



MasterCorp



Your Benefits

Effective January - December 2025

Field Hourly

Making benefit selections

Eligibility

For you

You are eligible for benefits after 6 months of employment averaging 25 hours per week.

Covering your family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse or Domestic Partner (California only)

You may cover your legal spouse or domestic partner (California only).

Your Children

Dependent children are eligible:

- **Medical, dental, vision and life insurance:** until age 26 regardless of student or marital status.

To Enroll

Visit: mastercorp.mybenefitsinfo.com

Scan:



Or Call: 1-800-282-0732

Once you schedule your appointment time, you will receive a confirmation email, and a reminder email the day prior to your appointment.

Enrolling in coverage

Your benefit plans are in effect January 1 through December 31 each year. In general, there are **three times** you can make benefit selections:

1 When you're first eligible

Your benefits begin after 6 months of employment; this is your effective date. Be sure to submit your selections within your first 30 days of benefits eligibility.

Your benefit selections will be in effect through December 31.

2 At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from January – December of the following year unless you have a qualifying life event.

3 If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within 30 days of your life event (60 days for changes involving Medicaid eligibility). Documentation may be required.

Helpful terms & resources

We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits, and we want you to be prepared!

Balance billing

When you use an out-of-network medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

Medical: *balance billing is in addition to – and does not count towards – your out-of-pocket maximum.*

Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

In-network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

Out-of-pocket maximum

The most you'll pay for covered in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs. *The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.*

Pre/Prior-authorization

Some specialty medical providers, services and prescriptions require prior authorization from your insurance company. These may include - but are not limited to - surgery, imaging (CT, MRI) and certain prescription medications.

Primary care physician

A primary care physician (**PCP**) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Have questions?

Your advocate is here to help you with all things benefits. **See their contact information on the next page.**

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of MasterCorp.

You can request a paper copy at no charge from:

800-489-1718

hrbenefits@MasterCorp.com

How to handle medical bills (2:04)

[Learn more](#)



[Download now](#)

Contact information

Medical insurance	BlueCross BlueShield of TN Group: 95404	1-800-565-9140 www.bcbst.com
Health Savings Account (HSA)	HSA Bank	1-800-357-6246 www.hsabank.com/member
Dental insurance	BlueCross BlueShield of TN Group: 95404	1-800-565-9140 www.bcbst.com
Vision insurance	BlueCross BlueShield of TN Group: 95404	1-800-565-9140 www.bcbst.com
Flexible Spending Accounts (FSAs)	Wex	1-866-451-3399 www.benefitslogin.wexhealth.com
Life and AD&D insurance	New York Life Group: FLX0968559	1-888-842-4462 www.mynylgbs.com
Disability insurance	New York Life LTD Group: LK0965770 STD Group: VDT0962656	1-888-842-4462 www.mynylgbs.com
Telehealth	Teladoc with BlueCross BlueShield	1-888-283-6691 bcbst.com/log-in/member
Employee Assistance Program (EAP)	New York Life	1-800-344-7352 guidanceresources.com Web ID: NYLGBS
Accident, Critical Illness, Hospital Indemnity, Life + Care Insurance	Trustmark	1-800-223-3943 myvb.trustmarkbenefits.com/login
Identity Theft	Norton LifeLock	1-800-607-9174 www.nortonlifelock.com
Pet Insurance	Nationwide	1-877-738-7874 petinsurance.com
401(k) retirement savings	T. Rowe Price	1-800-922-9945 www.troweprice.com
Dedicated Client Advocates	OneDigital Monday - Friday, 8am-5pm EST	Kathy Tyre 904-899-4076 ktyre@onedigital.com Francine Eldred 239-301-4044 francine.eldred@onedigital.com

Medical insurance

Select from three medical options through **BlueCross BlueShield of TN**.

All plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- what you pay for the **plan**,
- what you pay when you get **care**,
- how **out-of-network** care is covered, and
- your annual **maximum cost for care** (out-of-pocket maximum).

[See your plan details for out-of-network information.](#)



[Find an in-network provider](#)

	HDHP Plan	PPO High Plan	PPO Low Plan
In-network care	See plan details	See plan details	See plan details
Network name:	Blue Networks	Blue Networks	Blue Networks
Calendar Year Deductible (CYD)	\$3,500 per person \$7,000 family max	\$2,000 per person \$4,000 family max	\$5,500 per person \$11,000 family max
Out of pocket maximum	\$7,000 per person \$14,000 family max	\$7,000 per person \$14,000 family max	\$7,500 per person \$15,000 family max
Preventive care	100% covered	100% covered	100% covered
Primary care visit	20% after deductible	\$30 copay	\$30 copay
Specialist visit	20% after deductible	\$50 copay	\$50 copay
Urgent care	20% after deductible	\$50 copay	\$50 copay
Emergency room	20% after deductible	\$300 copay	\$250 copay
Inpatient hospital care	20% after deductible	20% after deductible	20% after deductible
Outpatient surgery	20% after deductible	20% after deductible	20% after deductible
Prescription drugs			
Prescription deductible	See Deductible listed above Preventive Medications – \$3/\$25/\$50 with no DED	\$200 per person (brand only)	\$200 per person (brand only)
Generic	20% after deductible	\$10 copay	\$10 copay
Preferred brand	20% after deductible	\$35 copay	\$35 copay
Non-preferred brand	20% after deductible	\$50 copay	\$50 copay
Specialty	20% after deductible	\$100 copay	\$100 copay
Out-of-network care	<i>Balance billing applies</i>	<i>Balance billing applies</i>	<i>Balance billing applies</i>
Calendar year deductible	\$7,000 / \$14,000	\$4,000 / \$8,000	\$11,000 / \$22,000
Out-of-pocket maximum	\$15,000 / \$30,000	\$15,000 / \$30,000	\$22,500 / \$45,000

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Employee Wellness Program

Earn rewards for Healthy Choices.

Sometimes, we need a little extra motivation to make healthy decisions.



Employee Wellness Program

[See plan details](#)

Your health plan's rewards program lets you earn up to \$400 a year just by making healthy decisions, getting recommended preventive screenings and participating in simple, healthy activities. And if you have a covered spouse on your plan, they're eligible, too.

Get Started Today

Start earning rewards by logging in at bcbst.com/yourhealth and taking an Online Health Assessment.

After you've taken your Online Health Assessment, you can earn rewards for activities including:

- **Chronic Condition/Care Management Engagement** = 50 points after completing second consult. (One per quarter, 100 points max per year)
- **Register for Teladoc™ Health** at bcbst.com/Teladoc or using the BCBSTNSM app = 50 points
- **Use Teladoc Health** = 50 points per appointment (100 points max per year)
- **Flu Shot** = 50 points
- **Annual Wellness Exam** = 100 points
- **Connect a Device & Track Steps Daily 5,000 steps** = 1 point (100 points max per quarter)
- **Cancer Screenings (Mammogram, colorectal, cervical or prostate)** = 100 points (Max 100 points per year)

Fitness Your Way

[See plan details](#)

Our member discount program lets you save on fitness-related products and services like gym memberships, workout gear, personal care, nutrition, and more.

Take the first step

To get started, log in at bcbst.com/memberdiscounts.

1. Click Fitness in the menu bar.
2. Choose the Fitness Your Way deal.
3. You can start browsing online classes and visiting gyms the same day you join.

Or call 1-888-242-2060, Monday through Friday, 9 a.m. – 6 p.m. ET, to find participating facilities and enroll today.

Additional Wellness Programs

With BlueCross BlueShield, there is a wide variety of wellness programs available to you at no cost.

To learn more about available programs, visit [bcbst.com](https://www.bcbst.com) or download the BCBSTN Mobile App.



Healthy Maternity Program

BCBS offers a little help for moms-to-be with the Healthy Maternity Program. You can participate by phone or the mobile app. Once you sign-up you will receive:

- One-on-one support from a maternity nurse
- Helpful content for each stage of pregnancy and online pregnancy resources
- Immunization help
- Emotional Support, during and after your pregnancy
- Help from high risk maternity nurses or a certified lactation counselor if needed

Chronic Care Management

A little extra help can go a long way when it comes to taking care of your health. BCBS is here to provide one-on-one support if you have a long-term health condition like asthma, coronary artery disease, congestive heart failure, COPD, depression, or diabetes. If you have one of these conditions, you can talk with a nurse, behavioral health specialist or another member of your care team for help:

- Understanding your condition so you can make decisions about treatment options
- Creating a personalized care plan that helps you be successful in reaching your health goals
- Managing your medications

Lifestyle Coaching

Your Health coach is ready to help you improve your health and quality of life. What's most important to you? Your coach can help you with lots of different health related goals, including:

- Quitting tobacco
- Physical activity
- Weight management
- Blood pressure
- Stress management
- Cholesterol levels
- Nutrition

Tobacco Cessation Coaching

Commit to a healthier you by quitting tobacco. When you're ready to commit to quit the following resources are available to you:

- Health coaching to help you quit
- Self-directed courses to guide you
- Personalized advice
- Nicotine replacement therapy at nocharge

Other Programs Available to You Include:

- Blue365 and Fitness Your Way
- AbleTo
- Nurseline
- Member Wellness Center

Diabetes Management Program

Extra Help for Better Health

Living with diabetes can give you a lot to juggle. We're here to help. We can give you personalized tips, smart tracking technology and coaching, so you can manage your diabetes and live healthier.

[See plan details](#)

Diabetes Management

We partner with a company called Teladoc Health® to offer diabetes management help to eligible members. It's available to you on your medical plan at no extra cost.

When you sign up, you'll get:

- **A smart blood glucose meter:** It uploads your results to your personal account, so you don't have to keep a log.
- **Unlimited test strips and lancets:** Order refills straight from your meter and get them sent to your door at no cost to you.
- **Personalized tips and real-time support:** Your meter gives you tips after each reading to help you stay on track. Plus you can talk with certified diabetes educators for help with anything from nutrition to lifestyle changes.



To Get Started

Log in to your [bcbst.com](https://www.bcbst.com) account. Choose **Managing Your Health**, then **Diabetes Management Program**.

Or if you have questions or need help enrolling, call Teladoc at **1-800-835-2362**.

Hinge Health

A Better Way to Beat Back & Joint Pain

As part of your benefits, we work with a company called Hinge Health to help relieve back and joint pain without surgery or potentially addictive medications.

[See plan details](#)

Hinge Health

Hinge's Digital Musculoskeletal (MSK) Clinic™ is a program offered at no cost to you that includes app based physical therapy, guidance from doctors, physical therapists and health coaches and a wearable pain relief device.

Depending on what's right for you, you may also get 1-on-1 video consultations and a personalized exercise therapy plan. You can even get expert opinions from specialists to find out whether surgery might be right for you.

Care Options Include:

- Preventive care
- Acute pain care
- Chronic pain care
- Pre- and post-op care

To Get Started

The first step toward relief is taking an online assessment so Hinge can match you to the therapy that's best for you.

Log in to your bcbst.com account, go to Managing Your Health and choose Back and Joint Care.



Health Savings Account (HSA)

An HSA through **HSA Bank** is paired with a High Deductible Health Plan (HDHP).

Save pre-tax money for health care expenses – or retirement!



Contributions

You may contribute tax-free funds to save for current and future health expenses - and retirement!

	If you cover yourself only	If you cover dependents
2025 IRS maximum contribution	\$4,300	\$8,550

55 or older? You can contribute an extra **\$1,000** per year in catch-up contributions.

Eligibility

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- **be enrolled** in a qualified High Deductible Health Plan (HDHP),
- **not be covered** under any other non-HDHP health coverage, including a full health care FSA through your spouse,
- **not** be anyone else's tax dependent, and
- **not** be enrolled in Medicare A or B, Tricare, or VA benefits.

HSA funds

Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is **always yours** and available for qualified health care expenses - even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. **Keep your receipts!**

Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties; regular income tax will still apply.



Learn how HSAs can help you save for today and tomorrow.

[Learn more](#)



Flexible Spending Accounts (FSAs)

Pay for qualifying expenses with tax-free money using your Flexible Spending Account through [Wex](#).

Health, dependent care, and transit expenses can add up. Paying with tax-free funds can help. Enroll in one or more flexible spending accounts (FSAs) depending on your needs.

Health care

[See plan details](#)

Pay for eligible medical, prescription, dental, and vision expenses. You'll get a debit card to pay for expenses.

2025 maximum contribution	\$3,300
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Annual rollover amount	\$660
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Dependent care FSA

[See plan details](#)

Pay for eligible child or disabled adult care while you work or attend school.

2025 maximum contribution	\$5,000
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Married filing separately: contribute up to \$2,500 per person.

Only the amount you've **actually contributed** is available for use at any one time.

Estimate carefully! Unused funds will be forfeited at the end of the year per IRS regulations.



[Eligible expenses](#)

Virtual care & mental health

Support for your health, finances, and life.

Telehealth/Virtual care

[See plan details](#)

Access quality care in the convenience of your own home, on your lunch break, or on the way to your child's soccer game!

Whether it's a nagging cough, middle-of-the-night fever, or a suspicious-looking mole or rash — telehealth through **Teladoc** is here when you need it. Connect with a board-certified physician 24 hours a day, 7 days a week.

Your cost per visit depends on your medical plan:

HDHP Plan	PPO High Plan	PPO Low Plan
20% after deductible	\$15 copay per call/visit	\$15 copay per call/visit

24/7/365 access to care through Teladoc

1-800-TELADOC (835-2362)

bcbst.com/teladoc

Information when you need it

Access no-cost monthly resources designed to **support your wellbeing, understand your benefits, and manage your finances.**

Topics include:

- tips to connect with your child(ren),
- ways to ditch debt for good, and
- what to do when a medical bill arrives.



[Access now](#)



Mental health care is health care.

Managing work, family, relationships, and finances can be tough.

Our Employee Assistance Program (EAP) provides you and your family with no-cost, confidential assistance with all things related to your life.

24/7/365.

[Learn more](#)

On-demand support

Access on-demand mental health resources on a platform built with your mobile device in mind.

The **Mental Health Hub** includes:

- Tips for managing day-to-day stressors,
- Resources for times of crisis,
- Practical information about mental health,
- and more!



[Access now](#)

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Employee Assistance Program (EAP)

Care for your mind – and your life – with support through **New York Life**.

Confidential care designed for all that life brings.

[See plan details](#)

Everyone needs support sometimes (even superheroes)

Our Employee Assistance Plan (EAP) is a confidential service with access to guidance and resources **at no cost** for:

- mental health concerns (including substance abuse or addiction),
- adoption, parenting, or caregiving needs,
- financial or legal support,
- familial relationships and friendships,
- coping with day-to-day challenges, and
- so much more.

Essentially, if it's part of your life, our EAP is here for you.

Access support over the phone 24/7/365.

When needed, each person can receive up to **3** face-to-face (or virtual) visits with a licensed counselor per issue per year. At no cost. Additional visits - if needed - will go through your health insurance.

EAP features:

- **Confidential.** No one at MasterCorp will ever know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you need them.
- **Family care is included.** Anyone living in your home is eligible for EAP services at no cost.



24/7/365 access to care.

1-800-344-7352

guidanceresources.com

Web ID: NYLGBS

Dental insurance

Your dental coverage is through **BlueCross BlueShield of TN**.

You'll get in-network preventive care at 100% along with coverage for basic and major dental services.

Orthodontic care is covered.



[Learn about dental care categories](#)

Dental Plan

[See plan details](#)

Network name:	Dental Blue	
	In-network	Out-of-network (80th percentile)
Calendar Year Deductible (CYD)	\$50 per person \$150 family max	\$50 per person \$150 family max
Annual maximum benefit	\$1,000 per person	\$1,000 per person
Preventive care	100% covered	100% covered
Basic care	80% after deductible	80% after deductible
Major care	50% after deductible	50% after deductible
Orthodontic care		
Coverage	50% (children under age 19)	50% (children under age 19)
Lifetime max benefit	\$1,000	\$1,000



Stay in-network to avoid balance billing *(the difference between what an out-of-network provider charges and the amount your insurance pays).*

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Vision insurance

Your vision coverage is through **Blue Cross Blue Shield of TN**.

You'll get an annual exam with coverage for lenses and frames, or contacts in lieu of glasses.



Vision plan

[See plan details](#)

Network name: EyeMed		
	In-network	Out-of-network (reimbursement)
Annual eye exam (every 12 months)	\$10 copay	Up to \$35
Lenses (every 12 months)	Single: \$25 copay Bifocal: \$25 copay Trifocal: \$25 copay	Single: Up to \$30 Bifocal: Up to \$45 Trifocal: Up to \$60
Frames (every 24 months)	\$150 allowance + 20% off balance over \$150	Up to \$75
Contact lenses (every 12 months)	Elective: \$150 allowance + 15% off balance over \$150 Medically Necessary: Covered in full	Elective: Up to \$120 Medically Necessary: Up to \$200

Your vision plan covers either glasses (lenses and frames) **or** contact lenses each year. If you receive contact lenses, they will be instead of your glasses benefit.

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Life and AD&D insurance

Financial peace of mind through **New York Life**.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

Basic life and AD&D insurance

[See plan details](#)

MasterCorp provides life and AD&D insurance at **no cost to you**.

	Basic life	Basic AD&D
MasterCorp provides	\$10,000	\$10,000

Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

Additional life and AD&D insurance

[See plan details](#)

You may also purchase additional coverage for yourself.

	For you
Coverage increments	\$25,000
Coverage maximum	\$100,000
Medical question limit	\$100,000

Employees/spouses with current voluntary life coverage can increase their amount by 1 increment (\$10,000 for employees and \$5,000 for spouses) during open enrollment up to guarantee issue.



What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Medical question limit

When you're first eligible (a new hire), you can purchase additional life insurance up to this limit without any medical questions required.

Medical questions and approval will be required for all future increase and purchase requests.

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Disability insurance

Protect your paycheck with disability insurance through [New York Life](#).

Disability coverage insures your paycheck, replacing a portion of your income if you're unable to work due to a covered illness or injury.

Voluntary Short-term disability

[See plan details](#)

Short-term disability coverage can replace part of your paycheck if you're unable to work for a shorter period of time. This coverage is available for purchase.

Benefits begin	<i>Accident:</i> After 14 days of inability to work <i>Illness:</i> After 14 days of inability to work
Coverage amount	\$350 per week
Payments may continue	Up to 11 weeks if you're unable to return to work

Voluntary Long-term disability

[See plan details](#)

Long-term disability coverage can provide lasting income protection if you remain unable to work. This coverage is available for purchase.

Benefits begin	After 90 days of inability to work
Coverage amount	60% of your income up to \$3,000 per month
Payments may continue	24 months if disability occurs at age 65 or under. Reduced benefit for disability beginning over age 65

See your benefit summary to learn more about the definition of "inability to work".



Pre-existing condition limitations

If you make a disability claim within the **first year** of being covered, check your plan details to see how **pre-existing condition limitations** might impact your coverage.



[Learn more](#)

Wish you knew more about finances? Now you can - **at no cost!**

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Additional benefit options

Additional benefit plans through **Trustmark** are a great way to customize your benefits package.



Accident coverage

[See plan details](#)

Accident coverage through **Trustmark** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is injured due to an accident. The money is yours to use as you choose.

Hospital indemnity

[See plan details](#)

Hospital Indemnity coverage through **Trustmark** pays you a cash benefit to help with your expenses - your deductible or copays, transportation, groceries and more - if you or a covered family member is admitted to the hospital. The money is yours to use as you choose.

Critical illness

[See plan details](#)

Critical illness coverage through **Trustmark** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is diagnosed with a covered critical illness. The money is yours to use as you choose.

Life + Care Insurance

[See plan details](#)

The need for long-term care (LTC) services can put a strain on families. **Trustmark Life + Care** insurance is an easy way to buy affordable LTC coverage. It provides a long-term care benefit that's funded by permanent life insurance.

Additional benefit options

Additional benefit plans are a great way to customize your benefits package.



Legal services

[See plan details](#)

Pre-paid legal care through **MetLaw** can provide you with legal advice and consultation about various topics at no added cost. Available topics include wills and estate planning, money and finances, driving or traffic matters and more.

Pet insurance

[See plan details](#)

Protect your furry best friend with **Nationwide Pet Insurance**. You'll get access to licensed veterinarians for routine care, emergencies, lab tests and wellness visits. Rates vary.

Identity theft

[See plan details](#)

Identity theft protection through **Norton LifeLock** helps monitor your credit and personal information online. You can buy coverage for yourself, your spouse and/or your child(ren).

Retirement savings plan

Set your future self up for financial stability with a 401(k) through [T. Rowe Price](#).

With our company match, we'll help you along the way.

[Click to Enroll](#)

The basics

You are eligible to enroll after 6 months and 500 hours. Choose from pre-tax (traditional) or after-tax (Roth) contributions, depending on your need. You can change your contribution amount or pre- or after-tax election at any time.

When you contribute:	MasterCorp matches:	For a total contribution of:
3%	3%	6% of your eligible salary
4%	3.5%	7.5% of your eligible salary
5%	4%	9% of your eligible salary

Contributions

The IRS maximum 401(k) contribution for 2025 is **\$24,000**. If you're over age 50, or will be turning 50 during 2025, you can contribute a catch-up contribution of **\$8,000** in addition to the maximum limit.

Not sure whether to select pre-tax (traditional) or after-tax (Roth)? Check with your financial advisor to determine the best choice for you. The basic differences:

- Pre-tax:** your contributions come out of your paycheck before Federal and state taxes but after FICA (Medicare and Social Security) taxes. You'll pay regular income tax when you withdraw your money at retirement.
- Roth (after-tax):** your contributions come out of your paycheck after taxes. When you withdraw your funds at retirement, they're tax-free.



You always own what you contribute to your 401(k).

You'll own **100%** of MasterCorp's match on day 1.



[Learn more](#)

Learn how investing and saving **actually works** - and can work for you.

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