

benefits *guide*

2024

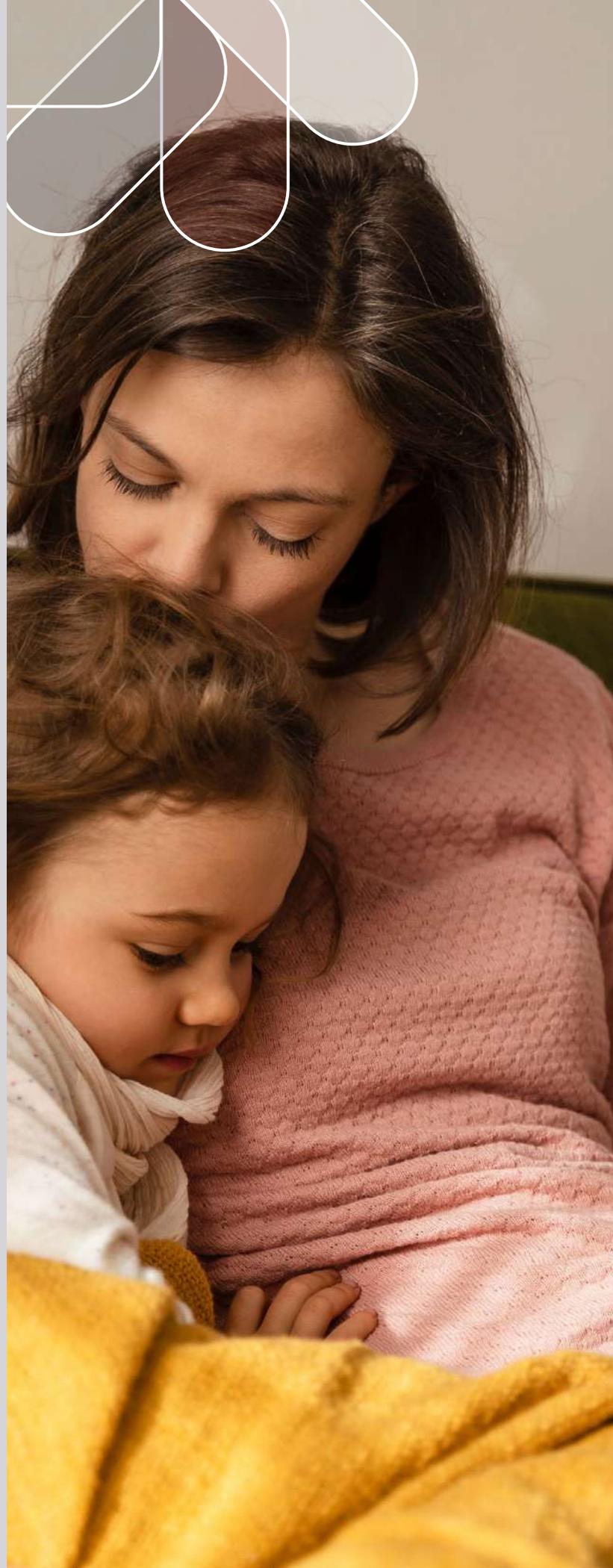


ALTO

FIELD EMPLOYEES/CLINICIANS

Here's where to find ...

Eligibility and enrollment	3
American Worker — fixed indemnity plan	5
American Worker — dental	6
American Worker — vision	7
American Worker — short-term disability	8
American Worker — life and AD&D insurance	9
Basic insurance terms	10
Contacts	11



Eligibility and enrollment

You are an important part of our business at Alto Healthcare Staffing. When we hire, retain and develop the right people at all levels of our organization, we achieve extraordinary results. Alto Healthcare Staffing appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable benefits to help you take care of yourself and your family.

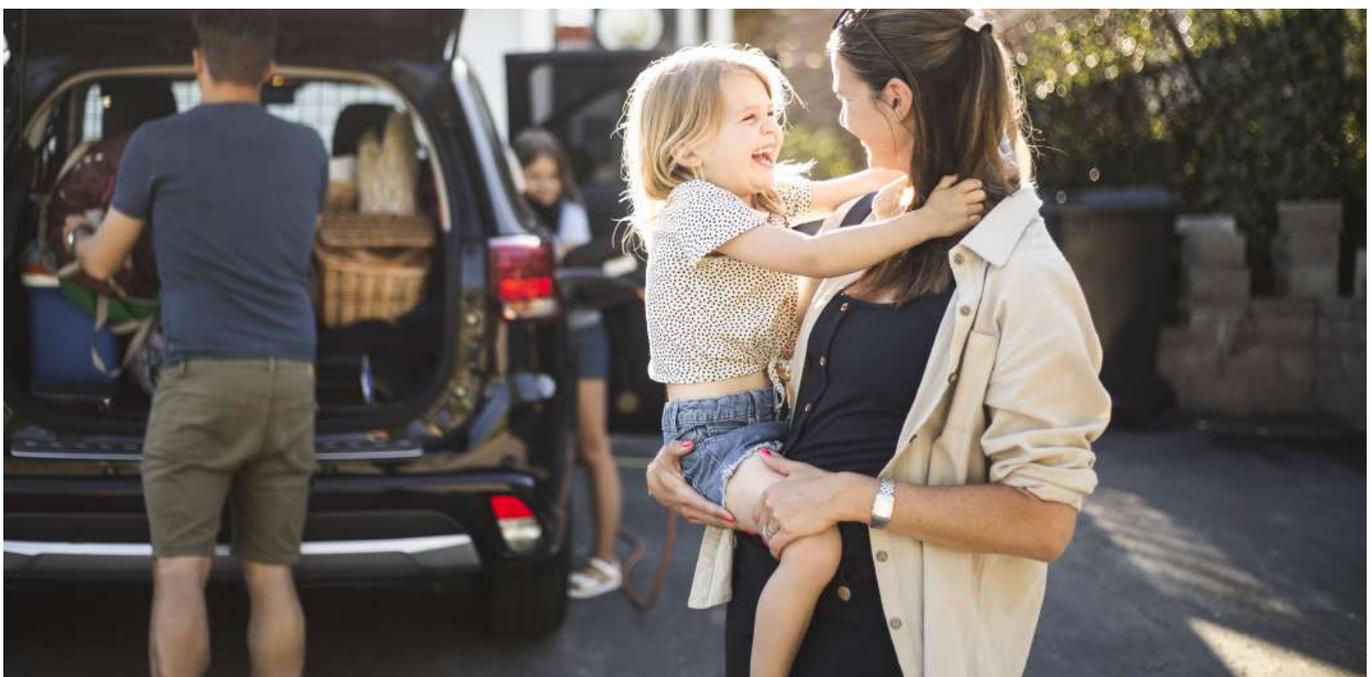
When does coverage begin?

- As an hourly/part-time employee, you are eligible to enroll in benefits provided by American Worker. There is no waiting period and your coverage will begin at the first available effective date following date of employment.

Eligible dependents

Dependents eligible for coverage in the benefit plans include:

- Your spouse to whom you are legally married, including an opposite-sex spouse or a same-sex spouse. Please note there are special eligibility requirements for the medical plan.
- You or your spouse's unmarried child who is under age 26, including a natural child, a stepchild, a legally adopted child, a child placed for adoption, or a child for whom you or your spouse is the legal guardian.
- An unmarried child aged 26 or older who is or becomes disabled and who is dependent upon you. A statement of dependent eligibility must be completed and approved by carriers.
- A child for whom healthcare coverage is required through a qualified medical child support order, other court order or administrative order.



HOW TO ENROLL

New hires

New hires are eligible to enroll in most benefits the first day of employment. If you don't enroll in your benefits within 30 days of becoming eligible, you must wait until the next open enrollment period or within 30 days of experiencing a qualifying life event. It is your responsibility to enroll within 30 days of becoming eligible using Employee Navigator.

Open enrollment

Each year during open enrollment, you have the opportunity to choose and change benefits to meet your needs for the upcoming plan year. Once you make selections, you may not change your benefits during the year unless there is a qualifying life event. All changes made during open enrollment are effective Jan. 1 of the following year.

Qualifying life event

You cannot change your benefits elections during the year unless you have a qualifying life event. When a qualifying event occurs, you have 30 days from the date of the event to request changes to your coverage using Kronos.

Examples of qualifying life events include:

- A change in your legal marital status (marriage or divorce).
- A change in the number of your dependents (through birth or adoption).
- A change in your spouse's employment status (resulting in a loss or gain of coverage).
- A change in your benefits eligibility coverage.

Important note: A copy of a marriage license is required for a spouse. Copies of birth certificates are required for children. Additionally, you will be asked to input the Social Security number for each dependent into Employee Navigator.

American Worker — fixed indemnity plan

	Plan 1	Plan 2
Physician's office	\$75 per day, 6 days per year	\$100 per day, 6 days per year
HealthiestYou	Free access to doctors by phone or online	Free access to doctors by phone or online
Outpatient diagnostic lab	\$60 per testing day, 3 days per year	\$75 per testing day, 2 days per year
Outpatient diagnostic x-ray	\$150 per testing day, 2 days per year	\$200 per testing day, 2 days per year
Advanced studies	\$300 per testing day, 1 day per year	\$500 per testing day, 1 day per year
Preventive care	\$100 per day, 1 day per year	\$100 per day, 1 day per year
Emergency room sickness	\$150 per day, 2 days per year	\$200 per day, 2 days per year
Surgical		
Inpatient	\$2,000 per day, 1 day per year	\$4,000 per day, 1 day per year
Outpatient	\$1,000 per day	\$2,000 per day
Outpatient minor	\$200 per day	\$400 per day
Outpatient maximum	1 day per year	1 day per year
Anesthesia	30% of surgical benefit	30% of surgical benefit
Daily hospital indemnity	\$300 per day, 500 day lifetime maximum	\$600 per day, 500 day lifetime maximum
Hospital admission	\$500 lump sum per confinement	\$500 lump sum per confinement
Inpatient miscellaneous	-	\$100 per day, 60 days per year
Intensive care unit	\$600 per day, 30 days per year	\$1,200 per day, 30 days per year
Substance abuse	\$150 per day, 30 day per year	\$300 per day, 30 days per year
Mental illness	\$150 per day, 30 day per year	\$300 per day, 30 days per year
Skilled nursing	\$150 per day, 60 days per stay	\$300 per day, 60 days per stay
Outpatient substance abuse	\$10 per day, \$550 per year	\$10 per day, \$550 per year
Outpatient mental illness	\$10 per day, \$550 per year	\$10 per day, \$550 per year
Ambulance (ground and air)	-	\$500 per day, 1 day per year
Life and AD&D insurance		
Employee	-	\$10,000
Spouse/child/infant (life only)	-	\$5,000/\$2,500/\$400
Accident medical	Up to \$5,000 per occurrence	Up to \$5,000 per occurrence
AD&D — employee/spouse/child	\$15,000/\$7,500/\$3,000	\$15,000/\$7,500/\$3,000
Prescription drugs	\$10, \$20, \$50 Tier	\$10, \$20, \$50 Tier
PHCS limited benefit network	Physician and hospital	Physician and hospital
Weekly rates		
	Voluntary	Voluntary
Employee	\$20.88	\$32.77
Employee + spouse	\$48.64	\$79.08
Employee + child(ren)	\$35.94	\$57.92
Family	\$53.05	\$86.47

American Worker — dental

The American Worker | www.theamericanworker.com | 866.866.3424

Your employees can keep a bright, healthy smile while supporting their overall well-being with affordable dental coverage. Employees can use any provider for services, but they have access to a network of dental providers to lower out-of-pocket costs.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

To locate providers, call 800.659.2223 and select option 3 or visit www.ameritas.com.

Dental — \$1,000 Plan				
Calendar Year Maximum		\$1,000 per Covered Member		
Deductible		\$20 per Visit		
Covered Services	Waiting Period	Coinsurance		
Preventive and Diagnostic				
Routine Exam — 1 in 6 months	None	Covered at 100% (MAC*)		
Bitewing X-Rays — 1 in 6 months				
Full mouth/Panoramic X-Rays — 1 in 3 years				
Periapical X-Rays				
Cleaning — 1 in 6 months				
Fluoride for Children 13 and Under — 1 in 12 months				
Space Maintainers				
Basic treatment				
Sealants — Age 13 and Under	3 Months	Covered at 60% (MAC*)		
Restorative Amalgams				
Restorative Composites				
Endodontics				
Periodontics				
Denture Repair				
Simple/Complex Extractions	12 Months	Covered at 50% (MAC*)		
Anesthesia				
Major treatment				
Onlays				
Crowns — 1 in 10 years per tooth				
Crown Repair				
Prosthodontics — 1 in 10 years				

DENTAL WEEKLY EMPLOYEE PAYROLL CONTRIBUTIONS

Effective Jan. 1, 2024

	Voluntary
Employee	\$6.36
Employee + spouse	\$15.87
Employee + child(ren)	\$10.96
Family	\$16.64

- You can elect The American Worker dental plan regardless of whether you are enrolled in the medical or vision plan.
- You will not receive a dental ID card because you typically do not need to present one when visiting your dentist.

American Worker — vision

The American Worker | www.theamericanworker.com | 866.866.3424

Regular eye exams will not just help your employees see better, it can also detect the first signs of serious health conditions. With this plan employees will get coverage for exams as well as corrective eyewear. Visit a VSP Choice provider to get the most benefit from the plan.

To find a VSP Choice provider, call 800.877.7195 or visit www.ameritas.com.

Vision		
	VSP Choice Network	Out-of-Network
Deductibles		
Exam		\$10
Eye Glass Lenses or Frames		\$25
Annual Eye Exam	Covered in Full	Up to \$45
Lenses		
Single Vision	Covered in Full	Up to \$30
Bifocal	Covered in Full	Up to \$50
Trifocal	Covered in Full	Up to \$65
Lenticular	Covered in Full	Up to \$100
Contacts		
Fit and Follow Up Exams	15% Discount	No Benefit
Elective	Up to \$105	Up to \$105
Medically Necessary	Covered in Full	Up to \$210
Frames	Up to \$105	Up to \$70
Frequencies Based on Date of Service		
Exam	12 Months	
Lenses	12 Months	
Frame	24 Months	

VISION WEEKLY EMPLOYEE PAYROLL CONTRIBUTIONS

Effective Jan. 1, 2024

	Voluntary
Employee	\$2.12
Employee + spouse	\$4.19
Employee + child(ren)	\$3.91
Family	\$5.98

American Worker — short-term disability

The American Worker | www.theamericanworker.com | 866.866.3424

Alto provides one voluntary disability plan through Nationwide to provide financial assistance in case you become disabled or unable to work. This disability plan is available to eligible full-time employees the first of the month following the date of hire.

SHORT-TERM DISABILITY (STD) PLAN

STD benefits are designed to replace a portion of your income for a non-work-related short-term injury or illness. STD benefit is paid in a lump sum of \$150. During the first 26 weeks of injury or illness.

Short-term disability	100% employee paid
Weekly maximum	\$150 lump sum
Maximum benefit period	26 weeks
Waiting period	8 days (accidents and sickness)
Coverage includes disability due to pregnancy and childbirth	
Weekly rate	Voluntary
Employee	\$3.50

The short-term disability benefit is not available to residents of NH and VT. Residents of MN and WA will have modified rates.



American Worker — life and AD&D insurance

The American Worker | www.theamericanworker.com | 866.866.3424

Life insurance can help your loved ones during trying times. This benefit provides cash that can assist families in the event of a death. This benefit can protect the future of the ones that depend on you the most.

Life and AD&D insurance	Benefit amount
Employee	\$20,000
Dependent life insurance	
Spouse	\$2,500
Child (6 months to 26 years)	\$1,250
Infant (10 days to 6 months)	\$200
Weekly rates	Voluntary
Employee	\$2.25
Employee + spouse	\$2.53
Employee + child(ren)	\$2.53
Family	\$2.88

The Life and AD&D Insurance benefit is not available to residents of NH and VT. Residents of MN and WA will have modified rates.



Basic insurance terms

Deductible

The medical plan has an embedded deductible. No one family member may contribute more than the individual deductible amount to the family deductible. Once the single deductible has been satisfied, benefits for that member are payable subject to coinsurance. Once the family deductible has been satisfied, benefits for the family are payable subject to coinsurance.

Deductibles run on a calendar year basis and will reset to \$0 every Jan. 1. This is also known as your benefit period.

Copayment

A flat dollar amount that you pay for certain healthcare services (such as office visits).

Coinsurance

The percentage of cost that the plan and you share for covered healthcare expenses. For example, the plan may pay 80% of the cost and you may pay 20%. In this case, 20% is your coinsurance. Your network coinsurance is a percentage of the discounted charges that your carrier has negotiated.

Out-of-pocket limit

When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. Your copays, coinsurance and deductibles count toward your out-of-pocket limit.

Preventive care

Unlike diagnostic care, which is used to find the cause of existing illnesses, preventive care helps protect you from getting sick. The range of preventive care services covered at no cost share when provided in-network are designed to meet the requirements of federal and state law. Exclusions and limitations may apply. Check your medical policy for details.



Contacts

FIXED INDEMNITY PLAN

The American Worker

Customer service: 866.866.3424

Website: www.theamericanworker.com

DENTAL

UnitedHealthcare

Customer service: 866.414.1959

Website: www.myuhc.com

VISION

UnitedHealthcare

Customer service: 800.638.3120

Website: www.myuhc.com

VISION

The American Worker

Customer service: 866.866.3424

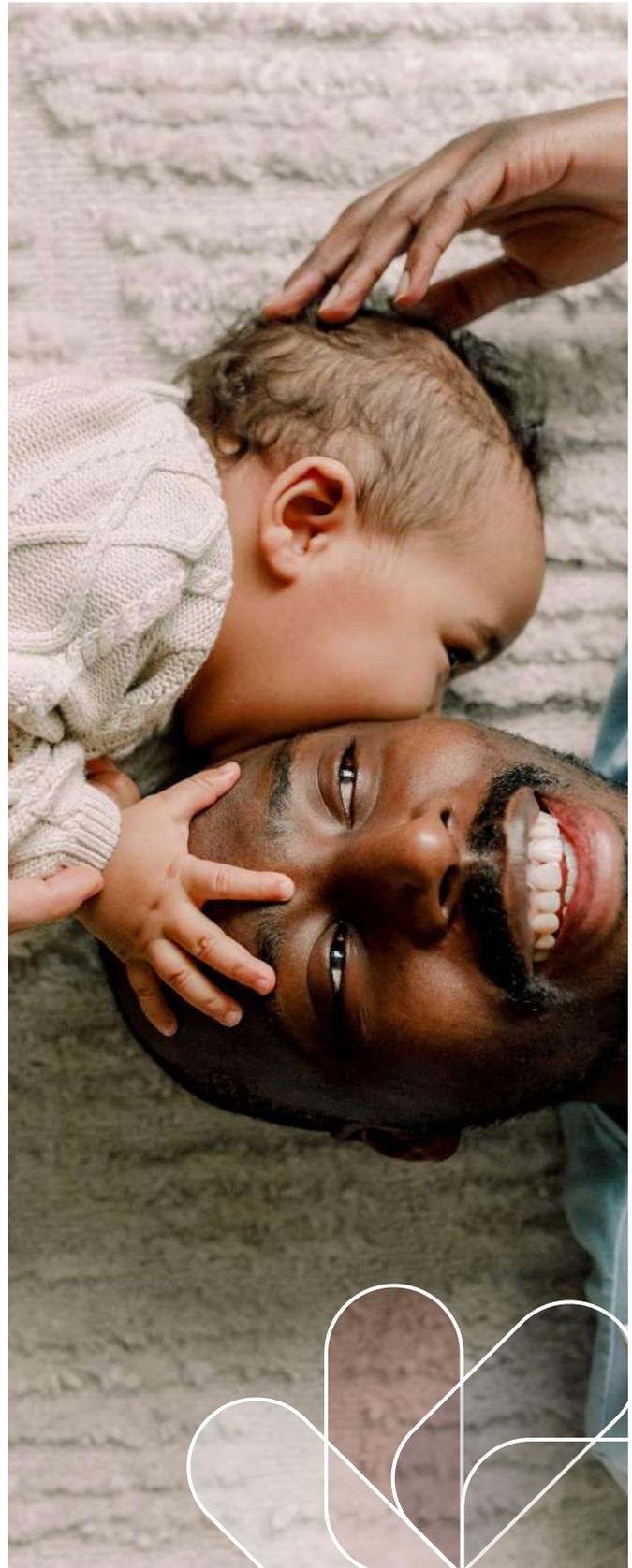
Website: www.theamericanworker.com

DISABILITY AND LIFE/AD&D

The American Worker

Customer service: 866.866.3424

Website: www.theamericanworker.com





The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.