NEW HIRE BENEFITS GUIDE

2021

MyPRIME
Benefits for You and Your Family
Company Drivers

PRIME inc.
>> driven by the best

Welcome to Prime!

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BENEFITS FOR YOU AND YOUR FAMILY

Prime, Inc., offers a comprehensive benefits program which is designed to help you stay healthy, feel secure, and maintain a work-life balance. Offering a competitive benefits package is just one way we strive to provide our drivers with a rewarding workplace. Please read the information provided in this guide carefully. For full details about our plans, please refer to the Summary Plan Descriptions located at **www.primeincbenefits.com.** You can also request a free Summary Plan Description from the Human Resources Department.

Who Is Eligible?

All W-2 drivers scheduled to work at least 30 hours per week are eligible to participate in Prime's benefits program. Eligible drivers may also enroll their legal spouse and dependent children (married or unmarried). A dependent child must be under 26 years old and may be the natural child, stepchild, legally adopted child, child placed for adoption, or other child for whom the driver has permanent legal custody.

When and How Do I Enroll?

As a Prime Company Driver, you are required to go through an "active enrollment" process to either decline or enroll in Prime's benefit offerings. This active enrollment will ensure that all associates are aware of the benefits offered by Prime including insurance offerings that come with guaranteed issue clause for new associates only. During this process, we also ask that you confirm that you understand the following statement: "Due to the Affordable Care Act, it is important to know that we offer you a qualified, affordable plan that satisfies the employer mandate."

There Are Two Options to Enroll:

Option 1: MyPrime Self-Service Benefits Portal. Log on and view or change your coverage by using the MyPRIME button in the Prime Mobile app or by going to www.myprimeinc.com and logging in using your sign-on code and password, or click on MyPrime under the Associates Portal. If you do not know your password, contact the Help Desk at 417-521-3148.

Option 2: Speak with a Benefits Educator through the Enrollment Call Center. You can call 877-859-6107 to speak with a representative from 8 a.m. to 7 p.m. CT Monday-Friday and 9 a.m. to 3 p.m. CT Saturday.

When Is My Coverage Effective?

If you have satisfied your new-hire eligibility, your core benefits (medical, dental, vision, dependent care, and basic life) will be effective the Saturday after your 90th day at Prime. All other benefits (supplemental life, permanent life, accident, and critical illness) will be effective the 1st of the month following 30 days of employment.

Changing Coverage During the Year

You can change your coverage during the year when you experience a qualifying change in status, such as marriage, divorce, birth, adoption, or loss of coverage. The change must be reported to the Human Resources Department within 30 days of the event and must be consistent with the event. For example, if your dependent child no longer meets eligibility requirements, you can drop coverage for only that dependent.

EARN UP TO $800 PER YEAR!!

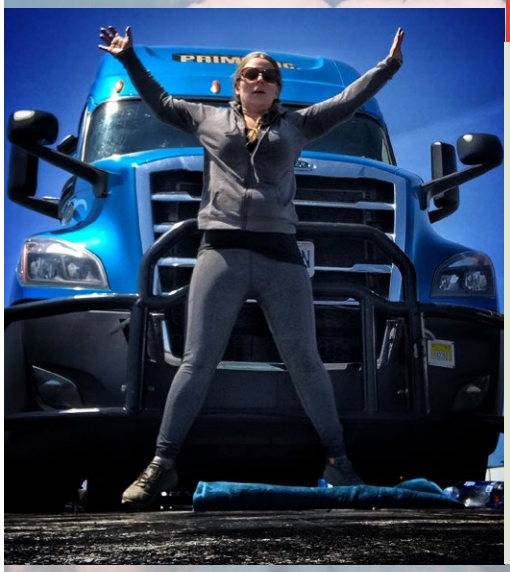
driver HEALTH & FITNESS

WWW.DRIVERHEALTHANDFITNESS.COM

A GUIDE TO:

THE COMPANY DRIVER WELLNESS PROGRAM

COMPLETELY VIRTUAL AND TRUCK FRIENDLY



WHO

PRIME COMPANY DRIVERS, ENROLLED IN MEDICAL INSURANCE THROUGH PRIME, AND PAYING SECOND YEAR RATES ARE ELIGIBLE FOR THIS PLAN.

WHAT

DESIGNED FOR ALL LEVELS OF HEALTH, THIS PROGRAM IS DESIGNED TO TEACH YOU HOW TO LIVE HEALTHIER LIVES ON THE ROAD. OUR DHF TEAM WILL GIVE YOU THE TOOLS NECESSARY TO REACH YOUR HEALTH GOALS.

WHEN

DRIVERS MAY ENROLL WHEN YOU MEET YOUR ONE YEAR ANNIVERSARY.

WHERE

SIGN UP THROUGH TRINITY HEALTHCARE IN PERSON AT THE SPRINGFIELD TERMINAL OR BY CALLING 417-521-3925, OPTION 4.

WHY

PRIME IS COMMITTED TO REWARDING DRIVERS WHO HAVE A DESIRE TO POSITIVELY CHANGE THEIR HEALTH AND WELLNESS, AND REWARD THOSE WHO ARE ALREADY LIVING A HEALTHY LIFESTYLE.

HOW

YOU WILL BE CAPABLE OF EARNING UP TO $800 PER YEAR IN HEALTH INSURANCE REIMBURSEMENTS BY COMPLETING OUR TRUCK FRIENDLY ACTIVITIES CENTERED AROUND ENHANCING YOUR OVERAL HEALTH AND WELLNESS.

LEARN MORE ABOUT COMPANY DRIVER WELLNESS PROGRAM

driver HEALTH & FITNESS

DHF COORDINATOR
MATT HANCOCK
DHF DIETITIAN
SARAH WATERMAN

LEARN MORE ABOUT DRIVER HEALTH AND FITNESS PROGRAM

ANTHEM EMPLOYEE ASSISTANCE PROGRAM

When you need help meeting life's challenges, the Anthem Employee Assistance Program (EAP) is here for you and your household members. Check out some of the services we offer — at no cost to you.

Counseling

- Up to three visits per issue
- Face-to-face counseling or online visits via LiveHealth Online
- Can call EAP or use the online Member Center to initiate services

Legal Consultation

- 30-minute phone or in-person meeting
- Discounted fees to retain a lawyer
- Online resources, including free legal forms, seminars and a library of articles

Financial Consultation

- Phone meeting with financial professionals
- Consultation available during regular business hours — no time limits or appointments needed
- Online resources, including articles, calculators and budgeting tools

ID Recovery

- Identity theft risk level checked by specialists
- Help with reporting to consumer credit agencies
- Assistance filling out paperwork and negotiating with creditors

Need help? Give EAP a try.

Call: 800-865-1044
Go online: www.anthemEAP.com
Your company web ID: PRIME

myStrength

- Online "health club for your mind"
- E-learning modules and mood trackers
- Library of videos, articles and inspirational quotes
- Supports development of personal action plans

Dependent Care and Daily Living Resources

- Information available on child care, adoption, summer camps, college placement, elder care and assisted living through the EAP website
- For help with everyday needs, like pet sitting, relocation resources and more

Other anthemEAP.com Resources

- Well-being articles, podcasts and monthly webinars
- Self-assessment tools for depression, anxiety, relationships, alcohol use, eating habits and more

Crisis Consultation

- Toll-free number for emergencies
- Round-the-clock help available
- Critical event support online to help with planning, coping and recovery resources when tragedy strikes

Available 24/7, 365 days a year
Everything you share is confidential.

MEDICAL INSURANCE

Prime offers two Medical plans through Anthem Blue Cross Blue Shield. The Medical plans offered for 2021 provide you with the opportunity to select a plan that best meets your needs. Coverage is available for drivers only, drivers plus spouses, drivers plus children, or drivers plus family coverage. The outline of the plans below will provide you with a highlight of the respective plan benefits.

Please refer to the Summary Plan Description for complete details of the respective plans.

Terms to Know

- Deductible: The first dollars of medical expenses before the insurance begins.
- Coinsurance: The plan pays a percentage of the claim after the deductible is met, and you pay the remaining percentage. Once you reach the out-of-pocket maximum, the plan pays 100%.
- Copayments: A flat dollar payment made for an office visit.

	Low PPO Option		High PPO Option	
Benefit/Service	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Single	$900	$1,800	$750	$1,500
Family	$2,700	$5,400	$2,250	$4,500
Out-of-Pocket Maximum (includes deductible)				
Single	$6,350	$11,800	$3,250	$7,000
Family	$12,700	$25,400	$7,250	$14,000
Office Visits				
Live Health Online Telehealth Visit	$20 copay	Not covered	$20 copay	Not covered
Primary Care Physician (PCP)	$50 copay	50%	$30 copay	50%
Specialty Care Physician (SCP)	$50 copay	50%	$40 copay	50%
Preventive Care	Covered at 100%	50%	Covered at 100%	50%
Emergency Room Services	30%	30%	20%	20%
Ambulance Services	30%	50%	20%	50%
Urgent Care	30%	50%	20%	50%
Inpatient/Outpatient Services	30%	50%	20%	50%
Prescription Drug Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	$100	$100	No deductible	No deductible
Retail Pharmacies 30-Day Supply				
Generic (deductible waived if an Rx is generic)	20%	50% ($45 min)	10%	50% ($45 min)
Preferred Brand	30%		20%	
Non-Preferred Brand	40%		30%	
Specialty	20% with $100 max		20% with $100 max	
Retail Pharmacy or Rx Benefits Home Delivery 90-Day Supply				
Generic	$40 copay	Not covered	$20 copay	Not covered
Preferred Brand	$80 copay		$40 copay	
Non-Preferred Brand	$120 copay		$80 copay	
Specialty	20% with $100 max		20% with $100 max	

Any services not covered by your copays will be subject to your deductible and coinsurance with the exception of preventive care.

YOUR FOUR MEDICAL PLAN OPTIONS

Option 1: Low PPO Option
Option 2: High PPO Option

2021 Weekly Medical Rates

2021 Weekly Medical Rates — First-Year Drivers		
	Low PPO Option	High PPO Option
Driver Only	$64.68	$112.26
Driver + Spouse	$128.55	$218.53
Driver + Child(ren)	$122.16	$207.89
Driver + Family	$189.84	$320.47

2021 Weekly Medical Rates — Second-Year+ Drivers		
	Low PPO Option	High PPO Option
Driver Only	$24.88	$74.84
Driver + Spouse	$49.44	$145.69
Driver + Child(ren)	$46.99	$138.60
Driver + Family	$73.01	$213.65

LIVEHEALTH ONLINE

As a member of Prime Inc's Health plan, you and your family can receive 24/7/365 access to US board-certified physicians who can consult, diagnose, and prescribe medication, if deemed appropriate, via interactive video. Regardless of time and locations, you can connect with a network physician for common and acute illnesses. The physician will be able to review your visit record and discuss symptoms and treatment options.

LiveHealth Online is one of the lowest cost options for members!
LHO is only $20 on the PPO plan.

Benefits of LiveHealth Online

- 24/7/365 access to a physician through your Anthem Sydney mobile app.
- You can speak to a doctor at work, while traveling or from the comfort of your home.
- You can save money by avoiding expensive ER and urgent care visits.
- Access to behavioral health services.
- If you are enrolled in the PPO plan you can use LiveHealth Online for $20!

When to use LiveHealth Online

- For nonemergency medical issues (especially as an alternative to the high cost of an emergency room or urgent care center visit).
- When your doctor or pediatrician is not available on your schedule.
- When you are traveling and need medical care.
- When it's not convenient to leave your home or work.
- Anytime, anywhere, including nights, weekends and even holidays.

Common conditions treated

- Cold/flu.
- Cough, congestion, sinus infection.
- Urinary tract infection.
- Allergies.
- Nausea.
- Constipation.
- Pinkeye.
- Rashes.

Anthem. BlueCross BlueShield

LiveHealth ONLINE

Keep in mind that in order to receive these copay rates, you must input your Anthem information to the LiveHealth Online Portal.

DENTAL INSURANCE

Dental benefits provided by Anthem Blue Cross Blue Shield include a large network of dental providers. To find an in-network provider in your area, visit **www.anthem.com** and choose the Dental Complete network, or call Anthem Blue Cross Blue Shield at 855-769-1465. The chart below is a brief outline of the plan. Please refer to the Summary Plan Description for complete plan details.

If you elect the Low Option, major and orthodontic services will not be covered.

	Low Option	High Option
Benefit/Service		
Deductible		
Single	$75	$75
Family	$225	$225
Calendar Year Maximum (1/1-12/31 per person)	$750	$1,000
Type 1 — Preventive Care		
Routine Oral Exams	Plan pays 100%; deductible waived	Plan pays 100%, deductible waived
X-Rays		
Cleanings		
Type 2 — Basic Services		
Sealants (up to age 16)	Plan pays 80% after deductible	Plan pays 80% after deductible
Extractions		
Anesthesia		
Fillings		
Type 3 — Major Service		
Crowns, Inlays and Onlays	Not covered	Plan pays 50% after deductible
Crown, Denture and Bridge Repair		
Endodontics		
Implants		
Periodontics		
Orthodontics		
Orthodontics Applies to Eligible Adults and Dependent Children to Age 26	Not covered	Plan pays 50% after deductible
Lifetime Maximum (per person)	N/A	$1,000

2021 Weekly Dental Rates		
	Low Option	High Option
Driver Only	$2.67	$4.48
Driver + Spouse	$5.35	$9.00
Driver + Child(ren)	$7.11	$11.95
Driver + Family	$9.77	$16.42

VISION INSURANCE

Prime offers a Vision plan through Vision Service Plan (VSP). This comprehensive Vision plan is designed to promote optimum eye health for you and your family. To find a provider, please visit **www.vsp.com.**

UV Lenses Covered at 100%!

Note: The chart below is a brief outline of the plan. Please refer to the Summary Plan Description for complete details.

	Description	Copay	Frequency
Your Coverage With a VSP Doctor			
WellVision Exam	Focuses on your eyes and overall wellness	$15	Every calendar year
Prescription Glasses		$25	See frame and lenses
Frame	$200 allowance for a wide selection of frames $220 allowance for featured frame brands 20% off amount over your allowance	Included in prescription glasses	Every calendar year
Lenses	Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children	Included in prescription glasses	Every calendar year
Lens Options	Progressive lenses Antireflective coating and UV lenses Average 20%-25% off other lens options	$25 $0	Every calendar year
Contacts (instead of glasses)	$200 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation)		Every calendar year
Extra Savings and Discounts	**Glasses and Sunglasses** 20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam.		
	Retinal Screening Guaranteed pricing on retinal screening as an enhancement to your WellVision Exam.		
	Laser Vision Correction Average 15% off the regular price or 5% off the promotional price; discounts available from only contracted facilities.		

Visit www.vsp.com for details if you plan to see a provider other than a VSP doctor. Potential reimbursements for an out-of-network vision provider:

Exam: Up to $45	Lines Trifocal Lenses: Up to $65	Frame: Up to $70	Progressive Lenses: Up to $50
Single Vision Lenses: Up to $30	Contacts: Up to $105	Lined Bifocal Lenses: Up to $50	

VSP guarantees coverage from VSP doctors only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

2021 Weekly Vision Rates	
Driver Only	$2.40
Driver + Spouse	$4.19
Driver + Child(ren)	$4.56
Driver + Family	$6.95

DEPENDENT CARE FSA

What Dependent Care Is All About

The Dependent Care Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to cover qualified child care or disabled dependent care expenses you would normally pay out of your pocket with post-tax dollars. You pay no federal or state income taxes on the money you place in a Dependent Care FSA.

How a Dependent Care FSA Works

- Choose a specific amount of pre-tax money to contribute each pay period to your account during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, submit the appropriate paperwork to be reimbursed by the plan.

Important Rules to Keep in Mind

- The IRS has a strict “use it or lose it” rule. If you do not use the full amount in your Dependent Care FSA by the end of the calendar year, you will forfeit any remaining funds, so please plan your contributions carefully.
  - You may still use any remaining Dependent Care FSA funds for the first two and a half months of your next plan year.
- Once you enroll in the Dependent Care FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one Dependent Care FSA to another.
- Re-enrollment is required each year.

Plan	Annual Maximum Contribution	Examples of Covered Expenses
Dependent Care Flexible Spending Account	$5,000 married filing jointly/ $2,500 single or married filing separately	Day care, nursery school, elder care expenses

TERM LIFE AND AD&D INSURANCE

All Prime Associates have a one-time opportunity to elect Term Life and AD&D coverage during your New Hire Enrollment. Associates must sign up within 30 days from your Date of Hire.

You will not be eligible to elect Term Life coverage after your New Hire Enrollment.

***Group Life Benefit:** $15,000

***AD&D Benefit:** $15,000

As you grow older, the amount of life and AD&D insurance for you will be reduced according to the following schedule:

At the age of	The original amount of insurance and cost will reduce to
80	50%

Waiver of Premium: If you are deemed totally disabled, your life insurance benefit will continue without payment of premium.

**Portability: If your employment with Prime ends, you may take your policy with you by paying the term life rate.*

Weekly Life and AD&D Rates	
First Year Associates	$0.70
Second Year Associates	$0.47

SUPPLEMENTAL LIFE AND AD&D INSURANCE

Through Sun Life, you have the opportunity to obtain additional Life insurance for you and your family members with no underwriting (up to the guaranteed issue amounts).

Employee Life and AD&D

- Employees may purchase up to 5x their basic annual earnings, capped at $200,000, in increments of $10,000.
- **Guaranteed issue for new hires only**: $200,000.
- Elected AD&D coverage will match the Life insurance amount.
- Accelerated benefit: Pays 80% of the Life insurance benefit for a life-threatening medical condition (maximum $160,000).
- Waiver of premium: If you are disabled, your premium will be waived until age 65 or retirement.
- Age reduction: At age 70, benefit will reduce by 33% of the original Life insurance amount, rounded to the next higher $10,000, if not already an exact multiple of $10,000; at age 75, the benefit will reduce by 33% of the in-force amount, similarly rounded. The reduced amount will not be less than $20,000.

Spouse Life and AD&D

- Employees may purchase spousal coverage up to 50% of the employee's coverage amount up to $50,000 in $5,000 increments.
- **Guaranteed issue for new hires only**: $50,000.
- Spouse AD&D is available if both employee AD&D and Spouse Life are chosen. The AD&D amount will match Life insurance.

Child Life and AD&D

- Employees may purchase $10,000 in Child Life insurance coverage. Child AD&D is available if both employee AD&D and Child Life are chosen. **Guaranteed Issue for new hires only is $10,000**.
- **Guaranteed issue**: No medical questions are required for this amount.

Please note, Child and Spouse Life and AD&D policies are only available to add at the initial enrollment or due to a life event.

Child Weekly Life and AD&D Rates Ages: Up To 26 Regardless Of Student Status	
$1,000	0.0732
$5,000	0.3658
$10,000	0.7315

IMPORTANT NEWS FOR THIS OPEN ENROLLMENT

Modified Open Enrollment — Drivers who declined coverage when first eligible can elect $20,000 of Voluntary Life and AD&D coverage on themselves without providing Evidence of Insurability (EOI). This is strictly for drivers.

Annual Purchase Guarantee — Drivers currently enrolled can increase their benefit amount by $10,000 up to the guaranteed issue amount without providing Evidence of Insurability. This is for drivers only.

Weekly Life and AD&D Rates per $1,000 of Benefit		
Age	Employee	Spouse
<20	$0.0344	$0.0298
20-24	$0.0344	$0.0298
25-29	$0.0374	$0.0328
30-34	$0.0422	$0.0376
35-39	$0.0538	$0.0492
40-44	$0.0706	$0.0660
45-49	$0.1066	$0.1020
50-54	$0.1763	$0.1717
55-59	$0.3090	$0.3044
60-64	$0.4703	$0.4657
65-69	$0.7542	$0.7495
70-74	$1.1375	$1.1328
75+	$2.2934	$2.2888

UNIVERSAL LIFE (PERMANENT LIFE INSURANCE)

Life insurance is a promise to your family to help protect their future. Trustmark Universal LifeEvents® insurance is permanent Life insurance that provides a death benefit for your family if something happens to you or your spouse.

- It helps provide permanent financial protection.
- It is a financial tool that helps you manage life at every stage, from supporting a family to sending your children to college to the need for long-term care.
- It builds cash value over time, and you can access it for life's challenges and opportunities.

Benefits can be paid as a death benefit, a living benefit, or a combination of both. Your coverage is fully portable at the same rate, so you can take it with you if you change jobs or retire. This plan offers family coverage. You may protect your spouse, your children up to age 23, and your grandchildren up to age 18 with Universal Life insurance, even if you choose not to participate.

Guaranteed Issue (No Health Questions Asked)

New Hires/Newly Eligible (First Time Offered Coverage)

- Associate: The lesser of $16 per week or $200,000 (age 64 max).

Non-Participants (if you did not elect coverage at your first opportunity)

- Associate: The lesser of $8 per week or $200,000 (age 64 max).

The LifeEvents Advantage

LifeEvents is designed to match your needs throughout your lifetime. It pays a higher death benefit during working years when expenses are high and your family needs maximum protection. Then at age 70, when financial needs are typically lower, the death benefit reduces to one-third. Consistent levels of living benefits throughout retirement are provided when you are most likely to need long-term care services.

Living Benefits

Long-Term Care (LTC)[2] pays a monthly benefit equal to that of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.

Benefit Restoration[3]

This Restores the death benefit[1] that is reduced to pay for LTC, so your family receives the full death benefit amount when they need it most.

Optional Benefits Available to Each Individual Driver for Additional Premium

Waiver of Premium: This benefit covers total disability of the primary insured and waives the premium for the base coverage and riders after the six (6)-month elimination period.

[1]Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.
[2]The LTC benefit is an acceleration of the death benefit and is not Long-Term Care insurance. It begins to pay after 90 days of confinement or services, and to qualify, you must meet conditions of eligibility for benefit. Pre-existing condition limitations may apply. Living benefit may not be available in all states or may be named differently. Please consult your policy for complete details.
[3]Not available in all states or may be named differently in some states.
IUL.205/GUL.205 is underwritten by Trustmark Insurance Company, Lake Forest, Illinois. In New York, Policy IUL.205 NY. R7-09 is underwritten by Trustmark Life Insurance Company of New York, Albany, New York. Limitations and exclusions may apply. Refer to the policy, certificate, and riders for complete details.

ACCIDENT INSURANCE

The Trustmark Accident insurance is designed to help cover the out-of-pocket expenses that result from a sudden covered accident. Since health insurance covers only certain expenses, an Accident insurance benefit will provide you a lump-sum cash benefit when a covered member is hurt unexpectedly.

The Plan Covers a Wide Variety of Injuries Due to Covered Accidents Such As:

- Burns and stitches.
- Emergency dental work.
- Dislocations or fractures.
- Eye injuries.

Examples of Covered Accident-Related Expenses

- Hospitalization — up to $2,000 in reimbursable benefit.
- Physical therapy — up to $50 (maximum of 6 visits per year).
- Surgery — up to $2,000 in reimbursable benefit.
- Emergency room services — up to $200 in reimbursable benefit.
- Follow-up office visit — up to $100 in reimbursable benefit.
- Ambulance trips — up to $450 (100 miles requirement; up to 3 trips).
- W**ellness visits — $100 per person on the plan once per year (in most states).**

Benefits are paid for non-occupational accidents* or off-the-job accidents and are paid regardless of any other Medical benefits you may have. Coverage is available for you, your spouse, and your eligible children. There are no health questions and no physical exams required.

Your coverage is portable, which means you can take your policy with you if you leave the company. Your Benefits Educator can provide you with detailed information about the plan and costs during your enrollment session.

*Benefits may vary by state, and additional benefits may be available in some states. Most benefits are paid once per person per covered accident unless otherwise noted. A-607 is underwritten by Trustmark Insurance Company, Lake Forest, Illinois.

WORKSITE CRITICAL ILLNESS INSURANCE WITH CANCER

Trustmark Critical Illness insurance provides cash to help with the extra expenses associated with a critical illness. Benefit dollars are payable to you when you are diagnosed[1] with a covered critical illness, even if you receive benefits from other insurance. You may use those benefit dollars however you see fit. You may elect an amount between $5,000 and $20,000. The minimum amount of coverage is $5,000 or $3 per week. If you choose to cover your spouse, he or she may receive 50% of the driver benefit amount; your child may receive 10% of the driver benefit.

Guaranteed Issue (no health questions asked)

New Hires/Newly Eligible (First Time Offered Coverage)

- Driver: The greater of $3 per week or $20,000.
- Spouse: $10,000.
- Child: $2,000.

Non-Participants (If You Did Not Elect Coverage At Your First Opportunity)

- Driver: The greater of $3 per week or $10,000.
- Spouse: $5,000.
- Child: $1,000.

Benefits for a Covered Critical Illness*

- Invasive cancer.
- Heart attack.
- Stroke.
- Renal failure.
- Blindness.
- Paralysis of two or more limbs.
- ALS (Lou Gehrig's disease).
- Carcinoma in situ (25% benefit).
- Major organ transplant.
- Coronary artery bypass surgery (25% benefit).
- **Wellness visits — $50 per person on the plan up to a 2 x family maximum (in most states).**

*Covered critical illnesses may vary by state. Coverage for a subsequent condition is included; please see your Benefits Educator for details.

[1]As defined by policy/group certificate.

Most states define eligibility as first diagnosis. First diagnosis means the first time a physician identifies a covered condition from its signs or symptoms. If you've been diagnosed with a covered condition prior to having coverage, you may not be eligible for a benefit for that condition. Please consult your policy/group certificate for specific covered conditions. Most skin cancer is excluded. CACI-82001 is underwritten by Trustmark Insurance Company, Lake Forest, Illinois.

SHORT TERM DISABILITY (STD) INSURANCE

Prime provides you the opportunity to purchase Short Term Disability insurance through Sun Life. In the event you become unable to work due to an off-the-job injury or illness, STD will replace a portion of your salary. Drivers may elect up to 60% of their weekly gross salary in $50 increments. You must fulfill the 14-day elimination period before you may receive disability benefits, which are payable at the same frequency as your paycheck. The full benefit duration is 24 complete weeks. Drivers who enroll in this coverage will be subject to a pre-existing condition limitation explained below.

Guaranteed Issue: Voluntary Short Term Disability is guaranteed issue at each annual enrollment. Evidence of Insurability is not required for new enrollees.

2021 Weekly STD Rates	
Driver Age	Rates per $10 of Benefit
<25	0.1828
25-29	0.1802
30-34	0.1802
35-39	0.1802
40-44	0.2005
45-49	0.2335
50-54	0.2792
55-59	0.3757
60-64	0.4823
65-69	0.5052
70+	0.5052

Conversion Benefit: The Short Term Disability Plan has a built-in conversion benefit which allows participants to take their coverage with them if they leave the company.

Pre-Existing Condition Limitation: A pre-existing condition is one for which the driver has seen a medical practitioner or taken medication in the six months prior to the coverage effective date. We will not pay benefits for any disability resulting directly or indirectly from a pre-existing condition unless the disability begins after 12 consecutive months during which the driver is continuously insured under this plan.

LONG TERM DISABILITY (LTD) INSURANCE

Drivers may purchase long-term income protection through Sun Life for possible events in which they become unable to work due to a non-work-related illness or injury. Benefit payments begin after you have satisfied the six-month elimination period. Drivers who enroll in this coverage will be subject to a pre-existing condition limitation explained below.

You may elect, in $100 increments, up to 60% of your gross monthly earnings with a $5,000 per month maximum, up to age 65. If your disability occurs at or after age 61, benefits would be paid for a reduced period of time. For covered disabilities, there are 180 days between time of injury and receipt of benefit payment.

Guaranteed Issue: Voluntary Long Term Disability is guaranteed issue at each annual enrollment. Evidence of Insurability is not required for new enrollees.

Pre-Existing Condition Limitations: You may not be eligible for benefits if you have received treatment for a condition within the past 6 months until you have been covered under this plan for 12 more or if you remain treatment free for a period of 12 consecutive months.

2021 Weekly LTD Rates	
Driver Age	Rates per $100 of Benefit
<19	$0.0498
20-24	$0.0498
25-29	$0.0542
30-34	$0.0681
35-39	$0.1059
40-44	$0.1793
45-49	$0.2806
50-54	$0.3865
55-59	$0.4763
60-64	$0.4020
65-69	$0.4020
70+	$0.4020

Definition of Disability

You would be considered disabled for benefits because of sickness or injury if:

- You are unable to perform all the material and substantial duties of your regular occupation. To attain partial benefits, you must have a 20% or more loss in monthly earnings due to the same sickness or injury.
- Mental Illness: 12-month lifetime maximum payout. If institutionalized or confined to a hospital, then benefits may be payable for a longer term.

You would continue to receive benefits if:

- The insured meets the 51% impairment rating definition after the 24-month own occupation definition. Please refer to the plan description for further details.

401(K) RETIREMENT PLAN

Prime's Success Sharing plan allows you to save for your retirement on a pre-tax basis.

Fidelity is our 401(k) provider. For questions, call Fidelity at 800-835-5097, visit www.401k.com, or see your Human Resources Department.

New Hire Enrollment

Drivers become eligible to participate in the 401(k) plan on the first day of the calendar quarter (January 1, April 1, July 1, and October 1) after they have completed 6 full months of service. Previously eligible rehires are able to participate immediately after enrolling.

How Do I Enroll?

Prior to your entry date, you will receive an enrollment packet in the mail from Fidelity with valuable information about planning for your retirement. There are two ways to enroll:

- Go online to www.401k.com. If you do not have an account with Fidelity, you will need to register online before accessing your account.
- Call Fidelity at 800-835-5097 to speak with a customer service representative.

Contributions and Investment Options

You can contribute 1% to 75% of eligible pre-tax income up to the IRS limit of $19,500*. Prime Inc., will match 100% of the first 3% of eligible compensation deferred and 50% of the next 2% of eligible compensation deferred. You may choose from a number of investment options, including investments managed by Prime Capital Investment Advisors. Participants are vested at 100% immediately upon contribution; therefore, any funds Prime matches on your 401(k) are yours from day one. If you leave employment, your contributions are yours. Contributions may be changed on a quarterly basis, and your investment allocations may be changed at any time.

*The annual IRS limit has not been announced for 2021.
This amount is subject to change.

Can I Withdraw From My Account While Still Employed?

The option to apply for a loan from your plan account is available after you have a minimum vested balance of $2,000. You may take out a loan of up to 1/2 of your vested balance, but no more than $50,000. Your total loan balance in a 12-month time frame may not exceed $50,000. Participants may also be eligible for an In-Service Withdrawal (after age 59 1/2), a Rollover Contribution Withdrawal, or a Hardship Withdrawal.*

*Please see the Summary Plan Description for specific information regarding withdrawal.

Can I Roll Over My 401(k) From Another Employer to Prime's Plan?

Yes! To roll over your 401(k) or other qualified plan from another employer:

- Contact the financial institution that holds the funds for the plan you want to transfer.
- Have them make the rollover check to "Fidelity Investments Institutional Operations Company (or FIIOC) for the benefit of YOUR NAME." (The checks must be from a financial institution; personal checks are not acceptable.)
- Once you receive the check, DO NOT cash it or put it in your bank. This check must be mailed directly to Fidelity.
- List your name, SSN, and plan number (58662) on the check.
- Complete the Rollover Application. Request the Rollover Application from Human Resources.
- Mail the information to:
  Fidelity Investment Client Service Operations
  P.O. Box 770003
  Cincinnati, OH 45277

CONTACTS

Medical Insurance

Anthem Blue Cross Blue Shield

Phone: 833-828-1977
Website: www.anthem.com

Health Savings Account (HSA)

Bank of America

Phone: 866-791-0250
Website: www.bankofamerica.com/benefitslogic

Dental Insurance

Anthem Blue Cross Blue Shield

Phone: 855-769-1465
Website: www.anthem.com

Vision Insurance

VSP

Phone: 800-877-7195
Website: www.vsp.com

Employee Assistance Program

Anthem Blue Cross Blue Shield

Phone: 800-865-1044
Website: www.anthemEAP.com and enter Prime

Dependent Care FSA

PRIME

Phone: 417-866-0001
Website: Contact HR

Short Term Disability Insurance, Long Term Disability Insurance, and Supplemental Life and ADD

Sun Life

Phone: 417-866-0001
Website: Contact HR

Universal Life Insurance, Critical Illness Insurance, and Accident Insurance

Trustmark

Phone: 800-835-5097
Website: www.trustmarksolutions.com

401(k) Retirement Plan

Fidelity

Phone: 800-835-5097
Website: www.401k.com

McGriff Insurance Services

Professional Enrollment Concepts

Enrollment Support

Phone: 877-859-6107
Website: www.pecinsuresource.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.

Anthem Employee Assistance Program

Call: 800-865-1044
Go online: www.anthemEAP.com
Your company web ID: PRIME

KC: 74723