



YOUR
employee
BENEFITS

BENEFIT PLANS EFFECTIVE
AUGUST 1, 2022-JULY 31, 2023

NAVAJO
EXPRESS, INC.

benefits

BUILT FOR YOU

At Navajo Express, we care about you. That's why we offer benefits that support your physical, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2022-2023 plan year (August 1, 2022, through July 31, 2023). Then, choose the options that are best for you and your family.

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▼ WHO IS ELIGIBLE

If you are scheduled to work at least 30 hours per week, you are eligible for benefits on day 91 of your employment.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse, civil union partner (with proof/affidavit), or domestic partner.
For the medical plan, a working spouse surcharge of \$50 per month applies if your spouse is offered medical insurance through his or her employer and enrolls in the Navajo Express medical plan.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

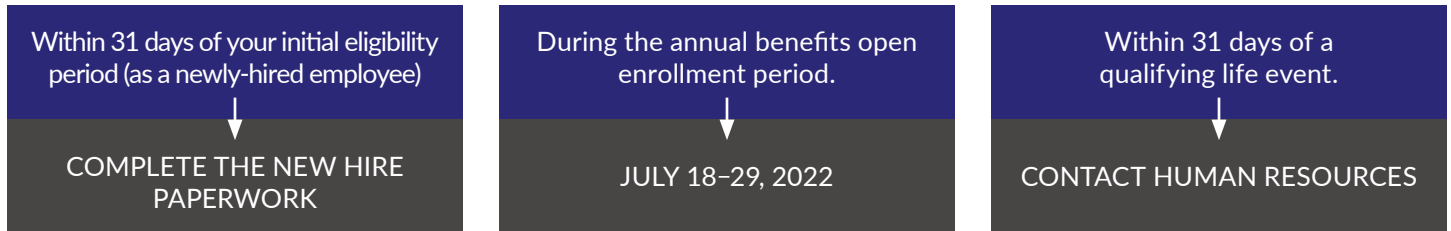
▼ WHO PAYS

Some benefits are 100% paid by Navajo Express, while others require that you contribute.

Benefit	You Pay	Navajo Express Pays
Medical Insurance	X	X
Dental Insurance	X	X
Vision Insurance	X	X
Health Savings Account	X	
Basic Life and AD&D Insurance		X
Supplemental Life Insurance	X	
Disability Insurance	X	X
Accident Insurance	X	X
Critical Illness Insurance	X	
Hospital Indemnity Insurance	X	
Home and Auto Discount	X	
Legal Assistance	X	
Pet Insurance	X	
401(k) Retirement Savings Plan	X	

WHEN TO ENROLL

You can only sign up for benefits or change your benefits at the following times.



The choices you make at this time will remain in place through July 31, 2023, unless you experience a qualifying life event, as described in the Changing Your Benefits section below. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

HOW TO ENROLL

To enroll in benefits, schedule an appointment with a benefit counselor.

BENEFITS ENGAGEMENT TEAM

Navajo Express offers a comprehensive portfolio of benefits to our employees. We recognize that these benefits can be confusing to understand and navigate sometimes. Therefore, you have the opportunity to meet individually with a professional benefit counselor to ensure you choose the right benefits for you and your family's needs. The counselor can explain in detail each of your benefit options, answer questions, and assist you with the enrollment process. All information discussed is confidential.

To schedule an appointment with a benefit counselor, log in to your employee benefits website from your computer or mobile device at employeeconnects.com/navajo and select your desired appointment date and time.

- Meetings typically last 20-30 minutes
- To prepare for your meeting with a counselor:
 - » Review your benefit summary
 - » Have your necessary dependent information readily available (e.g. Social Security numbers, birth dates, etc.)



Check out the employee benefits website employeeconnects.com/navajo for benefit documents such as summaries of benefits, compliance notices, wellness information, and much more!



▼ CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for the 2022-2023 plan year, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects his or her benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.



To request a benefits change, notify Human Resources within 31 days of the qualifying life event. Change requests submitted after 31 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

MEDICAL INSURANCE

Navajo Express offers a medical plan through Imagine360.

The medical plan offers an open network, which provides you the freedom to use any provider or facility.

To see plan details, cost information, and more, visit the member portal at imagine360.com/member-login/.

The table below summarizes the benefits of the medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	HDHP Open Network
Plan Year Deductible	
Individual/Family	\$2,800/\$8,400
Out-of-Pocket Maximum (Includes deductible, copays, and coinsurance)	
Individual/Family	\$6,550/\$13,100
Preventive Care	Plan pays 100%
Physician Services	
Telemedicine	20% after deductible
Primary Care Physician	20% after deductible
Specialist	20% after deductible
Urgent Care	20% after deductible
Lab/X-Ray	
Diagnostic Lab/X-Ray	20% after deductible
High-Tech Services (MRI, CT, PET)	20% after deductible
Hospital Services	
Inpatient	20% after deductible
Outpatient	20% after deductible
Emergency Room	20% after deductible
Chiropractic (20 visits per year)	20% after deductible
Prescription Drugs	
Generic	\$10 copay after deductible
Preferred Brand	\$35 copay after deductible
Non-Preferred Brand	\$60 copay after deductible
Mail Order (Up to a 90-day supply)	2.5x retail copay

▼ MEDICAL INSURANCE

Preventive care is free for medical plan members.

The Navajo Express medical plan pays 100% of the cost of preventive care. This means you won't have to pay anything out of your pocket.



WHAT IS PREVENTIVE CARE?

The focus of preventive health care is to **PREVENT** illnesses, disease, and other health problems, and to **DETECT** issues at an early stage when treatment is likely to work best.



WHY IS PREVENTIVE CARE IMPORTANT?

It is important that you have a preventive exam each year—even if you feel healthy and are symptom free—in order to **IDENTIFY FUTURE HEALTH RISKS.**



WHAT'S COVERED?

Covered preventive services **VARY BY AGE AND GENDER.**

Talk with your provider to determine which screenings, tests, and vaccines will be covered, when you should get them, and how often.

IMAGINE360 MEMBER SUPPORT



Complete Health Care Guidance (Live and Digital Resources)

Imagine360 will help you find and compare providers based on quality metrics, cost and other information so that you can make an informed choice. Finally, no more random internet searches. You'll get real-time, industry-leading data.



Health and Clinical Support

A team of licensed medical professionals and counselors are available to help you manage medical conditions like diabetes, asthma, and heart disease. They'll also help you understand a new diagnosis or treatment plan, manage your medications, and even schedule appointments.



Price Protection and Billing Support

Your health plan has built-in price protection to make sure you don't overpay for care. Claims are reviewed to make sure they don't exceed your plan's allowable limits. If a provider does not accept your plan's payment, they may send you a bill for the difference. Imagine360 can work to get it resolved; be sure to notify Imagine360 right away if you have a question about a bill.

▼ MEDICAL INSURANCE

Get the most out of your health plan.

We understand—benefits are complex. The good news is that Imagine360 is committed to making it easier for you with personal, proactive support. Their 360-degree member support offers complete guidance for all your health care needs. This includes finding providers, support from licensed medical professionals to help manage medical conditions, and answering coverage and billing questions.

Their compassionate member experience team is available to listen and advocate on your behalf. They look after you and your family and make it easy for you to get the help you need.

SERVICE AND SUPPORT

Your health plan includes complete health care guidance, as well as price protection and billing assistance. Just contact the member experience team by calling the number on your Benefits ID card.

The Imagine360 team can help you with:

- Benefits information.
- Finding a doctor.
- Questions about a condition or treatment plan.
- Information about a claim or bill.

Support is available Monday–Thursday from 7 a.m.–9 p.m. CST and Friday from 7 a.m.–7 p.m. CST.

BENEFITS ID CARD

Your Benefits ID card has all the information you and your provider need.

Make sure to:

- Always present your Benefits ID card with you when you go to a health care provider.
- Ask the provider to call the phone number on the card if they have any questions about your benefits coverage.

BILLING QUESTIONS

When you work with the Imagine360 team, you'll never stand alone in the face of resolving a bill for health care services that is more than your responsibility.

- **How will you know if you're being charged too much?** After receiving medical care, you will get an explanation of benefits (EOB) specifying what you owe for services. If you receive a bill for more than this amount, contact Imagine360 immediately.
- **How will Imagine360 help you?** Once you receive your bill, you and your family are assigned a personal advocacy expert who will provide you with support every step of the way. After you give Imagine360 written permission to advocate on your behalf, their team begins working to resolve the claim with your health care provider.
- **Who can you call with questions?** Your dedicated advocacy expert is your main line of support, continually monitoring the progress of your account while proactively keeping you up to date.
- **Keep an eye on your mail.** If you receive any billing correspondence in the mail, send it to Imagine360 right away. Their team will take it from there, keeping you in the loop throughout the process.

▼ MEDICAL INSURANCE

MEDICAL COSTS

Listed below are the monthly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Monthly surcharges

- If you are a tobacco-user, a \$75 monthly surcharge will apply.
- A working spouse surcharge of \$50 per month applies if your spouse is offered medical insurance through his or her employer and enrolls in the Navajo Express medical plan.

Coverage Level	HDHP	
	Navajo Pays	You Pay
Employee Only	\$311.66	\$191.28
Employee + Spouse	\$623.31	\$382.56
Employee + Child(ren)	\$592.15	\$363.44
Employee + Family	\$903.80	\$554.72

TOBACCO-USER SURCHARGE

If you are a tobacco-user and enroll in the Navajo Express medical plan, a monthly surcharge of \$75 will apply.

During the annual open enrollment period, you will be required to indicate whether you have used tobacco in the last six months. If you indicate that you are tobacco-free, you and your spouse (if enrolling) will be required to sign an affidavit and confirm non-tobacco use in the past six months through cotinine testing. Falsification of this certification will result in disciplinary action, up to and including termination.

If you currently use tobacco, you can qualify for the standard medical plan costs by completing a tobacco cessation program. Upon completion, your rate will be adjusted to the non-tobacco rate retroactively to August 1, 2022. You must provide proof of completion. For more information, contact Human Resources, call 800-784-8669, or visit coquitline.org.

Note: If your personal physician finds that it would be medically inappropriate for you to attempt to quit using tobacco, Navajo Express will accommodate the physician's recommendation by waiving the tobacco-free requirement.

PAYTIENT

Paytient is the new way to pay for your medical, dental, vision, pharmacy, and veterinary expenses over time. You choose the repayment plan that works for your family's budget. No interest. No fees.

With Paytient, you can turn an unexpected out-of-pocket medical expense into a planned, and affordable repayment plan. Please follow the steps below to activate your account.

Get started:

1. Create an account at my.paytient.com/signup. Use your personal email to sign up and verify.
2. Explore all the different places you can buy now, pay later with no interest or hidden fees.

The Paytient team is all ears for feedback as you explore the app. Please share any feedback with the Paytient team via hello@paytient.com.

HEALTH SAVINGS ACCOUNT

If you enroll in the Navajo Express medical plan, you may be eligible to open and fund a health savings account (HSA) through Optum Bank.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

NAVAJO EXPRESS HSA CONTRIBUTION

If you enroll in the medical plan, Navajo Express will help you save by making a contribution to your HSA:

- **Employee-only coverage:** \$650
- **Employee + spouse coverage:** \$750
- **Employee + child(ren) coverage:** \$1,000
- **Family coverage:** \$1,000

The Navajo Express contribution will be pro-rated and disbursed throughout the plan year on a monthly basis.

IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the Navajo Express contribution) cannot exceed the IRS allowed annual maximums.

2022 maximums:

- **Individuals:** \$3,650
- **All other coverage levels:** \$7,300

2023 maximums:

- **Individuals:** \$3,850
- **All other coverage levels:** \$7,750

If you are age 55+ by December 31, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if you are enrolled in the Navajo Express medical plan and meet additional eligibility requirements. Refer to myuhc.com for eligibility information.

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



use

Use your HSA dollars today to pay for eligible health care expenses such as: deductibles, doctor's office visits, dental expenses, eye exams, and prescriptions.



save

Use your HSA to prepare for the unexpected. An HSA allows you to save and roll over money from year to year. The money in the account is always yours, even if you change health plans or jobs.



invest

The money in your HSA can be invested and grows tax-free—including interest and investment earnings. After you reach age 65, your HSA dollars can be spent without penalty on any expense.

▼ DENTAL INSURANCE

Navajo Express offers a dental insurance plan through UnitedHealthcare.

The UnitedHealthcare PPO dental plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a UnitedHealthcare network provider. Locate a UnitedHealthcare network provider at myuhc.com.

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	UnitedHealthcare PPO Dental Plan	
	In Network	Out of Network
Plan Year Deductible		
Per person	\$50/\$150	
Plan Year Benefit Maximum	\$1,500	\$1,000
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	
Basic Services (Oral surgery, fillings)	10% after deductible	
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial], periodontal services, endodontic services)	50% after deductible	
Orthodontia Services	50%	
Orthodontia Lifetime Maximum	\$1,000	



Regular dental visits tell your dentist a lot about your overall health, including whether or not you may be developing a disease like diabetes, heart disease, kidney disease, and some forms of cancer.

DENTAL COSTS

Listed below are the monthly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	UnitedHealthcare PPO Dental Plan
Employee Only	\$19.21
Employee + Spouse	\$40.24
Employee + Child(ren)	\$49.72
Employee + Family	\$66.01

VISION INSURANCE

Navajo Express offers a vision insurance plan through UnitedHealthcare.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a UnitedHealthcare network provider at myuhc.com.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	UnitedHealthcare Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay	Up to \$40 allowance
Standard Plastic Lenses (Every 12 months)		
Single/Bifocal/Trifocal	\$10 copay	Allowance varies
Frames (Every 24 months)	\$130 allowance + 30% off balance	Up to \$45 allowance
Contact Lenses (Every 12 months in lieu of standard plastic lenses)	Up to \$125 allowance + 15% off balance	Up to \$125 allowance



Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

VISION COSTS

Listed below are the monthly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	UnitedHealthcare Vision Plan
Employee Only	\$5.44
Employee + Spouse	\$10.32
Employee + Child(ren)	\$10.87
Employee + Family	\$15.98

▼ LIFE AND AD&D INSURANCE

Navajo Express provides basic life and AD&D insurance **AT NO COST**. You have the option to purchase supplemental life insurance.



BASIC LIFE AND AD&D INSURANCE

Navajo Express automatically provides basic life and AD&D insurance through Voya to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. Navajo Express also provides basic life coverage for your spouse and dependent children **AT NO COST**. Please be sure to keep your beneficiary designations up to date.

- **Employee life and AD&D benefit:** \$10,000
- **Spouse life benefit:** \$2,000
- **Dependent children (to age 19, or 23 if a full-time student) life benefit:** \$1,000

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

Use the calculator at voya.com to find the right amount for you.



SUPPLEMENTAL LIFE INSURANCE

Navajo Express provides you the option to purchase supplemental life insurance for yourself, your spouse, and your dependent children through Voya.

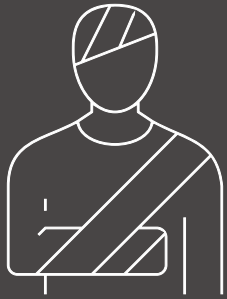
You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-ban deductible.

- **Employee:** \$10,000 increments up to \$500,000;
guarantee issue: up to \$200,000 or 2x your annual salary, whichever is less;
- **Spouse:** \$5,000 increments up to \$250,000
guarantee issue: up to \$30,000
- **Dependent children (to age 19, or 23 if a full-time student):** \$10,000;
guarantee issue: \$10,000



If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Voya.

▼ DISABILITY INSURANCE



INJURY

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DISABILITY INSURANCE

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FINANCIAL PROTECTION

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

VOLUNTARY SHORT-TERM DISABILITY INSURANCE

Navajo Express provides you the option to purchase voluntary short-term disability (STD) insurance through Voya. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of base weekly pay up to \$1,000 per week
- **Elimination period:** 14 days
- **Benefit duration:** Up to 11 weeks

LONG-TERM DISABILITY INSURANCE

Navajo Express automatically provides long-term disability (LTD) insurance through Voya to all eligible employees **AT NO COST**. To be eligible for this benefit, you must be a full-time, active, salaried employee with a minimum of 10 years of continuous service.

- **Benefit:** 60% of base monthly pay up to \$6,000 per month
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age

▼ ACCIDENT INSURANCE

If you enroll in the Navajo Express medical plan, you will receive basic accident insurance **AT NO COST**. You also have the opportunity to purchase supplemental accident coverage for yourself and your dependents. Employees who do not enroll in the Navajo Express medical plan may purchase accident insurance on a payroll deduction basis.

Accident insurance helps protect against the financial burden that accident-related costs can create. The plan pays cash benefits when unexpected medical and everyday expenses occur after a covered accident. More than 50 events trigger benefit payments, including, but not limited to: fractures, dislocations, medical fees, hospital admission, and ambulance transportation.

▼ CRITICAL ILLNESS INSURANCE

Navajo Express provides you the option to purchase critical illness insurance through Voya.

Critical illness insurance can help with the treatment costs of covered critical illnesses, such as cancer, a heart attack, or a stroke. The plan provides a lump-sum benefit upon the diagnosis and treatment of a covered illness. If you elect coverage for yourself, you may also elect coverage for your spouse.

▼ HOSPITAL INDEMNITY INSURANCE

Navajo Express provides you the option to purchase hospital indemnity insurance through Voya.

Hospital indemnity insurance can help with the financial burden associated with hospital admissions. This plan provides a lump-sum benefit due to a hospitalization. Benefits include: a hospital confinement benefit, a hospital admission benefit, and a hospital intensive care benefit. If you elect coverage for yourself, you can elect coverage for your spouse and child(ren).

▼ HOME AND AUTO DISCOUNT

Navajo Express provides you the option to purchase home and auto insurance at discounted rates through MetLife.

MetLife offers customizable insurance to fit your individual needs.

▼ PERKSPOT

Navajo Express provides you with access to PerkSpot.

PerkSpot is a discounts platform that allows you to find everyday deals and discounts on all the products you love like, AMC theater movie tickets, Target, Enterprise car rentals, Disney Parks and Resorts, Apple products, gym memberships, and much more, at no cost to you! Download the PerkSpot mobile app from the App Store or Google Play or visit locktonmws.perkspot.com/login today to start saving.

LEGAL ASSISTANCE

Navajo Express provides you the option to purchase legal assistance through MetLife.

The MetLaw Hyatt Legal Assistance plan offers you economical access to attorneys for common legal services such as will preparation, estate planning, family law, and more.

A knowledgeable client service representative can help you locate a plan attorney in your area. You will also have convenient online access to resources that will assist with court appearances, document review and preparation, or real estate matters.

PET INSURANCE

Navajo Express provides you the option to purchase pet insurance through Nationwide.

You have the option to choose from three plans. Premiums vary based on the age of the pet, species, size (as an adult), plan type, deductible, and state of residence.

For more information about any of these additional benefits, visit employeeconnects.com/navajo.

401(k) RETIREMENT SAVINGS PLAN

Navajo Express offers a 401(k) retirement savings plan administered by Principal.

Navajo Express provides employees a golden opportunity to save for retirement while lowering tax burden on those savings through Principal.

Below is a brief summary of the benefits and eligibility for participation in this retirement program:

- Options include pre-tax 401(k) plan and post-tax Roth plan.
- You are given a variety of investment options and the convenience of saving through automatic payroll deductions.
- The amount you choose to defer from your pay is tax deductible (Roth plan excluded), while the investment earnings is tax deferred.

VESTING

Vesting refers to your “ownership” of a benefit from your plan. You are always 100% vested in the money you contribute to the plan and the earnings on that money.

Vesting Schedule				
1 year of service	2 years of service	3 years of service	4 years of service	5 years of service
20% vested	40% vested	60% vested	80% vested	100% vested

CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact Navajo Express Human Resources.

Dee Dee Gutierrez, Human Resources
 303-286-0758
hr@navajo.com

Provider/Plan	Contact Number	Website
Medical—Imagine360	800-716-2852	imagine360.com/member-login/
Dental—UnitedHealthcare	866-633-2446	myuhc.com
Vision—UnitedHealthcare	800-638-3120	myuhc.com
Health Savings Account—Optum Bank	866-234-8913	myuhc.com
Life and Disability Insurance—Voya	877-236-7564	voya.com
Accident Insurance—Voya	877-236-7564	voya.com
Critical Illness Insurance—Voya	877-236-7564	voya.com
Hospital Indemnity Insurance—Voya	877-236-7564	voya.com
Home and Auto Discount—MetLife	800-854-6011	metlife.com
PerkSpot	N/A	locktonmws.perkspot.com/login
Legal Assistance—MetLife	800-821-6400	info.legalplans.com Password: LEGAL
Pet Insurance—Nationwide	877-738-7874	petsnationwide.com
401(k) Retirement Savings Plan—Principal	800-547-7754	principal.com

This summary of benefits is not intended to be a complete description of the terms and Navajo Express insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Navajo Express maintains its benefit plans on an ongoing basis, Navajo Express reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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