SCHUSTER

2027 EMPLOYEE BENEFITS GUIDE



WE KEEP AMERICA MOVING.

MEDICAL COVERAGE & RATES

ELIGIBILITY

Full time employees (30 hours per week) and their dependents are eligible the first of the month on or following 60 days of employment. Eligible dependents are spouse and children to age 26 unless otherwise noted.

PREMIUMS INCLUDE HEALTH, DENTAL & VISION

- Weekly premium deductions are taken per paycheck – 52 pay periods per year (pre-tax).
- New hires are not eligible for "Wellness Incentive Rates."
- Requires completion of biometric screening which is held July and August each year. Wellness Incentive rates will be adjusted each January 1.

MEDICAL PLAN RATES

FEATURE	HEALTH PARTNERS TRADITIONAL PLAN (1) (with copays)		HEALTH PARTNERS HIGH DEDUCTIBLE PLAN (HDHP) + HSA (2)	
	Employee Only	Family	Employee Only	Family
Weekly Premium (Full Rate)	**$88.50** per week	**$285.00** per week	**$47.50** per week	**$140.00** per week
Weekly Premium (Wellness Incentive Eligible)	$69.00 per week	$221.50 per week	$37.00 per week	$105.00 per week
Calendar Year Deductible	**$2,500** Individual	**$5,000** Family	**$3,500** Individual	**$6,850** Family
Coinsurance	**20%**		**0%**	
Out-of-Pocket Maximum	**$5,000** Individual	**$10,000** Family	**$3,500** Individual	**$6,850** Family
Preventive Care	**Covered at 100%**		**Covered at 100%**	
Physician Office Services	**$30 Copay**		**Deductible**	
Specialist Office Services	**$60 Copay**		**Deductible**	
Prescription Drugs - Tier 1 - Tier 2 - Tier 3 - Specialty	**$15 Copay** **$40 Copay** **$60 Copay** **$250 Copay**		**Deductible** **Deductible** **Deductible** **Deductible**	

DENTAL / VISION ONLY RATES

Affordable coverage for a healthier smile and clearer vision.

Employee	Family	Employee Only Health + Family Dental/Vision
$6.07 / week	**$16.11** / week	**$10.04** / week

HEALTH SAVINGS ACCOUNT (HSA) (HDHP Plan Only)

When you select the High Deductible Health Plan (HDHP) offered through Schuster, you are required to contribute a minimum of $20 for single coverage or $50 for family coverage per week to a Health Savings Account (HSA).

REQUIRED HSA CONTRIBUTION (WITH WEEKLY RANGES)

Employee Only	Family
$20 - $86 per week	**$50 - $173** per week

IMPORTANT INFORMATION

- **Embedded Deductible** means if the employee has family coverage, no one family member contributes more than the individual amount. Family members may combine their covered expenses to satisfy the required family deductible and out-of-pocket maximums.
- **Non-Embedded Deductible** means if the employee has family coverage, the entire family deductible must be met prior to any benefits becoming available. Family members may combine their covered expenses to satisfy the required family deductible.
- **Calendar year deductibles** begin on January 1st and ends on December 31st. Calendar year deductibles must every January 1st.

HEALTH SAVINGS ACCOUNT (HSA)

THROUGH PRIMEBANK

WHAT IS AN HSA?

A Health Savings Account (HSA) is a tax-advantaged savings account available with the High Deductible Health Plan (HDHP). You can use pre-tax dollars to pay for qualified medical, dental, and vision expenses, helping to lower your taxable income and save money for current and future healthcare costs.

2027 IRS CONTRIBUTION LIMITS

COVERAGE LEVEL	IRS ANNUAL LIMIT (including any employer contributions)	CATCH-UP CONTRIBUTION (age 55+)
Employee Only	$4,500	$1,000
Family	$9,000	$1,000

HOW AN HSA WORKS

- You decide how much to contribute, up to the IRS annual limit.
- Contributions are made with pre-tax dollars, which can lower your taxable income.
- The money in your HSA rolls over from year to year.
- You can use your HSA funds to pay for qualified medical, dental, and vision expenses for you and your eligible dependents.
- After age 65, funds can be used for non-medical expenses (ordinary income tax may apply).
- You keep the funds, even if you change health plans or leave the company.

WHY PARTICIPATE?

- **Tax Savings** – Contributions are pre-tax, reducing your taxable income.
- **Build for the Future** – Funds roll over each year and can be used now or saved for future healthcare needs.
- **More Control** – You decide how much to contribute and when to use the funds.
- **Triple Tax Advantage** – Contributions are tax-deductible, funds grow tax-free, and withdrawals for qualified medical expenses are tax-free.
- **Wide Range of Uses** – Can be used for medical, dental, vision and other eligible healthcare expenses for you and your dependents.

IMPORTANT TO KNOW

- Schuster **does not contribute** to HSA accounts.
- The company will open your HSA account with Primebank for you.
- Employees are **responsible for e-signing** the required document and ordering your HSA debit card.
- You must be enrolled in the High Deductible Health Plan (HDHP) to be eligible.
- Contributions are made with pre-tax dollars.
- HSA contributions are determined by the IRS and are subject to change each year.

QUALIFIED EXPENSES

You can use your HSA funds to pay for eligible expenses, including:

- Medical expenses (deductibles, copays, coinsurance)
- Prescription drugs
- Dental expenses
- Vision expenses
- And more...

Please refer to the Summary of Benefits and Coverage (SBC) for a complete list of eligible expenses.



DENTAL & VISION COVERAGE

DENTAL COVERAGE
Through Ameritas

Our dental plan through Ameritas helps you and your dependents maintain good oral health with comprehensive coverage for preventive, basic and major services.

FEATURE	IN-NETWORK (PPO) & OUT-OF-NETWORK
Annual Deductible (individual / family)	**$50 / $150**
Calendar Year Maximum (per person)	**$1,250**
Preventive Services (cleanings, exams, x-rays, fluoride, sealants)	**80%** Preventive services do not apply toward the out-of-pocket maximum.
Basic Services (fillings, simple extractions, periodontics, endodontics)	**80%** after deductible
Major Services (crowns, bridges, dentures)	**50%** after deductible
Orthodontia (children to age 19)	**50%** $1,000 lifetime maximum

VISION COVERAGE
Through VSP

Our vision plan through VSP helps keep your eyes healthy with coverage for routine eye exams, lenses, frames, and contacts.

FEATURE	IN-NETWORK (VSP Choice Network)	OUT-OF-NETWORK
Eye Exam (every 12 months)	**$25 copay**	Up to $45 allowance
Frames (every 24 months)	**$180 allowance** ($25 copay)	Up to $70 allowance
Lenses (every 12 months)	**$25 copay** Single Vision Bifocal Trifocal Lenticular	Up to $60 allowance
Contact Lenses (instead of glasses, every 12 months)	**$180 allowance** (fitting fees may apply)	Up to $105 allowance

DENTAL IMPORTANT INFORMATION

- In-network services provide the highest level of benefits and lower out-of-pocket costs.
- Out-of-network services are covered at the levels shown above and you may be responsible for any difference between the provider's charge and the plan allowance.
- Preventive services are covered at 80% and do not apply toward the out-of-pocket maximum.
- Orthodontia coverage is for dependent children to age 19.
- Please refer to the Summary of Benefits and Coverage (SBC) for complete details, including covered services and exclusions.

VISION IMPORTANT INFORMATION

- In-network providers include the VSP Choice Network doctors.
- An eye exam is covered once every 12 months.
- Frames are covered once every 24 months.
- Lenses are covered once every 12 months.
- Contact lenses are covered once every 12 months (instead of glasses). Fitting fees may apply.
- Out-of-network benefits are paid up to the listed allowance amounts.
- Please refer to the Summary of Benefits and Coverage (SBC) for complete details, including covered services and exclusions.

To find an in-network provider, visit **ameritas.com (dental)** or **vsp.com** (vision).
Please see the Summary of Benefits and Coverage (SBC) for detailed information regarding your benefits.

LIFE AND DISABILITY INSURANCE

PROTECT WHAT MATTERS

Life and disability insurance provide financial protection for you and your family when the unexpected happens. These benefits help bring peace of mind by offering support during some of life's most challenging times.

LIFE INSURANCE

COMPANY-PROVIDED

Schuster provides basic life and accidental death and dismemberment (AD&D) insurance at no cost to you.

Employee Benefit:
$15,000 Term Life + $15,000 AD&D

If you cover any dependents on Schuster's medical insurance, Schuster pays for a term life benefit in the following amounts where applicable.

Dependent Coverage	Term Life Benefit
Legal Spouse	$2,500
Child(ren) – age 14 days to 26 years	$1,000

- The employee is automatically the beneficiary for any dependent coverage.
- All coverage is subject to a reduction schedule beginning at age 65 for all Life & AD&D.

VOLUNTARY LIFE/AD&D

You have the option to purchase additional life and AD&D coverage for yourself, your spouse and/or dependent children.

Who is Eligible?	Guarantee Issue Amount for Life at Initial Eligibility
Employee	$5,000 increments Up to $200,000
Spouse	$5,000 increments Up to 100% of Employee amount, maximum $30,000
Child(ren) – age 14 days to 26 years	$2,500 increments Up to 100% of Employee amount, maximum $10,000

- Guarantee issue amount(s) of $200,000 employee; $30,000 spouse and $10,000 child(ren) with no health questions upon initial eligibility.
- If you and your eligible dependents have already elected voluntary life coverage, you may increase your benefit amount during the annual Open Enrollment period up to the Guarantee Issue amount(s) listed above.
- If you waive voluntary life coverage when you and/or your dependents are first eligible, you can request coverage at a future open enrollment but will need to complete evidence of insurability.
- Guardian accepts Evidence of Insurability electronically. If you apply for coverage that is subject to evidence of insurability, you will receive an e-mail or letter with a unique link to submit your health history questionnaire online.
- Coverage is subject to a reduction schedule beginning at age 65 for all Life & AD&D.
- Rates are determined by age and tobacco status.

SHORT-TERM DISABILITY (STD)

If you are unable to work due to a non-work-related illness or injury, short-term disability provides a portion of your income while you recover.

Benefits Begin:	15th Day
Benefits Payable:	Up to 11 weeks
Percentage of Income Replaced:	60% of weekly income
Maximum Benefit:	$1,000 per week
Employee Cost:	100% Employee Paid Coverage – Post Tax

NOTE: This policy does have a Pre-Existing Condition Exclusion. You have a pre-existing condition if:

- The date of disability is in the first 12 months after your effective date of coverage.
- AND in the 3 months prior to your effective date you consulted with a physician, received medical treatment, or took prescribed drugs or medicines relating to that specific condition.

LONG-TERM DISABILITY (LTD)

If you are unable to work for an extended period of time due to a non-work-related illness or injury, long-term disability provides continued income support.

Benefits Begin:	91st Day
Benefits Payable:	Up to 5 years
Percentage of Income Replaced:	60% of monthly earnings
Maximum Benefit:	$6,000 per month
Employee Cost:	100% Employee Paid Coverage – Post Tax

If you waive LTD coverage when you are first eligible to enroll, future requests for coverage will be subject to approval of a health statement.

NOTE: This policy does have a Pre-Existing Condition Exclusion. You have a pre-existing condition if:

- The date of disability is in the first 24 months after your effective date of coverage.
- AND in the 6 months prior to your effective date you consulted with a physician, received medical treatment, or took prescribed drugs or medicines relating to that specific condition.



ADDITIONAL VOLUNTARY BENEFITS

ADDITIONAL COVERAGE FOR WHAT MATTERS MOST

Schuster offers several voluntary benefits at group rates through payroll deduction. These benefits allow you to customize your coverage and provide added financial protection for you and your family.

ACCIDENT INSURANCE

Guardian

Accident Expense insurance pays a benefit directly to you when you receive treatment from a physician for a covered accident.



- Benefits are paid directly to you.
- Guaranteed issue – no medical exams or tests.
- Includes a $50 Wellness Benefit once per year for many covered medical screening tests or procedures.

COMMON COVERED ACCIDENT BENEFITS INCLUDE:

- Emergency room visits
- Fractures and dislocations
- Follow-up care and physical therapy
- Ambulance services

CRITICAL ILLNESS INSURANCE

Guardian

Critical illness covers you should the unexpected happen and you are diagnosed with a listed critical illness such as Heart Attack, Stroke, Cancer, Kidney Failure, Major Organ Failure, as well as additional major illnesses. This policy will help to reduce the financial impact of the major illness, so that you can focus on getting well.



- Includes a $50 Health Screening Benefit once per calendar year for employee, spouse, and one child.
- Benefits are paid directly to you and can help with medical expenses, living costs, or anything you choose.
- Guaranteed issue to $30,000 for employee and $30,000 for spouse.
- You will be asked to name a beneficiary for this policy during enrollment.

COVERED ILLNESSES INCLUDE (BUT ARE NOT LIMITED TO):

- Cancer (dedicated cancer policy)
- Heart attack
- Stroke
- Kidney failure
- Major organ failure and more

HOSPITAL INDEMNITY INSURANCE

Guardian

Hospital Insurance helps covered employees and their families cope with the financial impact of a hospitalization. You can receive benefits when you are admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you.



- Benefits are paid directly to you.
- Coverage is available for you and your eligible dependents.

HOSPITAL INDEMNITY BENEFITS:

- **$1,000** for each covered hospital admission (once per year)
- **$100/day** up to 30 days if confined to a hospital
- **$200/day** up to 30 days for each day spent in intensive care (once per year)

PET INSURANCE

petpartners

Pet insurance through Pet Partners helps cover the cost of veterinary care so you can keep your furry family members happy and healthy.



- Coverage for accidents, illnesses AND wellness care.
- Choose the plan that fits your pet's needs.
- Flexible reimbursement options.
- Access to a large network of veterinarians.

COVERAGE CAN HELP WITH:

- Accidents and illnesses
- Surgeries
- Diagnostic testing
- Wellness care (vaccinations, exams, preventive care, etc.)

*Please see www.schustercobenefits.com for additional information.



HOW TO ENROLL IN BENEFITS

New Hires

Follow the steps below to complete your benefits enrollment.



ENROLL ONLINE

1. Go to **www.schustercobenefits.com**
2. Click Enrollment
3. Use the Login Example below for assistance.

Enrollment Software Log In Example:

Name: **John Smith** | Social: **555-55-5874**

Employee ID#:
smit5874 (First four of last name + last four of social)

Personal ID Number (PIN):
js5874 (First letter of first & last name + last four of social)

ENROLL OVER THE PHONE

Enrolling is as easy.

1. Review the benefit material.
2. When ready, phone the Benefits Call Center to enroll.
3. If possible, be in front of a computer when calling.
4. Our representative will then enroll you over the phone.

877-282-0808
Monday-Friday 7:00am-5:00pm CST

OPEN ENROLLMENT FOR EXISTING EMPLOYEES

Open enrollment is a short time each year when you can update your benefits. You will receive communication prior to the start of Open Enrollment each fall.

QUESTIONS?

If you have questions or need assistance with your enrollment, please reach out to:

Tasha Vore: tvore@schusterco.com
Mark McCarty: mmccarty@schusterco.com

The following details In-Network benefits only. See plan documents for out-of-network benefit details.



Hinge Health
VIRTUAL PHYSICAL THERAPY & MSK CARE

MOVE BETTER. FEEL BETTER.

Personalized, at-home support for back, joint and muscle pain.



WHAT IS HINGE HEALTH?

Hinge Health is a virtual physical therapy and musculoskeletal (MSK) care program, available at **no additional cost to you** if you are enrolled in a HealthPartners medical plan.

It provides a personalized program to help you reduce pain, improve movement, and get back to the activities you enjoy — all from the comfort of **home or on the road.**

HOW HINGE HEALTH HELPS

RELIEVE PAIN
Get help with back, joint and muscle pain.

PERSONALIZED EXERCISE THERAPY
Programs designed just for you.

DEDICATED CARE TEAM
Access to a physical therapist, health coach and ongoing support.

CONVENIENT & FLEXIBLE
Do your program anytime, anywhere — at home, on the road or on the go.

HOW TO GET STARTED

1. Go to the Hinge Health Schuster enrollment page (you will access this through your HealthPartners account).
2. Complete a short online assessment.
3. Get matched with a program designed for your needs and start feeling better!

QUESTIONS?

Need help or have questions about Hinge Health?

855-902-2777

Hinge Health Member Support
Monday–Friday, 8:00am–8:00pm CST



omada®

A HEALTHIER YOU. BRIGHTER TOMORROWS.

REAL SUPPORT REAL RESULTS.

A lifestyle change program to help you reach your health goals — **at no cost to you.**



WHAT IS OMADA?

Omada® is a lifestyle change program that could help you reach your health goals, whether that's losing weight, lowering your blood pressure, or staying on top of your diabetes.

If you or your adult family members are at risk for type 2 diabetes or heart disease or are living with diabetes or high blood pressure, and enrolled in a HealthPartners® health plan, **your company will cover the entire cost of the program.**

ALL PARTICIPANTS WILL RECEIVE:

- A professional health coach for tailored support and guidance
- A connected scale to track progress (and keep for good)
- An online community personalized to your interests
- Weekly interactive lessons to educate and inspire you
- Insightful health metrics to learn what is (and isn't) working

IF YOU ARE LIVING WITH DIABETES, YOU'LL ALSO GET:

- Specialized coaching from a Certified Diabetes Educator (CDE)
- A connected glucose meter and as many test strips as needed
- Personalized feedback to help you make sense of your readings
- Strategies to help you manage (or potentially reduce) medications

IF YOU ARE LIVING WITH HIGH BLOOD PRESSURE, YOU'LL ALSO GET:

- A connected blood pressure monitor for seamless tracking
- Personalized feedback to help you make sense of your readings
- Hypertension-specific support from your coach, peers, and lessons
- Strategies to help you manage (or potentially reduce) medications

HOW TO GET STARTED

1. Go to **omadahealth.com/omadaforhealthpartners**
2. Complete a 1-minute screener.
3. If you're at risk, you're eligible for the program and can apply on the spot in less than 5 minutes.

QUESTIONS?

If you have questions about Omada, visit **omadahealth.com/omadaforhealthpartners** or reach out to HealthPartners Customer Service using the number on your ID card.





OUR COMMITMENT TO A HEALTHIER YOU

We see wellness as any activity that contributes to the physical, emotional, and psychological well being of our employees.

What's in it FOR YOU?

- Fresh Fruit at Terminal Every Week
- Free YMCA Membership & 24 Hour Access
- Wellness Challenges & Contests
- Smoking Cessation Packs, Information & Coaching
- Yearly Biometric Screening
- Wellness Communications
- Yearly Wellness Goals
  Personalized on Your Needs & Wants

WELLNESS PROGRAM EVENTS

- Weight Loss Challenges
- Walking Wednesdays
- 30 Miles in 30 Days
- Goof Off Day
- 12 Days of Christmas
- ...and so many more!

YEARLY BIOMETRIC SCREENING

A simple screening that provides valuable information about your health.

- Anyone can participate, even if you do not enroll in insurance.
- You will be routed to the terminal to do your screening (usually only takes about 15–20 minutes).
- Screenings typically take place in July–August.

WHAT'S TESTED?

- Height, Weight, Waist Circumference
- Blood Pressure
- Nicotine Use
- Blood Test: Cholesterol, LDL, HDL, Triglycerides, Fasting Glucose, A1C

TO BE ELIGIBLE FOR PREMIUM DISCOUNTS

Submit your biometric screening enrollment forms by June 30th each year.

Your dispatcher will reach out to you personally in June to sign up.

REQUIREMENTS FOR PREMIUM DISCOUNTS

1ST YEAR PARTICIPANTS

- Turn in biometric screening enrollment form
- Attend biometric screening
- Participate in screen results call

2ND YEAR PARTICIPANTS

- Turn in biometric screening enrollment form
- Attend biometric screening
- Participate in screen results call
- Meet your personal wellness goals, established yearly

STAY CONNECTED

Find us on Facebook!
Like & Follow
Schuster Co.

Watch for e-mails, samsara messages, and signage about upcoming events!



EFA EMPLOYEE & FAMILY RESOURCES

SUPPORT *when life gets tough.*



Life can be challenging — for you or your family. The Employee Assistance Program (EAP) through EFA provides confidential support and resources to help you navigate life's ups and downs.

PERSONAL SUPPORT

Confidential counseling and resources for everyday challenges, including:

Emotional Health
Stress, anxiety, depression, grief and more.

Family & Relationships
Marriage, parenting, family issues.

Financial Guidance
Budgeting, debt, financial stress.

Legal Support
Questions about legal matters and resources.

Work & Life Balance
Time management, major life changes, and more.

EXPERT HELP, WHEN YOU NEED IT

- Short-term, confidential counseling with licensed professionals
- Help for you and your eligible family members
- Available in person, by phone or virtually
- Support for a wide range of personal and work-related issues
- Referrals to additional resources when needed

HOW TO REACH EFR

800-327-4692

Call anytime, 24/7.
Your conversations are confidential.

SUPPORT FOR REAL LIFE

Examples of when EAP can help:

- Feeling overwhelmed or stressed
- Anxiety or depression
- Relationship or family challenges
- Grief and loss
- Childcare or eldercare concerns
- Financial stress
- Legal questions
- Substance use concerns
- Major life changes (such as divorce, moving, or a new baby)
- Work-related challenges

FOR YOU AND YOUR FAMILY

EAP services are available to you and your eligible dependents, including your spouse/partner and children.

Employees | Spouse / Partner | Children and Dependents | Members of Your Household

REAL PEOPLE. REAL SUPPORT. A STRONGER YOU.

BENEFITS FAQ & LIFE EVENTS

ANSWERS TO COMMON QUESTIONS, PLUS WHAT TO DO WHEN LIFE CHANGES.



FREQUENTLY ASKED QUESTIONS

Q: When do my benefits start?
A: Most benefits are effective 1st of the month coinciding with or after 60 days of employment.

Q: Can I cover my spouse and/or children?
A: Yes. You can enroll eligible dependents during your initial enrollment period or within 30 days of a qualifying life event (see examples to the right).

Q: When can I make changes to my benefits?
A: You can make changes during Open Enrollment each year or within 30 days of a qualifying life event.

Q: What if I don't enroll when I'm first eligible?
A: If you decline coverage when first eligible, you may only enroll later if you experience a qualifying life event.

Q: Where can I find more information about my plans?
A: Visit the carrier websites or contact the numbers on the Benefits Contacts page for plan details, coverage, and claims support (see page 13).

QUALIFYING LIFE EVENTS

You can make changes to your benefits within 30 days of a qualifying life event. Examples include:

- Marriage
- Divorce or legal separation
- Birth or adoption of a child
- Change in dependent eligibility (e.g., child turns 26, change in custody)
- Gain or loss of other health coverage (e.g., spouse's plan, Medicaid/Medicare)
- Change in residence that affects coverage
- Change in employment status for you or your spouse (e.g., new job, loss of job, change in work hours)

ACT WITHIN 30 DAYS
You must submit your changes within 30 days of the event. After 30 days, changes cannot be made until the next Open Enrollment period.

DISABILITY & LEAVE OF ABSENCE

Life happens. If you experience a non-work-related illness, injury or need time away for an approved leave, you may have benefits that can help.

Short-Term Disability
Provides income if you are unable to work due to a covered illness or injury.

Leave of Absence
May be available for certain situations, including FMLA, family leave, or other approved reasons.

For specific eligibility, coverage details, and how to file a claim, contact the carriers listed on the Benefits Contacts page (page 13).

WHAT TO DO

After a Qualifying Life Event

1. Notify HR as soon as possible, and no later than 30 days from the date of the event.
2. Provide required documentation (e.g., marriage certificate, birth certificate, proof of coverage loss, etc.).
3. Make your changes through the enrollment system with the help of HR.
4. Keep a copy of your documentation for your records.
5. Contact the Benefit Contacts (page 13) if you have questions about how the change may affect your coverage.

SCHUSTER

BENEFITS CONTACTS & RESOURCES

YOUR GO-TO GUIDE FOR QUESTIONS, SUPPORT AND IMPORTANT RESOURCES.



MEDICAL & PRESCRIPTION

HealthPartners®

866-843-3461

healthpartners.com

Group # 30769

- Medical plan questions
- Prescription drug questions
- Find in-network providers
- Claims and coverage information

DENTAL

Ameritas®

800-659-2223

ameritas.com

Policy # 301818

- Dental plan questions
- Find in-network providers
- Claims and coverage information

VISION

vsp | Vision Care

800-877-7195

vsp.com

- Vision plan questions
- Find in-network providers
- Claims and coverage information

LIFE & DISABILITY

Guardian®

800-525-4542 (Life)
800-268-2525 (Disability)
800-541-7846 (Voluntary)

guardianlife.com

Policy # 70525

- Life insurance questions
- Short-term and long-term disability
- Voluntary benefits
- Find in-network providers
- Claims and coverage information

HSA

Primebank

712-546-4175

primebank.com

- HSA account questions
- Check balances
- Order a debit card

ELIGIBLE EXPENSES RESOURCE
www.hsalist.org
Search for eligible HSA expenses.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

EFA EMPLOYEE & FAMILY RESOURCES

800-327-4692

efr.org

- Confidential counseling and support
- Mental health resources
- Work-life balance
- Financial and legal guidance
- Support for you and your family

BENEFITS ENROLLMENT & GENERAL QUESTIONS

Schuster HR Team

712-546-5124

tvore@schusterco.com

- Benefits eligibility and enrollment
- Coverage questions
- Life event changes
- General benefits support

ADDITIONAL RESOURCES

samsara
Watch for important benefits and company updates through Samsara messages.

Follow Schuster Co on Facebook for news, wellness tips and upcoming events.

Company Communications
Watch for e-mails, Samsara messages and signage about upcoming events.

Keep This Page Handy!

This booklet provides only a summary of your benefits. This overview is not intended to create a contract between you and your employer. In the event of a discrepancy between information in this overview and the Plan Document, the Plan Document will prevail. All services described within are subject to the definitions, limitations and exclusions set forth in each insurance carrier's or provider's contract.

SCHUSTER

WE KEEP AMERICA MOVING.