



2019 New Hire Enrollment Guide

MyPRIME

*Benefits for You
and Your Family
Company Driver*

PRIME inc.
» driven by the best

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 associates 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.primeinc.com. You can also request a free Summary Plan Description from the Human Resources Department.

Listed below are the benefits available during your New Hire Enrollment:

| | |
|---|----|
| ComPsych® GuidanceResources® | 4 |
| Medical Insurance | 5 |
| Dental Insurance | 7 |
| Vision Insurance | 8 |
| Dependent Care FSA | 9 |
| Term Life and AD&D Insurance | 10 |
| Supplemental Life and AD&D Insurance | 11 |
| Universal Life (Permanent Life Insurance) | 12 |
| Accident Insurance | 13 |
| Worksite Critical Illness Insurance With Cancer | 14 |
| Short Term Disability (STD) Insurance | 15 |
| Long Term Disability (LTD) Insurance | 16 |
| 401(k) Retirement Plan | 17 |

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 only for that dependent.

When and How Do I Enroll?

As a Prime Company Driver Associate, 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 clauses for new associates only.

There Are Two Options to Enroll:

Option 1: MyPrime Self-Service Benefits Portal. Log on and view or change your coverage 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 HelpDesk 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. CST Monday-Friday and 9 a.m. to 3 p.m. CST Saturday.

Who Is Eligible?

All W-2 associates scheduled to work at least 30 hours per week are eligible to participate in Prime's benefits program. Eligible associates 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 associate has permanent legal custody.

When Is My Coverage Effective?

Your core benefits (Medical, Dental, Vision, Dependent Care, and Basic Life) will be effective on your 90th day of service with Prime. All other benefits (Supplemental Life, Permanent Life, Accident, and Critical Illness) will be effective the 1st of the month following 90 days of employment.

Changing Coverage During the Year

You can change your coverage during the year when you experience a qualified change in status, such as marriage,

Paid Sick Leave Policy

Company Driver Associates accrue paid sick leave as follows:

- Sick leave will accrue at a rate of 1 hour per every 30 log hours worked, up to a maximum of 48 hours (6 days).
- Sick leave usage may be limited to 24 hours (3 days) in any one calendar year.
- Sick leave accrual, usage, and balance will be reflected on your weekly pay stub.
- Sick leave pay will be based on your average wage per hour during the previous 90 days.
- Company Driver Associates are eligible to use paid sick leave after 90 days of service (W-2 or Company). Note: This policy pertains to all company drivers.

Driver Health and Fitness Program

Living a happy and healthy life is top priority at Prime. We understand that you are on the road, and we want to make sure you have the tools necessary to maintain a healthy work/life balance and not sacrifice your wellness in the long run. Take advantage of the Driver Health and Fitness program so you can get started down the path of feeling great.

Who Is Eligible?

All Company Driver Associates.

How Do I Sign Up?

<http://driverhealthandfitness.com/programs/>

Attend a one-day orientation class in Springfield, Missouri. The cost is reimbursed upon compliant completion.

How Do I Stay in the Program?

This is a 13-week program with all the tools you need to succeed. Personal one-on-one coaching will help you complete the assigned workouts each week. Approximately 300 drivers have completed this program, losing an average of 17 lbs after the 13-week process.



ComPsych® GuidanceResources®

Personal issues, planning for life events, or simply managing daily life can affect your work, health, and family. ComPsych® GuidanceResources® provides support, resources, and information for personal and work-life issues. GuidanceResources® is company-sponsored, confidential, and provided at no charge to you and your dependents. GuidanceResources® can help you and your family deal with everyday challenges.

Confidential Counseling

Someone to talk to.

This no-cost counseling service helps you address stress, relationship, and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM who are highly trained master's and doctoral-level clinicians who will listen to your concerns and quickly refer you to in-person counseling and other resources for:

- Stress, anxiety and depression
- Relationship/marital conflicts
- Problems with children
- Job pressures
- Grief and loss
- Substance abuse

Financial Information and Resources

Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- Getting out of debt
- Credit card or loan problems
- Tax questions
- Retirement planning
- Estate planning
- Saving for college

Be Informed

Call: 844.393.4975

Go online: guidanceresources.com

TDD: 800.697.0353

Your company web ID: PRIME

Legal Support and Resources

Expert information when you need it.

Talk to our attorneys by phone. If you require representation, we will refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

- Divorce and family law
- Debt and bankruptcy
- Landlord/tenant issues
- Real estate transactions
- Civil and criminal actions
- Contracts

Work-Life Solutions

Delegate your "to do" list.

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- Child and elder care
- Moving and relocation
- Making major purchases
- College planning
- Pet care
- Home repair

GuidanceResources® Online

Knowledge at your fingertips.

GuidanceResources® Online is your one stop for expert information on the issues that matter most to you... relationships, work, school, children, wellness, legal, financial, free time, and more.

- Timely articles, HelpSheetsSM, tutorials, streaming videos, and self-assessments
- Child care, elder care, attorney, and financial planner searches

- "Ask the Expert" personal responses to your questions

Just call or click to access your services.

Medical Insurance

Prime offers two Medical plans through Anthem Blue Cross Blue Shield. Rx Benefits is our prescription drug administrator for 2019. The Medical plans offered for 2019 provide you with the opportunity to select a plan that best meets your needs. Coverage is available for associates only, associates plus spouses, associates plus children, or associates and 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.

| Benefit/Service | Low PPO Option | | High PPO Option | |
|--|-----------------|----------------|-----------------|----------------|
| | 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.

2019 Weekly Medical Rates

| 2019 Weekly Medical Rates—First-Year Associates | | |
|---|----------------|-----------------|
| | Low PPO Option | High PPO Option |
| Associate Only | \$64.68 | \$112.26 |
| Associate + Spouse | \$128.55 | \$218.53 |
| Associate + Child(ren) | \$122.16 | \$207.89 |
| Associate + Family | \$189.84 | \$320.47 |

| 2019 Weekly Medical Rates—Second-Year+ Associates | | |
|---|----------------|-----------------|
| | Low PPO Option | High PPO Option |
| Associate Only | \$24.88 | \$74.84 |
| Associate + Spouse | \$49.44 | \$145.69 |
| Associate + Child(ren) | \$46.99 | \$138.60 |
| Associate + Family | \$73.01 | \$213.65 |



YOUR TWO MEDICAL PLAN OPTIONS

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

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 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—Preventative 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 |

| 2019 Weekly Dental Rates | | |
|---------------------------------|------------|-------------|
| | Low Option | High Option |
| Associate Only | \$2.43 | \$4.08 |
| Associate + Spouse | \$4.86 | \$8.18 |
| Associate + Child(ren) | \$6.47 | \$10.87 |
| Associate + Family | \$8.88 | \$14.93 |

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 | \$150 allowance for a wide selection of frames \$170 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 Average 20-25% off other lens options | \$0 \$0 | Every calendar year |
| Contacts (instead of glasses) | \$150 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 only available from contracted facilities. | | |

Visit 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.

| 2019 Weekly Vision Rates | |
|--------------------------|--------|
| Associate Only | \$2.12 |
| Associate + Spouse | \$3.71 |
| Associate + Child(ren) | \$4.03 |
| Associate + Family | \$6.15 |

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. Company Drivers must sign up within 90 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

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 guarantee issue amounts).

Employee Life and AD&D

- Employees may purchase up to 5 times their basic annual earnings, capped at \$200,000, in increments of \$10,000.
 - **Guarantee 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 inforce 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.
 - **Guarantee issue for new hires only:** \$50,000.
- Spouse AD&D is available if both employee AD&D and Spouse Life are chosen. 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.
 - **Guarantee Issue for new hires only is \$10,000.**
 - **Guarantee issue:** No medical questions are required for this amount.

| 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 |

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.

IMPORTANT INFORMATION

Modified Open Enrollment—Associates 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 associates.

Annual Purchase Guarantee—Associates currently enrolled can increase their benefit amount by \$10,000 up to the guarantee issue amount without providing Evidence of Insurability. This is for associates 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.

Guarantee 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 level of living benefits throughout retirement are provided when you are most likely to need long-term care services.

Living Benefits

Long-Term Care Benefit (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 Restoration³

Restores the death benefit¹ 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 Associate 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.

¹Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

²The 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.

³Not 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 only covers 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.

Example 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).
- **Wellness 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 diagnosed¹ 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/she may receive 50% of the associate benefit amount; your child may receive 10% of the associate benefit.

Guarantee Issue (no health questions asked):

New Hires/Newly Eligible (first time offered coverage)

- Associate: 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)

- Associate: 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.

¹As 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. Associates may elect up to 60% of your 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. Associates who enroll in this coverage will be subject to a pre-existing condition limitation explained below.

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

| 2018 Weekly STD Rates | |
|-----------------------|---------------------------|
| Associate 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 associate 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 associate is continuously insured under this plan.



Long Term Disability (LTD) Insurance

Associates may purchase long-term income protection through Sun Life for possible events in which you become unable to work due to a non-work-related illness or injury. Benefit payments begin after you have satisfied the 6-month elimination period. Associates 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 guarantee 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.

| 2018 Weekly LTD Rates | |
|-----------------------|----------------------------|
| Associate 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

Associates 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 \$19,000. Participants 50 years old or older may sign up for an additional catch up contribution not to exceed \$6000 annually. 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.

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



Important Contact Information

Medical Insurance

| | |
|---------|--|
| Carrier | Anthem Blue Cross Blue Shield |
| Phone | 833-828-1977 |
| Website | www.anthem.com |

Health Savings Account (HSA)

| | |
|---------|--|
| Carrier | Bank of America |
| Phone | 866-791-0250 |
| Website | www.bankofamerica.com/benefitslogic |

Dental Insurance

| | |
|---------|--|
| Carrier | Anthem Blue Cross Blue Shield |
| Phone | 855-769-1465 |
| Website | www.anthem.com |

Vision Insurance

| | |
|---------|--|
| Carrier | VSP |
| Phone | 800-877-7195 |
| Website | www.vsp.com |

Dependent Care FSA

| | |
|---------|--------------|
| Carrier | PRIME |
| Phone | 417-866-0001 |
| Website | Contact HR |

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

| | |
|---------|--------------|
| Carrier | Sun Life |
| Phone | 417-866-0001 |
| Website | Contact HR |

Universal Life Insurance, Critical Illness Insurance, and Accident Insurance

| | |
|---------|--|
| Carrier | Trustmark |
| Phone | 800-918-8877 |
| Website | www.trustmarksolutions.com |

401(k) Retirement Plan

| | |
|---------|--|
| Carrier | Fidelity |
| Phone | 800-835-5097 |
| Website | www.401k.com |

McGriff Insurance Services

Professional Enrollment Concepts

| | |
|---------|--|
| Carrier | Enrollment Support |
| Phone | 877-859-6107 |
| Website | www.pecinsuresource.com |

ComPsych GuidanceResources

Call: 844-393-4975

Go online: guidanceresources.com

TDD: 800-697-0353

Your company Web ID: PRIME

The information in this guide should in no way be construed as a promise or guarantee of employment or benefit coverage. Pricing, underwriting, plan specifics and all other product features are solely that of the Insurance Company and not Lockton or Regions Insurance Group. If there is a conflict between the information in this guide and the actual plan document or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies, and plan documents available from the Human Resources Department.