

# Other Important Information

This guide provides an overview of the benefit plans for which you are eligible through Weis Markets. Brief descriptions of important plan features are included to assist you in your decision-making process. The guide does not provide a complete or legal description of the benefit plans. Please refer to official insurance policy and plan documents for more extensive information concerning your benefit plans. In the event of any conflict between this guide and the official plan documents, the plan documents, policy and certificate of coverage will govern. Exclusions and limitations apply to all plans. The information in this guide and any referenced materials serve as a Summary of Material Modifications (SMM), amending the most recent Summary Plan Descriptions (SPDs). You may view the SPDs online or print them out at [MyWeisBenefits.com](https://www.myweisbenefits.com).

## **Making Elections During Open Enrollment**

When you make an election during Open Enrollment, you agree that: “I hereby elect to participate in benefits made available under the Internal Revenue Code Section 79, 105, 106, 125, and these sections as amended. I understand that any eligible payroll deductions for benefits will automatically convert to

pretax status. I understand that by participating in benefits my Social Security benefits may be reduced since premiums for many benefits will be deducted before my salary is taxed. This election will remain in effect for the entire plan year. My election CANNOT be changed during the plan year in accordance with the Internal Revenue Service guidelines unless a Qualifying Life Event occurs. Qualifying Life Events include: marriage, divorce, legal separation, death of spouse, birth or legal adoption of a child, death of a child, or spousal change of employment affecting insurance coverage.

## **Minimum Essential Coverage (MEC) Plan**

This plan is designed to provide plan participants with minimum essential coverage under federal income tax rules. However, while you are enrolled in this plan, you will not be eligible for a federal tax credit though a federal or state exchange. If you do not enroll in this plan but enroll in a marketplace plan, you may be eligible for a federal tax credit that lowers your monthly premium or reduces certain cost-sharing. Please note that this plan is NOT minimum essential coverage for purposes of the individual health coverage requirements in Massachusetts.

## Supplemental Medical Plans

The supplemental medical plans provide fixed indemnity insurance benefits. The plans are not comprehensive health insurance. The plans are not intended nor recommended to replace comprehensive health insurance in which you currently or plan to participate. These plans are not designed to replace or provide major medical or catastrophic coverage. The insurance benefits of the supplemental medical plans are provided by Nationwide Life Insurance Company. Additional information will be provided upon enrollment. Plan exclusions and limitations apply.

### The supplemental medical plans:

- **are not a substitute for minimum essential health coverage under the Affordable Care Act (ACA),**
- **do not qualify as minimum essential coverage under ACA.**

Coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio (CA COA #7032). The Fixed Indemnity Plan applicable to policy form SRCP 2000 or state equivalent. NSM-0301AO (06/23).

## State Restrictions

Massachusetts, New Jersey, and Washington, DC residents are eligible for supplemental medical plans and the MEC Plan, but none of these plans meet the individual health

coverage requirements, and they will not satisfy the individual mandate that you have health insurance in your state. Residents of Minnesota, New Hampshire, New Mexico, Vermont and Washington are not eligible for any of the plans offered by The American Worker.

## Accident Insurance

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations, and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

## Critical Illness Insurance

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations,

and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII can be found in the applicable Disclosure Statement or Outline of Coverage / Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI,

GPNP09-CI or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

## **Teladoc**

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