

# OSTERKAMP TRANSPORTATION GROUP

## EMPLOYEE BENEFITS PROGRAM

This comprehensive benefits program provides you with protection for your immediate needs as well as future needs for you and your family. To obtain detailed information about the programs please call the Benefits Department: **909-517-2838** or email **Benefits@osterkampgrp.com**

### MEDICAL

The Osterkamp Medical Benefits plan, administered by EBA&M, is a customized program designed exclusively for the employees



of the Osterkamp



Transportation Group. The PHCS Network provides the Physicians/Doctors and Ancillary services (ex: labs, Urgent Care and x-rays).

Hospitals and all other facilities have no network. You are free to use any Hospital or Facility of your choice. Osterkamp pays 100% of the cost for a single employee's monthly premium. You can add your dependents to the plan at the cost of \$100 a month for each dependent. All payroll deductions will be done on a "pre-tax basis."

### LIFE INSURANCE



MetLife Life Insurance Company provides Osterkamp's employee Basic Life and AD&D coverage. Osterkamp pays 100% of the employee's cost for \$10,000 in Life and AD&D coverage.

For more Information please visit [www.metlife.com](http://www.metlife.com)



**PLEASE CONTACT HUB INTERNATIONAL FOR PERSONAL QUESTIONS**

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## EMPLOYEE ELECTIVE BENEFITS PROGRAM

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### DENTAL

MetLife will be providing the Dental insurance to our employees. If you live in California or Texas, you can choose between the DHMO and three PPO options. If you live outside of California or Texas, then you can choose between the three PPO plan options. These plans are voluntary and available to you at the time you enroll in the health insurance plan or during the Open Enrollment period. You can include your dependents on your plan. The Premium payment will be deducted from your paycheck on a "pre-tax basis". To search for providers, logo on to <https://www.metlife.com>



### VISION

MetLife will be providing the Vision insurance to our employees. Plans are voluntary and available to you at the time you enroll in the Health insurance plan or during the Open Enrollment period. You can include your dependents on your plan. The Premium payment will be deducted from your paycheck on a "pre-tax basis". To search for providers, logo on to <https://www.metlife.com>



### VOLUNTARY BENEFITS

Colonial Life offers to all employees and their dependents a variety of supplemental insurance policies. These policies are paid for voluntarily on a "pre-tax basis" via payroll deduction. A Colonial Benefit Counselor can meet with you individually to explain the plans available to you:



- ❖ Short Term Disability Income
- ❖ Cancer and Critical Illness Coverage
- ❖ Life Insurance
- ❖ Accident Coverage
- ❖ Hospital Income
- ❖ Dental & Vision

### FLEX SPENDING ACCOUNT (FSA)

A Flexible Spending Account (FSA) allows an employee to set aside funds on a pre-tax basis each year and access those funds for qualifying healthcare and/or dependent care expenses incurred within the Plan Year.



- ❖ Reduces Income Tax
- ❖ Offers immediate access to elected healthcare FSA funds
- ❖ Covers common types of expenses: Medical, Dental, Ortho, Vision, Prescription Drugs, Day Care
- ❖ Saves on the cost of eligible healthcare and/or dependent care expenses

For more information contact: Tim Ellis 714-975-4750



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