



2024-2025 benefits overview

PART-TIME TEAM MEMBER



Scan the QR code with your smartphone camera to access your benefits on monogramtotalrewards.com.



MEDICAL RX

BCBST | bcbst.com | 800.565.9140

Bronze plan	
• Team member deductible:	\$3,500
• Family deductible:	\$7,000
• Coinsurance:	80%
• Team member OOPM:	\$7,000
• Family OOPM:	\$14,000

Preventive care covered at 100%, which includes annual physicals, child wellness, immunizations, mammograms, etc.

Employee Contributions

	Bronze plan	
	Biweekly	Weekly
Team member	\$36.29	\$18.15
Team member + spouse	\$111.86	\$55.93
Team member + child(ren)	\$102.49	\$51.25
Family	\$185.81	\$92.90

TELEHEALTH

BCBST | bcbst.com/teladoc | 800.Teladoc

See a doctor immediately, 24/7, with Teladoc. Telehealth is live video calls (on a phone, tablet or computer) with a doctor who is available at any time, day or night. No appointment is required.

Doctors can diagnose and treat common medical issues (cold, flu, fever, sinusitis, etc.). You'll typically pay less than you would for a visit to the office or urgent care clinic.

OPEN ENROLLMENT IS JUNE 10-21, 2024. TO MAKE CHANGES TO YOUR ELECTIONS, REACH OUT TO A BENEFIT COMMUNICATION SPECIALIST

A benefit communication specialist will be your personal healthcare advocate to help save you time, money and frustration when dealing with healthcare matters. They can help you select a plan, answer benefits questions, review a bill, and more. Contact Cecilia Chavez or another benefit communication specialist at 800.607.1404 or monogrambenefits@lockton.com

DENTAL

Delta Dental of TN | deltadentaltn.com | 800.223.3104

The Delta Dental network of dental providers is one of the largest in the nation. You may choose to see any provider you would like, but you will save money by using in-network providers.

- Deductibles of \$0/individual and \$0/family.
- Annual plan maximum of \$1,500.
- Preventive care covered at 100%.
- Basic services covered at 90%, major at 60% and orthodontia at 60%.

Employee Contributions

	Biweekly	Weekly
Team member	\$3.97	\$1.99
Team member + spouse	\$8.76	\$4.38
Team member + child(ren)	\$9.01	\$4.50
Family	\$14.52	\$7.26

VISION

EyeMed | eyemedvisioncare.com | 866.939.3633

Employee Contributions

	Biweekly	Weekly
Team member	\$2.92	\$1.46
Team member + spouse	\$5.83	\$2.92
Team member + child(ren)	\$6.13	\$3.07
Family	\$9.63	\$4.82

EyeMed's vision care benefits through the EyeMed network include coverage for eye exams, standard frames and contact lenses.

- \$10 copay for a vision exam.
- \$150 allowance for frames and contacts.

VOLUNTARY LIFE AND AD&D

Lincoln Financial | mylincolnportal.com | 800.487.1485

Eligible part-time employees, their spouses, and their children can enroll in coverage. Employees are able to select coverage for their spouse and dependent children if they elect additional voluntary coverage for themselves.

Employees can choose coverage in increments of \$25,000 up to \$250,000.

VOLUNTARY BENEFITS

Lincoln Financial | mylincolnportal.com | 800.487.1485

Voluntary Accident Insurance

In the case of an accident, Lincoln Financial Group will pay you cash benefits based on covered injuries, treatments, and services. Payments are delivered directly to you and you can pay for other expenses, like traveling to the hospital, child care, and lost income from missed work. The rate for this benefit is based on the benefit amount elected and your age.

Voluntary Critical Illness Insurance

Critical illness insurance supplements your medical plan — no matter what type of other coverage you have. Cash benefits are paid based on each eligible diagnosis. The benefits are paid directly to you, so you can choose how to use them. Costs are dependent upon benefit amount elected and your age.

Voluntary Hospital Indemnity Insurance

Hospital indemnity insurance offers financial support for medical expenses not covered by your primary health insurance, providing peace of mind during hospitalization. Benefits include a lump sum for admission, daily allowances for hospital and intensive care stays, and an additional cash benefit for annual health screenings. With this coverage, you can focus on recovery without worrying about the financial strain of hospitalization.

PET INSURANCE*

Pet Benefit Solutions | wishboneinsurance.com/monogramfoods | 800.891.2565

While it's hard to anticipate accidents or illnesses, pet insurance makes it a little easier to be prepared for them. From preventive care visits to significant medical incidents, Wishbone through Pet Benefit Solutions, can help you find the right protection.

* Indicates a new program from the previous plan year

