

Benefits Overview

Your benefits are an important part of your overall compensation. This overview was designed to answer some of the basic questions you may have about your benefits.



June 1, 2020 - May 31, 2021

Eligibility

Members of TNR, Employees of a Real Estate Broker Firm or Local Chapter employees averaging 30 hours per week, and residing in Tennessee are eligible to enroll in the Humana Dental and Vision plans. Eligible dependents may also enroll.

Eligible family members include:

- Your legally married spouse
- Your Registered Domestic Partner (RPD and their children, where applicable by state law
- Your children who are your natural children, stepchildren, adopted children, or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

Open Enrollment

Open Enrollment will begin May 11th and last until May 31st for a June 1st effective date.

Making Changes

To make changes to your benefit elections, you must contact tnrealtors@hubinternational.com within 31 days of the qualified event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Required Information - when you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage and are not subject to a federal tax penalty. This information will be securely submitted to the IRS and will remain confidential.

Dental Plan and Rates

We are proud to offer you a dental plan through Humana. The following is a high-level overview of the coverage available.

Key Dental Benefits	PPO Plan	
	In-Network	Out-of-Network ¹
Deductible (per calendar year)		
Individual	\$50	\$50
Family	\$150	\$150
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)		
Per Individual	\$1,000	\$1,000
Covered Services		
Preventive Services	No charge	No charge
Basic Services	20%*	20%*
Major Services	50%*	50%*
Waiting Period	None	None
Out-of-Network Claims Paid at	90% UCR ²	90% UCR ²

Coinsurance percentages shown in the chart to the left represent what the member is responsible for paying.

***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

2. UCR Out-of-network benefits are paid based on a stated percentile of Usual, Customary, and Reasonable charges within the area (i.e. your dentist charges \$120 for preventive services, but the UCR is \$100. The carrier pays 100% for preventive based on 90% of UCR. Your benefit is \$90 and your out-of-pocket is \$30).

Dental Plan	Monthly Rates
Employee Only	\$34.79
Employee and Spouse	\$69.58
Employee and Child(ren)	\$88.71
Employee and Family	\$123.50

Vision Plan and Rates

We are proud to offer you a vision plan through Humana. If you use a vision provider within the Humana network, exams are subject to a \$10 copay, materials require a \$15 copay and frames are covered up to \$130. Exams and lenses are covered once every 12 months and frames are covered once every 24 months.

Vision Plan	Monthly Rates
Employee Only	\$8.69
Employee and Spouse	\$17.37
Employee and Child(ren)	\$16.50
Employee and Family	\$25.94

Billing

- ▶ Each person enrolled will have their personal bank account drafted for the monthly due premium.

How To Enroll

Go to <https://tnrealtors-admin.tailorwell.com/sse> There you will find detailed information about the plans available to you and instructions for enrolling.

Contact Information

Coverage	Contact	Phone #	Website/Email
Dental	Humana	800-223-4013	www.humanadental.com
Vision	Humana	877-398-2980	www.humana.com
Enrollment Website Support	TailorWell	206-701-7618	N/A
Billing and Payments	TailorWell	206-973-2673	N/A

Benefits Website

Our benefits website <https://tnrealtors.com> can be accessed anytime you want additional information on our benefits programs.

Questions?

If you have additional questions, you may also contact your HUB Benefit Administrator at:

Phone: 888-433-1966
 Email: tnrealtors@hubinternational.com

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The Company will distribute all required notices annually.

