

Winning Wheels, Inc. Benefit Summary



Winning  Wheels

2026

Table of Contents

Eligibility

- Eligibility Requirements
- New Hire Waiting Period
- Qualifying Life Events

Insurance Benefits

- Medical Insurance
- Making the Most of Our Benefits
- Dental Insurance
- Vision Insurance
- Life / AD&D Insurance
- Disability Insurance
- Voluntary Benefits



Eligibility



Eligibility

HR Contact: Colleen Rillie

Email: crillie@winningwheels.org

Phone: (815) 778-3683

Eligibility Requirements

If you are a full-time employee (working 30 or more hours per week), you are eligible to enroll in the benefits described in this summary. Qualified dependents eligible for select benefit coverage include:

- Your legally married husband/wife
- Your child(ren) up to age 26
- Your incapacitated child(ren) whom are unmarried, incapable of self-support due to a mental or physical disability, and is a federal tax dependent.

Waiting Period

All benefit eligible employees electing coverage will be effective on 1st of the month following 30 days of continuous employment.

Qualifying Events

Outside of open enrollment you would need to have a qualifying event to add, drop, or make changes to your benefits. Employees are responsible for notifying Human Resources within 30 days of the qualifying life event to make a change to benefit elections. Qualifying event changes are effective on the date in which the event occurred.

Some examples of qualifying events are:

- Losing existing health coverage
- Losing eligibility for Medicare, Medicaid, or Children's Health Insurance Program (CHIP)
- Turning 26 and losing coverage through a parent's plan
- Getting married or divorced
- Having a baby or adopting a child
- Death in the family

Insurance Benefits



Insurance Benefits

Medical Insurance

Carrier: Blue Cross Blue Shield

Website: www.bcbsil.com

Phone: See back of ID card

HDHP with HSA Plan

The plan is comprised of two components:

1. High Deductible Health Plan
2. Health Savings Account (HSA)

The HDHP is a high deductible health plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

If you enroll in the HSA plan, Winning Wheels will contribute \$500 (for employee-only coverage) or \$1,000 (for Family coverage) to your HSA to help pay for qualified medical expenses now and in the future. Employer contributions will be deposited on a per pay period basis.

2026 HSA Contributions

Tier	Company Contribution	Maximum Employee Contribution	Total Contribution Limit
Employee	\$500	\$3,900	\$4,400
Employee + Dependent(s)	\$1,000	\$7,750	\$8,750
Catch-Up (Age 55+)	\$1,000		

The tax-preferred status of your HSA contributions depend on a number of factors. Residents of California and New Jersey are taxed on HSA contributions at the state level. State tax laws can change periodically, so you should consult with a tax advisor to confirm the tax treatment of HSA contributions in your state.

Insurance Benefits

Health Savings Account (HSA)

Carrier: HSA Bank

Website: hsabank.com/HSABank/Members

Phone: 1-800-357-6246

You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

Advantages to having an HSA

There's a triple tax savings benefit as contributions are not taxed going into the account, while they sit there earning interest or when they're taken out for a qualified medical expense

- You pay less in premium for this plan
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement
- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

Steps to using your HSA

1. Go to the doctor and present your carrier ID
2. Your doctor submits your medical services to the carrier to be discounted
3. Your carrier adjusts the pricing to reflect the network discounted amount for your services
4. The carrier generates an Explanation of Benefits (EOB) and sends it to you
5. By now you've received an invoice from your doctor - make sure the EOB and invoice match
6. Pay your doctor directly with pre-tax dollars from your HSA or post-tax dollars from your pocket if funds are not available

Using your HSA on qualified expenses

You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law.

Insurance Benefits

PPO Plan

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. You have a deductible to meet and once the deductible is met, coinsurance (or the cost share between you and the carrier) kicks in.

The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). If you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.

American Health Resources (AHR)

Our BCBS PPO medical plans will include a layered/ gap plan with AHR third-party claims payer that will cover portions of your cost-sharing under the major medical plan, meaning you'll get better coverage—and save money.

The PPO plans consist of two parts:

1. A major medical plan, through BlueCross BlueShield (BCBS)
2. A gap plan through American Health Resources

What this means for you:

- You'll receive an ID card from both BCBS and AHR.
- Use both your BCBS ID card and your AHR ID card (if payment is required upfront) at your doctor's office, clinic or pharmacy to make sure your claims are applied to your BCBS deductible and your layered gap payor deductible/copays.
- BCBS will send your claim information directly to AHR and AHR will automatically pay it, based on your plan design, directly to the medical provider.
- After AHR processes your claim, you will receive an email confirmation.

You will receive a standard EOB from the medical carrier BCBS that will reflect billed and allowed charges for the base plan. You will receive a separate notification from AHR through text or email notifying them that a provider has been paid. You will want to pay attention to the AHR notification because it will reflect your potential responsibility. You can also log into www.ahr.net. EOB's and the AHR claim payment notification are not bills and the amount you owe will come from your provider after BCBS and AHR have processed the claim. The complete adjudication of claims can take up to 3 weeks after the provider has sent in the claim to BCBS.

Insurance Benefits

Medical Plan Details

	HDHP/HSA Plan BCBS MIESE4024		PPO/ AHR Plan BCBS MIBCS2165	
Network	In-Network Blue Choice Select	Out-of- Network	In-Network Blue Choice Select	Out-of- Network
Deductible				
Individual	\$7,500	\$15,000	\$4,250	\$15,000
Family	\$15,000	\$30,000	\$12,750	\$30,000
Coinsurance*				
Plan Pays	100%	100%	80%	100%
Out-of-Pocket Max				
Individual	\$7,500	\$15,000	\$6,000	\$15,000
Family	\$15,000	\$30,000	\$15,000	\$30,000
Physician Services				
Preventive Care	100%	Not Covered	100%	100% after deductible
Physician Visit	100% after deductible	100% after deductible	\$35/visit	100% after deductible
Specialist Visit	100% after deductible	100% after deductible	\$35/visit	100% after deductible
Diagnostic Testing	100% after deductible	100% after deductible	\$35/visit	100% after deductible
Lab Testing	100% after deductible	100% after deductible	\$35/visit	100% after deductible
Inpatient Hospital	100% after deductible	100% after deductible	80% coinsurance after deductible	100% after deductible
Emergency Room	100% after deductible	100% after deductible	\$200/visit	
Urgent Care	100% after deductible	100% after deductible	80% coinsurance after deductible	100% after deductible
Telehealth via Designated Virtual Network Provider	100% after deductible	100% after deductible	\$0/visit	100% after deductible
Pharmacy (RX)				
Retail (30 days)	100% after deductible	100% after deductible	\$30 / \$105 / \$180	100% after deductible
Mail Order (90 days)	100% after deductible	100% after deductible	\$30 / \$105 / \$180	100% after deductible

*Coinsurance percentage that applies after the deductible has been met

Contributions continued on page 10

Insurance Benefits

Contributions

	HDHP/HSA Plan BCBS MIESE4024		PPO/ AHR Plan BCBS MIBCS2165	
Cost	Bi-Weekly You Pay	Employer Pays	Bi-Weekly You Pay	Employer Pays
Employee	\$97.11	\$252.16	\$168.76	\$ 245.11
Employee + Spouse	\$569.19	\$172.65	\$730.15	\$ 134.70
Employee + Child(ren)	\$464.30	\$140.84	\$570.78	\$ 140.84
Family	\$765.51	\$232.20	\$909.53	\$ 232.20

Insurance Benefits

Making the Most of Your Medical Benefits

Employees enrolled in the BlueCross BlueShield medical plan have access to the following services:

BlueAccess for Members: www.bcbsil.com

A secure member website that gives you immediate access to health care benefit information and easy-to-use tools.

BlueAccess Mobile™

You are able to access your BlueAccess for Members account straight from your mobile device. Choose to receive text messaging for Rx refill reminders, diet and fitness tips, claim updates and more. Download the application straight to your smartphone for immediate access.

Maternity Care Program: 888.421.7781

Personalized support provided by Obstetrical nurses.

Mail Order Prescriptions: 833.715.0942 or express-scripts.com/rx

Members can save time and money by calling 24/7 to refill or transfer a current prescription or get started with home delivery.

Blue365 Discounts

As a member you have access to additional special program discounts. Details can be accessed at www.bcbsil.com under the “My Coverage” tab and then Discounts.

Well onTargetSM Member Wellness Program

Access health and wellness resources that can help you manage your health with resources such as health assessments, health coaching, tracking tools and many more!

Virtual Visits—MDLIVE

MDLIVE’s telehealth program provides enrolled members with access to non-emergency medical care without even leaving the couch. Visit a doctor virtually 24 hours a day, 7 days a week for a variety of different ailments and symptoms ranging from allergies, asthma, aches, infections, cold/flu, and more. Log on to MDLIVE.com/bcbsil or call 888.676.4204 today to find out additional info on this convenient benefit.

Insurance Benefits

Tips to Save Money

Preventive/Wellness Exams Covered at 100%

- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual exam
- No deductible expenses apply—the exam is completely no cost to you provided it's coded as preventive

Prescription Drugs

- Ask your doctor if there's a generic version of the medication they're prescribing or you're already taking
- Take advantage of the Generic Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Finding an in-network, free-standing imaging center can save you a substantial amount of money

Accessing Medical Care

The emergency room is a costly experience for issues that aren't true emergencies. There are alternatives that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- **Doctor's office:** for symptoms that aren't extreme, call and let them know your symptoms require immediate attention
- **Convenient Care Clinics:** use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc.
- **Urgent Care (UC):** less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

Insurance Benefits

Dental Insurance

Carrier: Blue Cross Blue Shield

Website: www.bcbsil.com

Phone: 1-800-367-6401

Dental Preferred Provider Organization (DPPO)

This dental plan allows the flexibility to select any dentist in-network or out-of-network, but if you stay in network, you'll pay less.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount the carrier will cover for each visit. Each type of service fits into a class of services according to complexity and cost.

	BlueCare Dental	Out-of-Network
Individual Deductible	\$50	\$50
Family Deductible	\$150	\$150
Preventive Coinsurance	100%	100%
Basic Coinsurance	80%	80%
Major Coinsurance	50%	50%
Annual Maximum	\$1,500	\$1,500
Orthodontia Coinsurance	50%	50%
Orthodontia Lifetime Maximum	\$1,500	\$1,500

	PPO	
Cost	Bi-Weekly You Pay	Employer Pays
Employee	-	\$15.32
Employee + Spouse	\$15.33	\$15.32
Employee + Child(ren)	\$28.13	\$15.32
Family	\$49.76	\$15.32

Insurance Benefits

Vision Insurance

Carrier: Blue Cross Blue Shield

Website: www.bcbsil.com

Phone: 1-800-367-6401

Vision insurance helps offset the cost of routine eye exams and helps pay for vision correction eyewear like eyeglasses and contacts by an eye-care provider.

You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 12 months. Out-of-network providers will only offer you an allowance towards your vision services.

	Frequency	In-Network	Out-of-Network
Network Name	Vision Care		
Eye Exam	Every 12 Months	\$10 Copay	Up to \$30
Lenses - Single vision - Bifocal - Trifocal - Lenticular	Every 12 Months*	\$25 Copay	Up to \$25 Up to \$40 Up to \$55 Up to \$55
Frames	Every 24 Months*	\$0 copay/\$130 allowance, 20% off balance over \$130	Up to \$65
Elective Contacts	N/A	\$0 copay/\$130 allowance, 15% off balance over \$130	Up to \$104

*Vision benefit frequencies are based on the date of service within the policy year

** You cannot get contacts and glasses in the same calendar year

	PPO	
Cost	Bi-Weekly You Pay	Employer Pays
Employee	-	\$2.99
Employee + Spouse	\$2.69	\$2.99
Employee + Child(ren)	\$2.99	\$2.99
Family	\$5.79	\$2.99

Insurance Benefits

Basic Life and AD&D Insurance

Carrier: Blue Cross Blue Shield

Website: www.bcbsil.com/ancillary

Phone: 1-800-367-6401

Life insurance helps ease your loved ones' financial burden. Your designated beneficiary will receive a benefit if you pass away from a covered accident or illness. In addition, the Accidental Death and Dismemberment (AD&D) benefits paired with life insurance provides a benefit to your beneficiary if you pass on or become dismembered due to a specifically covered accident.

Benefits may reduce as you age. See your plan documents for more detail.

This benefit is 100% company paid.

Basic Life / Accidental Death & Dismemberment
Life: \$50,000 per employee

Insurance Benefits

Voluntary Life and AD&D Insurance

Carrier: Blue Cross Blue Shield

Website: www.bcbsil.com/ancillary

Phone: 1-800-367-6401

Voluntary term life/AD&D allows you to purchase additional life and AD&D coverage for yourself and your dependents. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will increase as you age, and benefits may be reduced. See your plan documents for more detail and to determine if Evidence of Insurability applies.

	Employee	Spouse	Child(ren)
Coverage Increments	\$10,000	\$5,000	\$1,000
Maximum Benefit Amount	\$500,000	\$250,000	\$10,000
Guaranteed Issue Amount	\$150,000	\$25,000	\$10,000

To calculate your monthly premium, find the appropriate age bracket for life and for AD&D. Add those two rates together. Multiple by the amount of coverage being elected and divide by 1,000.

Spouse rates are based on the spouse's age at plan anniversary.

Age	Employee monthly rate per \$1,000 of coverage	Spouse monthly rate per \$1,000 of coverage
<25	\$.056	\$.056
25-29	\$.067	\$.067
30-34	\$.089	\$.089
35-39	\$.100	\$.100
40-44	\$.112	\$.112
45-49	\$.167	\$.167
50-54	\$.257	\$.257
55-59	\$.480	\$.480
60-64	\$.737	\$.737
65-69	\$1.417	\$1.417
70+	\$2.299	\$2.299
Children	\$.184	\$.184
Employee + Spouse AD&D	\$.030	\$.030
Child(ren) AD&D	\$.030	\$.030

Insurance Benefits

Disability Insurance

Carrier: Blue Cross Blue Shield

Website: www.bcbsil.com/ancillary

Phone: 1-800-367-6401

Short-Term Disability

If you become ill or suffer a non-work related injury that prevents you from working, short-term disability insurance provides income replacement.

	All Full Time Administrator Employees	All Full Time Non-Administrator Employees
Waiting Period	Begins on the 15th day of continuous injury or illness	Begins on the 15th day of continuous injury or illness
Benefit Amount	66.67% of weekly earnings	60% of weekly earnings
Maximum Benefit	\$1,000 per week	\$500 per week
Length of Payment Period	11 weeks or until LTD begins, whichever earlier	11 weeks or until LTD begins, whichever earlier
Premium Contribution	Employer Paid	Employer Paid

Insurance Benefits

Voluntary Benefits

Sometimes unexpected occurrences happen and medical insurance isn't enough to cover the unforeseen out-of-pocket expense associated with the incident(s). Voluntary benefits can help.

Accident Coverage

Carrier: MetLife
Website: www.metlife.com
Phone: 800.438.6388

Since accidents can happen at any time, it's important to prepare for the unexpected. This policy can help pay for out-of-pocket expenses associated with an accident by paying you a benefit for each of the covered injuries you suffer and the treatment you received. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Critical Illness

Carrier: MetLife
Website: www.metlife.com
Phone: 800.438.6388

Critical illness insurance protects your family when you are diagnosed with an unexpected covered condition. This policy provides you with a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as heart attack, stroke, cancer and much more. It can help provide some financial protection so you can focus on what's really important – getting better. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Hospital Indemnity

Carrier: MetLife
Website: www.metlife.com
Phone: 800.438.6388

Hospital Indemnity insurance protects your family when you have a hospital or ICU stay. This policy provides financial protection by paying you a benefit for hospital admission, hospital confinement and ICU care. Benefits are paid based on admission and length of stay for a defined number of days. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.



NOTE: This Benefits Summary is merely intended to provide a brief overview of your employer's employee benefit programs. Employees should review the employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. Your employer reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.