

















# **Important Contacts**

Coverage	Phone	Website
Medical & Prescription - UHC Group Number: 917399	EPO: 866-633-2446 HDHP: 866-314-0335	www.myuhc.com/
UHC Mobile App: Health4Me	Download on the App Store or Google Play	
Medical & Prescription - Pan American Group Number: SE786 Mobile App: HealthiestYou	877-999-5382 Download on the App Store or Google Play	www.palig.com/us-provider- networks
Vision - EyeMed Group Number: 9744517 Mobile App: EyeMed	866-268-4063 Download on the App Store or Google Play	www.eyemedvisioncare.com
Life and AD&D - Lincoln Life/ADD & Disability Group Number: 09- LF1210 HC/AI/CI Group Number: 1128909	800-790-7790  Email: FileClaim@LFG.com  (ACC, CI, HI)  Email: GroupLifeClaims@LFG.com  (Life)	www.mylincolnportal.com (Life/Disability) www.Lincolnfinancial.com (ACC, CI, HI)
Employee Assistance Program (EAP)  Mobile App: GuidanceNow	888-628-4824 Download on the App Store or Google Play	www.guidanceresources.com Username: LFGSupport Password: LFGSupport1

To review your current benefits please visit the online self-service benefit portal at <a href="https://lfg.benselect.com/sscpmanagement">https://lfg.benselect.com/sscpmanagement</a>

This guide highlights the main features of many of the benefit plans sponsored by SSCP Management. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. SSCP Management reserves the right to modify, amend or terminate any benefit plan or practice
described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

3

**HOURLY OPEN ENROLLMENT 2025** 

#### Welcome to Your Benefits!

We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select from a full range of benefits to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement. This brochure was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family, and be sure to act before the enrollment deadline.

This brochure highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. The Company reserves the right to change or discontinue its employee benefits plans at any time.

## **How To Enroll**

**ENROLL BY November 22, 2024!** 

Make Sure You:

• Log in to <a href="https://lfg.benselect.com/sscpmanagement">https://lfg.benselect.com/sscpmanagement</a>

OR

• Call the Enrollment Center 1-866-503-6111

To Complete your 2025 enrollment

#### **2025 OPEN ENROLLMENT**

At SSCP Management a lot of planning and care goes into offering the right benefits for you and your entire family. As we prepare for 2025, our benefit priorities remain unchanged: keep our plans competitive, cost-effective, and useful for you and your family, so you can thrive both personally and professionally.

This time of Open Enrollment gives you an opportunity to review your family needs, and choose the benefits that are right for you. If you do not make your elections in <a href="https://lfg.benselect.com/sscpmanagement">https://lfg.benselect.com/sscpmanagement</a> by November 22, 2024, you will not have benefits in 2025 unless you have a life event. Call 1-866-503-6111 or email openenrollment@sscpmanagement.com with any questions.

All Confirmed Coverages will begin on January 1st, 2025.

## **Important Notice!**

If you enroll in Medical Coverage, you are automatically enrolled in Vision coverage AND the company provides \$20,000 of Basic Life Insurance which requires that you designate a beneficiary.

\* Please visit <a href="https://lfg.benselect.com/sscpmanagement">https://lfg.benselect.com/sscpmanagement</a> for all Mandatory Notices located in the library \*

It is your responsibility to check your pay stubs to ensure that you are covering your premium costs. Failure to pay all or parts of your premium, may cause your coverage to be canceled whether you receive notice or not.

If you have questions, you may contact the enrollment center at 1-866-503-6111 or view your current year benefits before you start the enrollment process.

Read It, Review It, Select It, and Confirm It!

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	Action	How	
Step 1	✓ Read your 2025 Enrollment Benefit Guide	<ul> <li>✓ Sent to you via PeopleMatter, or Emailed to your Restaurant location</li> </ul>	
Step 2	✓ Review the plan comparison, the premiums, & your chosen provider's network to ensure they take the plan.	SBC's can be found in Forms Library in the enrollment portal; or check out the Carrier Resource on in your Guide.	
Step 3	<ul> <li>✓ Select the plans that fit your needs</li> <li>✓ Gather Birthday and SSN information for all dependents and beneficiaries.</li> <li>*All Dependent musts have a valid SSN or TIN</li> </ul>	Login: <a href="https://lfg.benselect.com/sscpmanagement">https://lfg.benselect.com/sscpmanagement</a> or Call the Enrollment center 1-866-503-6111 to select the plans that fit your needs.  Hours of Operation: 8:30 am – 5 pm CST; Monday – Friday Extended Hours During Open Enrollment:	
		<ul> <li>Tues &amp; Thurs 8:30 am CST – 7:00 pm CST</li> <li>Sat 11/16 9:00am CST – Noon CST</li> </ul>	
Step 4	<ul> <li>Confirm your choices by reviewing the confirmation page sent to your email address</li> </ul>	Confirmation reports will be sent to your email address within 24 hours of sign-off.	
	<ul> <li>✓ Corrections made after your deadline are not guaranteed to take effect in 2025</li> </ul>	*This is an important step to confirm you have finished the enrollment process*	

Your Annual Enrollment Elections, by law, will remain unless you have a Qualifying Mid-Year change of life event. The list of qualified life events is governed by the IRS.

(For Example: Change in Legal Marital status, Change in number of dependents, Change in employment status that cause you, your spouse or dependent to gain or lose benefits)

## SELERIX BENEFITS ENROLLMENT PORTAL

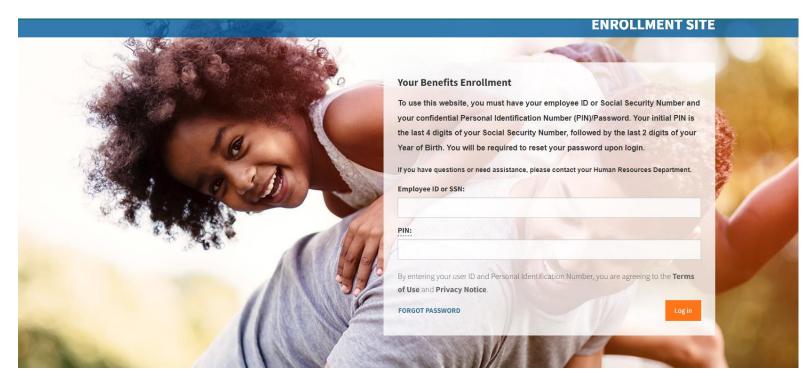
We are proud to provide you with an online self-service benefit portal and enroller assisted option to facilitate your benefits enrollment.

You Must log-In if you want to make any changes to your benefits for 2025.

**PLEASE GO TO** <a href="https://lfg.benselect.com/sscpmanagement">https://lfg.benselect.com/sscpmanagement</a> to login. To access the site for the first time, please use the following credentials:

**Username:** enter your Social Security Number (no dashes)

PIN: Enter the last 4 digits of your Social Security Number plus the last 2 digits of your birth year (i.e. 678970)



Benefit Counselors can be reached @ 1-866-503-6111 between the hours of 8:30 AM CST and 5 PM CST Monday through Friday

Extended Hours: Tues Nov 12<sup>th</sup>, Thurs Nov 14<sup>th</sup>, Tue 19<sup>th</sup>, and Thurs 21<sup>st</sup>: 8:30am - 7pm CST Saturday Support: 16<sup>th</sup>: 9:00am - Noon CST

\*\*Leave a voicemail when a benefit counselor is unavailable. You will receive a callback w/in 24 hours.

## Contents

Important Contacts	2
How To Enroll	4
Important Notice!	5
SELERIX BENEFITS ENROLLMENT PORTAL	6
Eligibility	8
ChangingBenefits After Enrollment	8
WELLNESS WORKS, BUT WE CAN DO MORE	9
Medical	10
COMPARING YOUR 2025 UHC MEDICAL OPTIONS	10
MEDICAL OPTIONS – Pan American	11
Telemedicine	12
Register Today so You are Ready When You Need Care	12
UHC One Pass Select	13
Vision	14
Life and AD&D	15
Basic Employee Term Life and AD&D Insurance	15
Beneficiary Information	15
Employee Assistance Program	16
Lincoln Hospital Care, Critical Illness, and Accidental Injury Insurance	17
Personal Health Advocate	18
Nationwide Pet Insurance	19
Employee Contributions	20

## Eligibility

If you work at least 30 hours per week, you are eligible for benefits. Most of your benefits are effective on the first day of the month following your date of hire. You may also enroll your eligible dependents for coverage. Eligible dependents could be:



# **Changing Benefits After Enrollment**

During the year, you cannot make changes to your benefits unless you have a qualified life event. If you do not make changes to your benefits within 30 days of the qualified life event, you will have to wait until the next annual open enrollment period to make changes (unless you experience another qualified life event).

Qualified Life Event		Documentation Needed
	Marriage	Copy of marriage certificate
Change in Marital Status	Divorce/legal separation  Death	Copy of divorce decree  Copy of death certificate
	Birth or adoption	Copy of birth certificate or copy of legal adoption papers
Change in Number of Dependents	Stepchild	Copy of birth certificate plus a copy of the marriage certificate between employee and spouse
	Death	Copy of death certificate
	Change in your eligibility stat us (i.e., full time to part time)	Notification of increase or reduction of hours that changes coverage status
Change in Employment	Change in spouse's benefits or employment status	Notification of spouse's employment stat us that results in a loss or gain of coverage

<sup>\*</sup>Benefits terminates on the last day of the month of your employment termination

<sup>\*</sup>The company has the right to conduct a legal spouse and dependent audit to verify individual are eligible for coverage.

## WELLNESS WORKS, BUT WE CAN DO MORE

We encourage you to participate in the many wellness benefits that our medical plan with UHC has to offer. Getting and staying healthy is one of the best things we can do to keep our health care costs down while improving our quality of life. Financial health — for us as individuals and for our benefit plans — is another key piece of the picture. That's why we offer programs like the ones below to help you get the most value out of your health care dollars



**Virtual Visits** lets you video chat with a doctor 24/7. If you'd rather just speak with a doctor, you can simply do a Virtual Visit over the phone.

#### Use a Virtual Visit for these common conditions:

- Allergies
- Bronchitis
- Eve infections
- Flu

Rashes

- Sore throats
- Headaches/migraines
- Stomachaches
- And more

- Virtual Therapy. Virtual therapy offers confidential counseling and includes:
  - Private video sessions- A quicker way for the whole family to get care. Get 1-on-1 support in your home and at a time that's convenient for you.
  - Help with coping for children, teens and adults. Your licensed virtual therapist may provide a diagnosis, treatment and medication if needed.
  - Similar standard of care as in-person visits. You can see the same therapist with each appointment and establish an ongoing relationship.

#### Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Depression
- Addiction
- · Mental health disorders
- Anxiety

**Rally** is designed to help you make changes to your daily routine, set smart goals and track your progress. You'll get personalized recommendations to help you move more, eat better and improve your health—and have fun doing it.

**Real Appeal**® is an online weight loss program that provides personal coaching to help you and eligible family members lose weight and keep it off. On average, participants lose 10 pounds after attending just 4 online sessions.

**Plus, so many other programs!** Please see you're your HR department for more information or visit the document library at <a href="https://lfg.benselect.com/sscpmanagement">https://lfg.benselect.com/sscpmanagement</a>

## Medical

#### **COMPARING YOUR 2025 UHC MEDICAL OPTIONS**

When it comes to medical coverage, The company offers the following choices through UHC and Pan American. You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out- of-pocket costs.

For more details on our 2025 benefit plans — how they work, what they cover, and what they cost — visit <a href="https://lfg.benselect.com/sscpmanagement"><u>www.MyUHC.com</u></a> or log in to <a href="https://lfg.benselect.com/sscpmanagement"><u>https://lfg.benselect.com/sscpmanagement</u></a>

MEDICAL OPTIONS – UHC (United Healthcare)

	UHC Simple Plan (EACF)	UHC Base Plan (DQ1N)	UHC Buy Up Plan (DQXB)
	IN-NETWORK ONLY	IN-NETWORK ONLY	IN-NETWORK ONLY
Calendar Year Deductible			
Individual	\$6,350	\$2,500	\$1,000
Family	\$12,7000	\$5,000	\$2,000
	Calendar Year Out-of-Pocket Ma	aximum (Includes Deductible)	_
Individual	\$6,350	\$6,600	\$6,500
Family	\$12,700	\$13,200	\$13,000
	Coinsurance	/ Copays	
Preventive Care	No charge	No charge	No charge
Primary Care Physician	100% after deductible	\$25 Copay \$0 Child Copay	\$0 Copay
Specialist	100% after deductible	\$75 Copay	\$100 Copay
Virtual Visits	Up to \$54 fee	\$0	\$0
Lab/X-Ray	100% after deductible	80% after deductible	80% after deductible
Complex Imaging (CT/PET scan/MRIs)	100% after deductible	\$500 copay per service	80% after deductible
Inpatient Care	100% after deductible	80% after deductible	80% after deductible
Outpatient Surgery	100% after deductible	80% after deductible	80% after deductible
Chiropractic Visits	100% after deductible	\$25 Copay	80% after deductible
Urgent Care	100% after deductible	\$100 Copay	\$50 Copay
Emergency Room	100% after deductible	\$500 after deductible	\$250 after deductible
Durable Medical Equipment	100% after deductible	80% after deductible	80% after deductible
Inpatient Mental Health Services	100% after deductible	80% after deductible	80% after deductible
Outpatient Mental Health			
Services	100% after deductible	\$25 Copay	No charge
harmacy Retail Rx (up to 30-day supply)			
Tier 1/Tier 2/Tier 3	\$0 copay/ \$0 Copay/ \$0 Copay	\$20 copay/ \$50 Copay/ \$85 Copay	\$0 copay/ \$50 Copay/ \$100 Copay
Mail Order Rx (up to 90-day supp Tier 1/Tier 2/Tier 3		\$50 copay/ \$125 Copay/ \$212.5 Copay	

#### **MEDICAL OPTIONS – Pan American**

This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

	Pan American	Pan American
Plan Benefit	Plan 1	Plan 2
Inpatient Hospital		
Hospital Admission Benefit - overall	\$1,000	\$1,000
Room and Board benefit per day (if different from below)	\$100	\$300
Total days covered	60	60
Mental/Nervous benefit per day	\$50	\$150
Mental/Nervous days covered	60	60
Substance Abuse benefit per day	\$50	\$150
Substance Abuse days covered	30	30
Intensive Care Benefit per day	\$200	\$600
Intensive Care days covered	30	30
Skilled Nursing Facility benefit per day	\$50	\$150
Skilled Nursing Facility days covered	57	57
Inpatient Surgery per procedure (1 day per calendar year)	\$500	\$1,000
Maximum Anesthesia Benefit (1 day per calendar year)	\$125	\$250
Outpatient Hospital		
Outpatient Surgery benefit per day (1 day per calendar year)	\$250	\$500
Maximum Anesthesia Benefit (1 day per calendar year)	\$62.50	\$125
Diagnostic Labs benefit per day	\$35	\$45
Diagnostic Labs days covered	3	3
Diagnostic Radiology benefit per day	\$70	\$100
Diagnostic Radiology days covered	4	2
Diagnostic Advanced Studies	\$300	\$400
Doctor's Office Visits		
Doctor's Office benefit per service - all	\$75	\$75
Visits allowed per year	4	6
Prescription Drugs		
Generic copay per 30-day script	Discount Only	\$10
Formulary Brand copay per 30-day script	Discount Only	\$40
Non-formulary Brand copay per 30-day script	Discount Only	\$75
Yearly Maximum Limit Per Insured Person	N/A	\$1,000
Other Benefits		
Telehealth	Included/\$0 copay	Included/\$0 copay

#### PRESCRIPTION DRUG COVERAGE - Pan American

If you enroll in the Pan American plan, prescription drug coverage is provided through the RxEDO Pharmacy Network. When you need prescriptions, you can purchase them through a local retail pharmacy or, for medications you take on an ongoing basis, through the mail order programs.

## **Telemedicine**

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own bed or sofa.

## Register Today so You are Ready When You Need Care



## Using Telemedicine is as Easy as One, Two, Three



#### **Register Now**

Setting up your secure account takes only minutes

**UHC** Mobile App: Health4Me **Pan American** Mobile App: HealthiestYou

#### **Request a Visit**

You can have a doctor visit right away or schedule an appointment — all by phone, computer or the app.

#### **Feel Better**

Get treated by one of our doctors who can prescribe medication if necessary.

## **UHC One Pass Select**

We're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym.

Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan.

You and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership.



#### At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.

#### At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you, no matter what your fitness level and interests are.

\$34/mo

Classic

12,000+ gym locations

\$69/mo

Standard

14,000+ gym and premium locations

\$109 /mo

Premium

16,000+ gym and premium locations

\$159/mo

Elite

20,000+ gym and premium locations

An enrollment fee may apply.

Or get started with a digital-only plan for \$10/Mo.



#### To get started:

- 1. Scan this code to download the UnitedHealthcare app
- 2. Sign in or register
- 3. Select UHC Rewards
- 4. Select Redeem rewards to access One Pass Select

## **Vision**

Healthy eyes and clear vision are an important part of your overall health and quality of life. If you select medical coverage, you are automatically enrolled in Vision coverage. The company offers a vision plan to help you cover the cost of routine vision services and supplies, like eye exams, eyeglasses, and contact lenses. Both plans cover the same types of expenses and allow you to choose either in-network or out-of-network providers each time you need vision service.



**EyeMed's** network includes a number of retail chain locations (such as Pearle Vision, EyeMasters, etc.), as well as some private-practice providers.

The table at right summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

	Vision Plan		
	IN-NETWORK	OUT-OF- NETWORK	
	You Pay	Reimbursement	
Exam	\$10	Reimburse up to \$35	
Materials Copay			
Single Vision Lenses	\$25	Reimburse up to \$25	
Bifocal Lenses	\$25	Reimburse up to \$40	
Trifocal Lenses	\$25	Reimburse up to \$60	
Lenticular Lenses	20% off retail price	Not covered	
Frames	\$120 allowance plus 20% of any amount over	Reimburse up to \$48	
Necessary Contacts in Lieu of Frames/Lenses	\$0 copay	Reimburse up to \$200	
Elective Contacts	\$135 allowance	Reimburse up to \$95	
Benefit Frequency			
Exams	Every 12 months	Every 12 months	
Lenses	Every 12 months	Every 12 months	
Frames	Every 12 months	Every 12 months	
Contacts	Every 12 months	Every 12 months	

## Life and AD&D

Life and Accidental Death & Dismemberment (AD&D) insurance pays a lump-sum benefit to your beneficiaries to help meet expenses in the event of your death or in the case of a covered accidental injury.

#### **Basic Employee Term Life and AD&D Insurance**

The company automatically provides Basic Life and AD&D Insurance at no cost for all employees that elect a medical plan. Basic Life and AD&D Insurance is equal to a flat \$20,000. The benefit is paid to your beneficiaries in the event of your death



#### **Coverage after Age 65**

If you remain an active employee after reaching age 65, the total amount of your basic and supplemental employee coverage will begin to decrease: When you reach age 65, coverage will be reduced by 35%. When you reach age 70, coverage will be reduced by 50% of the coverage in place.

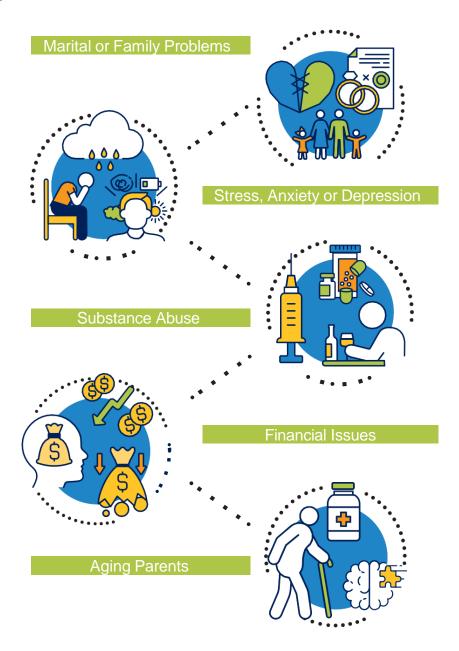
### **Beneficiary Information**

To ensure your family's financial security, keep your beneficiary information up-to-date. Be sure to designate a beneficiary through the open enrollment site. You must choose at least one beneficiary for each plan, however, you can update or change your beneficiary at any time during the year.

If you do not name a beneficiary, or if your beneficiary dies before you, your Life and AD&D benefits will be paid to your estate

## **Employee Assistance Program**

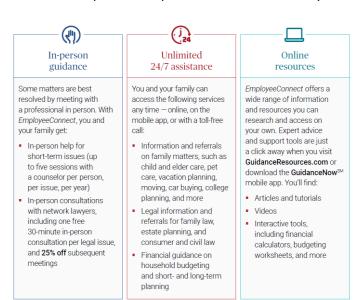
We now offer ALL employees and their eligible family members free access to licensed counselors through our Employee Assistance Program whether or not you elect other benefits coverage. Through this coverage, employees and their families receive immediate support and guidance and assessments and referrals for further services. Your benefits include up to five face-to-face visits per new issue per year. You can contact the EAP for help with the following:



It's important to note that all EAP conversations are voluntary and strictly confidential. If you and your counselor determine that additional assistance is needed, you'll be referred to the most appropriate and affordable resource available. Although you're responsible for the cost of referrals, these costs are often covered under your Medical plan.

#### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

You and your covered dependents have access to the company's EAP. Employee Connect offers professional confidential services to help you and your loved ones improve your quality of life for a variety of personal issues. The EAP also provides up to 5 sessions for both you and your covered dependents.





Call 888-628-4824, <u>24 hours a day, 7 days a week</u>, to talk to a professional counselor, or visit GuidanceResources.com.

User Name: LFGSupport Password: LFGSupport1

# Lincoln Hospital Care, Critical Illness, and Accidental Injury Insurance

#### HOSPITAL CARE, CRITICAL ILLNESS AND ACCIDENTAL INJURY INSURANCE

With Hospital Care, Critical Illness, and/or Accidental Injury insurance you will receive payments if you need treatment or to pay for a qualified expense not covered by traditional insurance.

Lincoln will pay YOU for hospital stays, for treatments of injuries resulting from a covered accident, or for expenses such as rehabilitation, & other out-of-pocket expenses when a covered person is diagnosed with a critical illness or specified event occurs.

## Personal Health Advocate

Health Advocate, included with your Lincoln Critical Illness insurance. You get unlimited confidential support from skilled specialists who will answer your questions, research treatment options, coordinate benefits, and resolve billing and claims issues to ease your coverage concerns.

 Spouses, dependents, parents, and parents-in-law of the covered employee can also use Health Advocate's services.

Your personal health advocate can help resolve your healthcare and insurance issues. With support from medical directors, registered nurses, and benefits and claims specialists, they can help you:

- Find the right healthcare providers
- Understand diagnoses and treatment options
- Research and arrange second opinions
- Facilitate pre-authorizations and synchronize benefits
- Coordinate care and insurance or benefit payments

#### **Medical Bill Saver**

Skilled negotiators work with your healthcare providers to help lower out-of-pocket costs on unpaid medical and dental bills over \$400 that are not covered by insurance.

#### Get help with:

- Reducing claim costs, complaints, and appeals
- Understanding covered vs. noncovered services
- Getting provider signoff for payment terms and conditions

#### Personal concierge services

Contact highly qualified professionals who can help you handle a wide range of personal tasks.

- Travel arrangements, including flights, lodgings, and dining reservations
- Sports, concerts, and event tickets
- Event planning



## Nationwide Pet Insurance



#### **Easy Enrollment**

#### **Enroll at any time throughout the year!**

There are three simple ways to sign up for this voluntary benefit:

- 1. Go directly to the dedicated URL we've created for your company: <a href="https://benefits.petinsurance.com/sscpmanagement">https://benefits.petinsurance.com/sscpmanagement</a>
- 2. Call 877-738-7874 and mention **SSCP Management** to receive preferred pricing
- 3. Visit PetsNationwide.com or scan the QR code below, and enter **SSCP**Management



Digital resources for support! Review the virtual education & enrollment experience at <a href="mailto:petinsurance.com/resourcecenter">petinsurance.com/resourcecenter</a>.





## **Employee Contributions**

The amounts listed below are the rates per pay period.

## Medical

UHC			
	UHC Simple Plan (EACF)	UHC Base Plan (DQ1N)	UHC Buy-Up Plan (DQXB)
Employee Only	\$52.25	\$167.10	\$243.65
Employee + 1	\$260.45	\$333.42	\$496.08
Employee + Family	\$394.01	\$550.25	\$764.91
Pan American			
	Plan 1	Plan 2	
Employee Only	\$17.80	\$46.26	
Employee + 1	\$34.17	\$88.69	
Employee + Family	\$55.92	\$135.53	

To view additional contributions for the group Hospital, Accident, and Critical Illness benefits, please log onto <a href="https://lfg.benselect.com/sscpmanagement">https://lfg.benselect.com/sscpmanagement</a>

Visit the Forms Library in the enrollment portal for Plan Summaries, Educational Videos, and Mandatory Notices. It is important that you understand what your benefit options cover and what it may not cover.