

2023 BENEFITS AT A GLANCE



ELIGIBILITY

New hires are eligible for benefits on the first of the month following 60 days of employment (or, in case of annual Open Enrollment, on March 1st of each year). To be eligible for benefits, you must be a full-time employee working at least 30 hours per week. When eligible, you may enroll yourself and your eligible dependents prior to your effective date.

MEDICAL (BOON CHAPMAN)

Daytona Beverage offers you a PPO medical plan managed by BevCap Management and administered by Boon-Chapman, using the Aetna Signature Administrators Network. The medical plans allow access to both In-Network and Out-of-Network providers, but you will get better discounts and pay less money by remaining In-Network. All Out-of-Network services are subject to the amount determined to be eligible by the health plan and you are responsible for all charges over this allowance. When you use providers from within the Aetna Signature Administrators network, you receive benefits at the discounted network cost.

Boon Chapman	PPO Plan	
	IN-NETWORK	OUT-OF-NETWORK
Basic Information		
Deductible (Single/Family)	\$500/ \$1,500	\$1,500/ \$4,500
Coinsurance (You Pay)	10%	50%
Out-of-Pocket Limit (Single/Family)	\$3,000/ \$6,000	\$9,000/ \$18,000
You Pay		
Routine Services		
Virtual Care/Telehealth	Free- 98.6	N/A
Physician Office Visit	\$20 copay	50%*
Specialist Office Visit	\$45 copay	50%*
Preventive Services (Adults/Children)	\$0	50%*
Other Services		
Diagnostic Test	\$0	50%*
Imaging	10%*	50%*
High Tech Radiology (CT, PET, MRI) performed at Preferred Advanced Imaging Provider (Preferred Provider)	\$0 through Direct Contract Provider; Otherwise Ded +Coinsurance (Must be coordinated through Prime DX)	
Surgery Centers (Free Preferred Surgical Centers)	\$0 through Preferred Surgical Center; Otherwise Ded +Coinsurance (Must be coordinated through Prime DX)	
Hospital and Facility Services		
Inpatient Hospital	10%*	50%*
Outpatient Hospital	10%*	50%*
Emergency Room Visits	\$500, then 10% after deductible (Copay waived if True Emergency)	
Urgent Care Visits	\$50 copay	50%*
Prescription Drugs		
Tier 1/Tier 2/Tier 3	\$5/ \$30/ \$50	N/A
Mail-Order Prescriptions	\$12.50/ \$75/ \$125	
Specialty	\$250 copay	

*After Deductible

Medical Plan Costs

Medical (Biweekly Rates)	Wellness	Standard
Employee	\$19.01	\$50.58
Employee + Spouse	\$239.29	\$309.39
Employee + Child(ren)	\$186.01	\$246.47
Employee + Family	\$315.10	\$397.59



DENTAL (GUARDIAN)

The following are your benefits when you receive care from an In-Network dental provider.

Benefit	Coverage
Annual Deductible (Individual/Family)	\$50 / \$150
Preventive Care	Covered at 100%, deductible waived
Basic Care	Covered at 80% after deductible
Major Care	Covered at 50% after deductible
Orthodontia	50% up to \$1,000 lifetime max (per child)
Annual Benefit Maximum	\$2,000 per person

Dental (Biweekly Rates)	Base
Employee	\$2.43
Employee + Spouse	\$17.17
Employee + Child(ren)	\$21.54
Employee + Family	\$30.15

* Please note that if you do not use in-network providers, you may be subject to balance billing for any amounts over the usual customary fee.



VISION (GUARDIAN - DAVID VISION)

Benefit	Coverage	Frequency
Routine Vision Exam	\$10 Copay	Once every rolling 12 months
Lenses (see plan document for additional information)	\$25 Copay	Once every rolling 12 months
Frames	\$130 allowance + 20% off balance	Once every rolling 24 months
Elective Contacts (in lieu of glasses)	\$130 allowance; 15% off balance	Once every rolling 12 months

Vision (Biweekly Rates)	
Employee	\$0.00
Employee + Spouse	\$1.94
Employee + Child(ren)	\$2.05
Employee + Family	\$4.34

* Premiums are deducted from your paycheck on a pre-tax basis through a Premium-Only Section 125 Plan. Due to IRS Regulations, the premiums you pay for non-tax dependent domestic partner coverage are not eligible for Section 125 savings.



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE (GUARDIAN)

Daytona Beverage provides life and AD&D benefit for every eligible employee. You are also able to purchase additional coverage for you and your dependents at your own cost. You become eligible for the employer paid life \$25,000 coverage after 60 days.

Benefit	Employer Paid	Optional Life & AD&D		
	Employee Only Coverage	Employee	Spouse	Child(ren)
Coverage Amount	\$20,000	\$10,000 Increments	\$1,000 Increments	\$1,000 Increments
Maximum Amount-Life		\$400,000	50% of Employee Amount up to \$200,000	\$10,000
Guarantee Issue Amount (<age 70)		\$150,000	\$30,000	\$10,000



DISABILITY INSURANCE (GUARDIAN)

Daytona Beverage provides Short Term disability and Long Term Disability to each eligible employee.

Benefit	Short Term Disability	Long Term Disability
Weekly Benefit Percentage	60% of weekly earnings	60% of monthly earnings
Maximum Benefits	\$500 weekly	\$2,500 monthly
Benefit Waiting Period	15th Day Accident/Sickness	180 days
Benefit Duration	24 weeks	Social Security Normal Retirement Age
Pre-Existing Conditions	None	3/12



EMPLOYEE ASSISTANCE PROGRAM (AETNA)

Confidential counseling for you and your dependents at no cost to you. Members can login 24/7 for free emotional support & daily life assistance.

Visit ibhworklife.com

Username: Matters

Password: wlm70101

Or call: 800-386-7055

24 hours/day, 7 days/week



TELEMEDICINE (98POINT6)

You will have access to 98point6 services at no cost to you or your eligible dependents for consults. The only out-of-pocket cost you would incur would be if the physician called in a prescription for you or your dependents. Be sure to download the app & register at www.98point6.com/bevcap.



MEMBER ADVOCATE (BOON CHAPMAN)

Every employee has access to a dedicated member advocate. They can assist with Explanation of Benefits (EOB), Claims or billing questions, provider network questions, ID cards, etc. Call 855-516-8531 or email advocate@boonchapman.com.



PROVIDER NETWORK: AETNA

How to find a Network Provider

Looking for physicians who participate in your health insurance network? Use one of these easy ways to find out who's in-network and potentially save money:

- Log on to www.bevcaphealth.com
- Contact the Boon-Chapman Member Advocate at 1-855-516-8531, or e-mail advocate@boonchapman.com
- Visit <http://aetna.com/asa>

Quest Diagnostics and LabCorp are preferred national in-network providers of laboratory services for all Aetna members.

Pre-Notification

Except in an urgent care situation, the participant must call the Nurse Advocate at 1-855-266-2093 at least three (3) business days before any/all procedures scheduled in advance including, but not limited to the following:

- In-patient and out-patient procedures
- Imaging services
- Diagnostic testing



IMPORTANT CONTACTS

Coverage	Contact	Phone	Website
Medical #650-128	Boon-Chapman	855-516-8531	www.boonchapman.com
Member Advocate	Boon-Chapman	855-516-8531	advocate@boonchapman.com
Prescription Drug Benefits	Elixir	800-361-4542	www.elixirsolutions.com
Virtual Visits	98point6		www.98point6.com/bevcap
Dental	Guardian	888-600-1600	www.xyz.com
Vision	Guardian	888-600-1600	www.guardiananytime.com
Life and AD&D	Guardian	888-600-1600	www.guardiananytime.com
Disability	Guardian	888-600-1600	www.guardiananytime.com
Employee Assistance Program	Aetna	Online only	www.mylifevalues.com
	Guardian	800-386-7055	www.ibhworklife.com

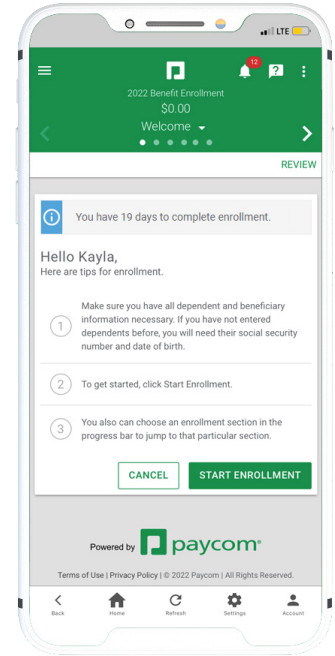
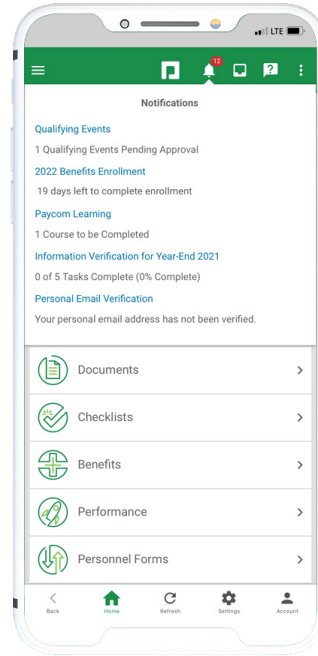
Show Me How

to Enroll in Benefits

BENEFITS ADMINISTRATION

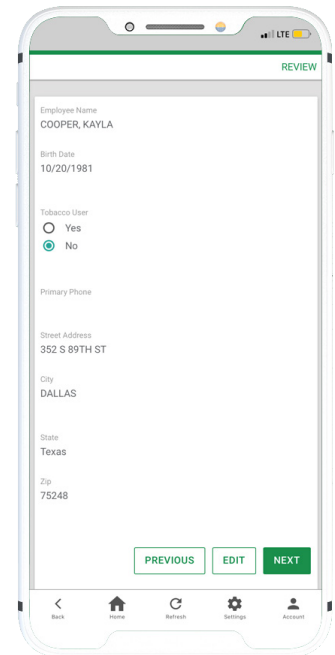
STEP 1

From the Notifications Center, tap the current year's Benefits Enrollment. Review the instructions and tap "Start Enrollment."



STEP 2

Review your information. Tap "Edit" to change anything or "Next" to continue.



EMPLOYEES

Visit the Help Menu for the most up-to-date version of this guide.

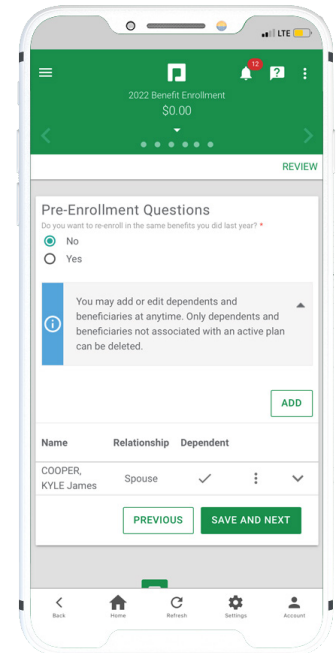
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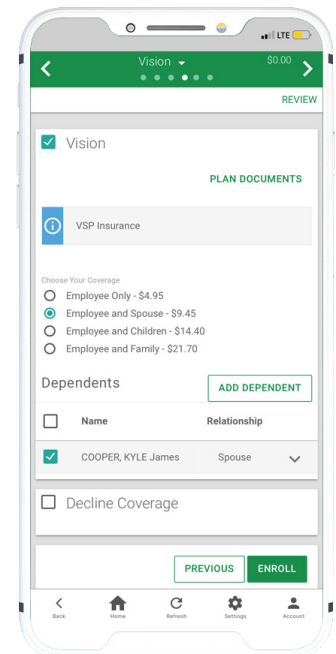
STEP 3

Complete the Pre-Enrollment Questions and tap "Save and Next." *You can also edit existing dependent and beneficiary information on this screen, as well as add a dependent or beneficiary.*



STEP 4

Choose to enroll in or decline a plan by checking the appropriate option. If necessary, choose which dependents to add. When finished, tap "Enroll." Continue for each benefit plan.



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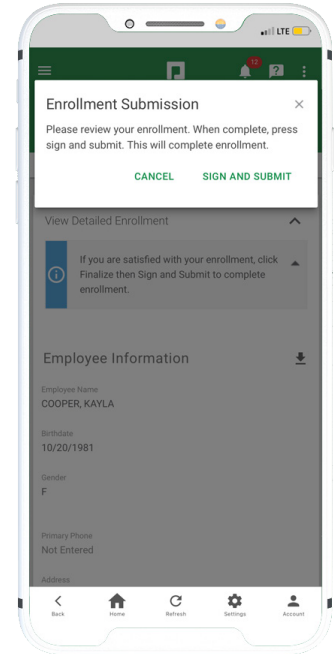
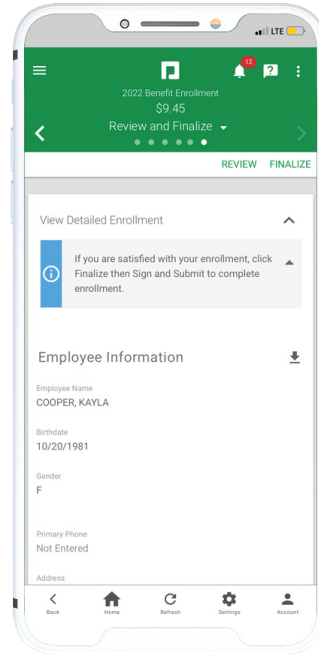
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to Enroll in Benefits

BENEFITS ADMINISTRATION

STEP 5

When finished, review your enrollment and tap "Finalize." Then, tap "Sign and Submit" in the pop-up window. *To view your current benefits at anytime, navigate to Benefits > Current Benefits.*



EMPLOYEES

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