Both the PPO Base and PPO Buy-Up plans include 100% coverage for preventive services.

To locate participating dental providers visit **www.principal.com** and click on "**Employers**" > "**Employee Benefits**" > "**Find a Dentist**" and follow the instructions.



	PPO Base Plan		PPO Buy-Up Plan	
BENEFIT	IN-NETWORK		OUT-OF-NETWORK	
Deductible Individual / Family	None	$300 / $600	$50 / $100	$50 / $100
Preventive Service Exam Complete Series X-Rays Bitewing X-Rays Cleanings Fluoride Treatments Sealants	Plan pays 100%	Plan pays 50% after deductible	100% - no deductible	100% - no deductible
Basic Services Composite Restorations Amalgam Restorations Simple Extractions Periodontics Endodontics Oral Surgery	Plan pays 25%	Plan pays 25% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services Crowns Inlays and Onlays Fixed Bridges Full and Partial Dentures	Plan pays 25%	Plan pays 25% after deductible	Plan pays 50% after deductible	Plan pays 50% after deductible
Annual Maximum	$1,000	$1,000	$1,000	$1,000
Orthodontia (Up to age 19)	N/A	N/A	Plan pays 50%	Plan pays 50%
Orthodontia Lifetime Maximum (Per patient)	N/A	N/A	$1,000	$1,000

VISION PLAN

Aetna

Eligible employees have the option of enrolling in the following Vision plan through Aetna. To locate participating vision providers visit **www.aetna.com**.



Aetna Vision Plan

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Exam		
Routine/Comprehensive Eye Exam	$10 copay	$32 Reimbursement
Standard Contact Lens Fit/Follow-Up	Member pays discounted fee of $55	Not Covered
Premium Contact Lens Fit/Follow-Up	Member pays 90% of retail	Not Covered
Lenses		
Single Vision Lenses	$10 copay	$25 Reimbursement
Bifocal Lenses	$10 copay	$40 Reimbursement
Trifocal & Lenticular Lenses	$10 copay	$64 Reimbursement
Standard Progressive Lenses	$75 copay	$40 Reimbursement
UV Treatment, Tint (Solid And Gradient)	Member pays discounted fee of $15	Not Covered
Standard Plastic Scratch Coating	Member pays discounted fee of $15	Not Covered
Standard Polycarbonate Lenses-Adult	Member pays discounted fee of $40	Not Covered
Standard Polycarbonate Lenses (to age 19)	Member pays discounted fee of $40	Not Covered
Standard Anti-Reflective Coating	Member pays discounted fee of $45	Not Covered
Photochromic/Transitions Plastic	Member pays discounted fee of $75	Not Covered
Polarized And Other Lens Add Ons	Member pays 80% of retail	Not Covered
Contact Lenses		
Conventional Contact Lenses	$100 Allowance (Plus an additional 15% off balance)	$80 Reimbursement
Disposable Contact Lenses	$100 Allowance	$80 Reimbursement
Medically Necessary Contact Lenses	$0 copay	$200 Reimbursement
Frames		
Any frame available, including frames for prescription sunglasses	$100 Allowance (Additional 20% off balance over allowance)	$50 Reimbursement
Frequency		
Vision Exam	Once every 12 months	Once every 12 months
Lenses	Once every 12 months	Once every 12 months
Frames	Once every 12 months	Once every 12 months

Weekly Employee Contributions

Medical & Prescription Drug Benefits

	GEISINGER PPO PLAN
Employee Only	$67.55
Employee + Spouse	$347.22
Employee + Child(ren)	$270.40
Employee + Family	$453.76

Dental Benefits

	PRINCIPAL PPO BASE PLAN	PRINCIPAL PPO BUY-UP PLAN
Employee Only	$1.09	$2.90
Employee + Spouse	$4.01	$7.73
Employee + Child(ren)	$5.47	$12.55
Employee + Family	$8.93	$18.54

Vision Benefits

	AETNA VISION PLAN
Employee Only	$1.53
Employee + Spouse	$2.90
Employee + Child(ren)	$3.06
Employee + Family	$4.50

EMPLOYEE ASSISTANCE PROGRAM

Aetna Resources for Living

Emotional support with unlimited telephonic consultations. Talk with a licensed behavioral health professional anytime!

In-person, telephonic or tele-video counseling sessions at no cost!

- Stress
- Family conflict
- Coping with change
- Work-life balance
- Anxiety and depression
- Substance abuse
- Relationships
- Setting goals

DISCOUNTS

Discounts on fitness club memberships, brand name products and services powered by LifeMart.

ADDITIONAL FEATURES:

- **Talkspace** is an online therapy platform makes it easy and convenient for you to connect with a licensed behavioral therapist anywhere at any time. You can message through the app 24/7, 365 days a year and no appointment is required.
- **myStrength** is a unique wellness portal, easily accessible on the go with the myStrength mobile app!
- **Aetna Mobile App**: Download the app to get access to free resources like stress busters and mood trackers.



TO ACCESS YOUR EAP:

- Call: **866-370-4842**
- Visit: **www.resourcesforliving.com/login**
- Username: **RLSMANAGED**
  Password: **RLS123**
- Visit the RLS BenePortal or EAP website for more information.

Additional Benefits & Resources

The following programs offer you support for living a healthy life and preventing illness. These programs are available at no cost to all employees, regardless of whether or not you are enrolled in our benefit plans.

GOODRX

Compare drug prices at local and mail-order pharmacies and discover free coupons and savings tips.

Learn more at **connerstrong.goodrx.com**

HUSK MARKETPLACE

Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace (formerly GlobalFit).

Learn more about HUSK Marketplace by visiting **marketplace.huskwellness.com/connerstrong**

HEALTHYLEARN

This resource covers over a thousand health and wellness topics in a simple, straight-forward manner. The HealthyLearn On-Demand Library features all the health information you need to be well and stay well.

Learn more at **healthylearn.com/connerstrong**



BENEFIT PERKS

This feature provides a broad array of services, discounts and special deals on consumer services, travel services, recreational services and much more. Simply access the site and register and you can begin using it now.

Learn more at **connerstrong.corestream.com**

LEGAL NOTICES

To access the following Legal Notices, please go to **www.rlsbenefits.com**:

- Special Enrollment Notice
- Newborns' and Mothers' Health Protection Act
- Women's Health and Cancer Rights Act
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Important Notice from RLS Logistics About Your Prescription Drug Coverage and Medicare
- Continuation Coverage Rights Under COBRA
- Insurance Marketplace Notice

BENEFIT RESOURCES

Carrier Contacts



CARRIER/VENDOR	PHONE NUMBER	WEBSITE/EMAIL
Geisinger Medical & Prescription Drug Benefits	800-504-0443	www.geisingerhealthplan.com
Principal Dental Benefits	800-986-3343	www.principal.com
Aetna Vision Benefits	800-872-3862	www.aetna.com
Aetna Resources for Living EAP	866-370-4842	www.resourcesforliving.com/login
Conner Strong & Buckelew Benefits Member Advocacy Center	800-563-9929	www.connerstrong.com/memberadvocacy cssteam@connerstrong.com

Questions?

If you have questions about your benefits, please call the Conner Strong & Buckelew Member Advocacy Center at **800.563.9929** (Monday through Friday, 8:30 am to 5:00 pm ET), or email **CSSteam@connerstrong.com**. You can also submit a request online at **www.connerstrong.com/memberadvocacy**.

RLS Logistics
COLD CHAIN EXPERTS

This benefit summary provides selected highlights of the employee benefits program at RLS Logistics It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at RLS Logistics. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. RLS Logistics reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.