



TIER 1 FIRE
PROTECTION, LLC

2025

IMPORTANT

Open Enrollment
from 12/5 – 12/10 5 pm
Everyone Must Go
Through the System
and Enrollment Process



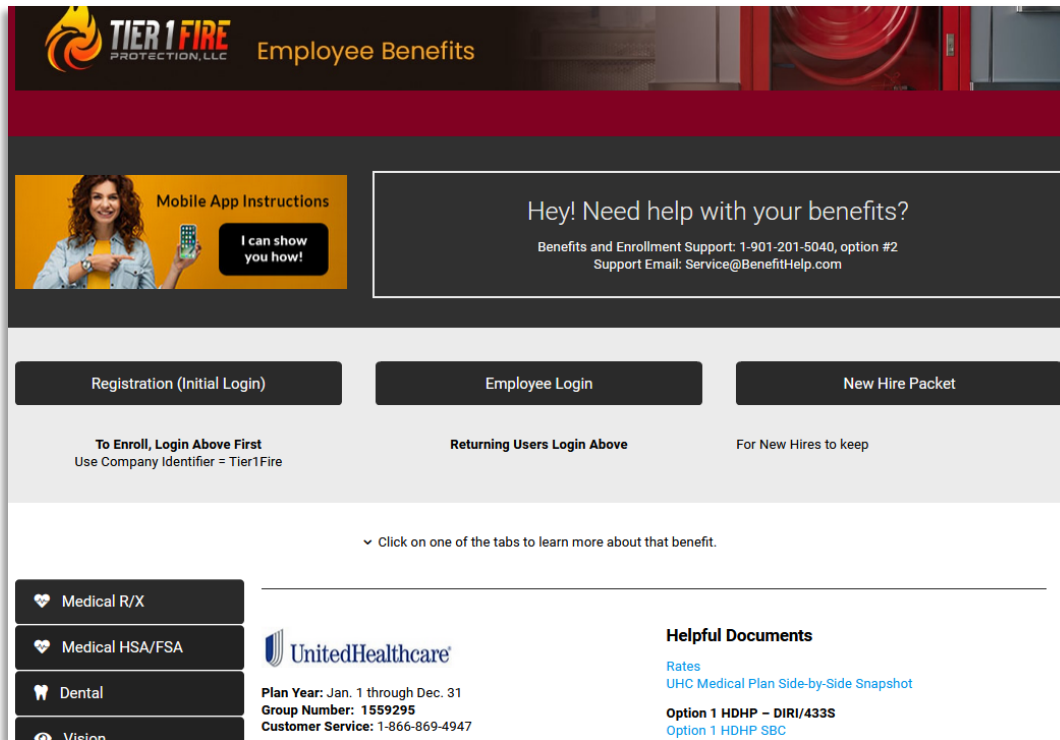
BENEFITS GUIDE

An overview of the employee benefits provided by
BenefitHelp

Every reasonable effort has been made for the information provided to be accurate. It is intended to provide an overview of the coverage's offered. It is in no way a guarantee or offer of coverage. Each carrier has limitations and underwrites based on its contract. Each carrier's contract, underwriting, and policies will supersede the information provided herein. Please be aware that each carrier may have exclusions or limitations, and you must consult your summary plan description and/or policies for details.

Where do I enroll and get information about my benefits?

MyTier1FireBenefits.com



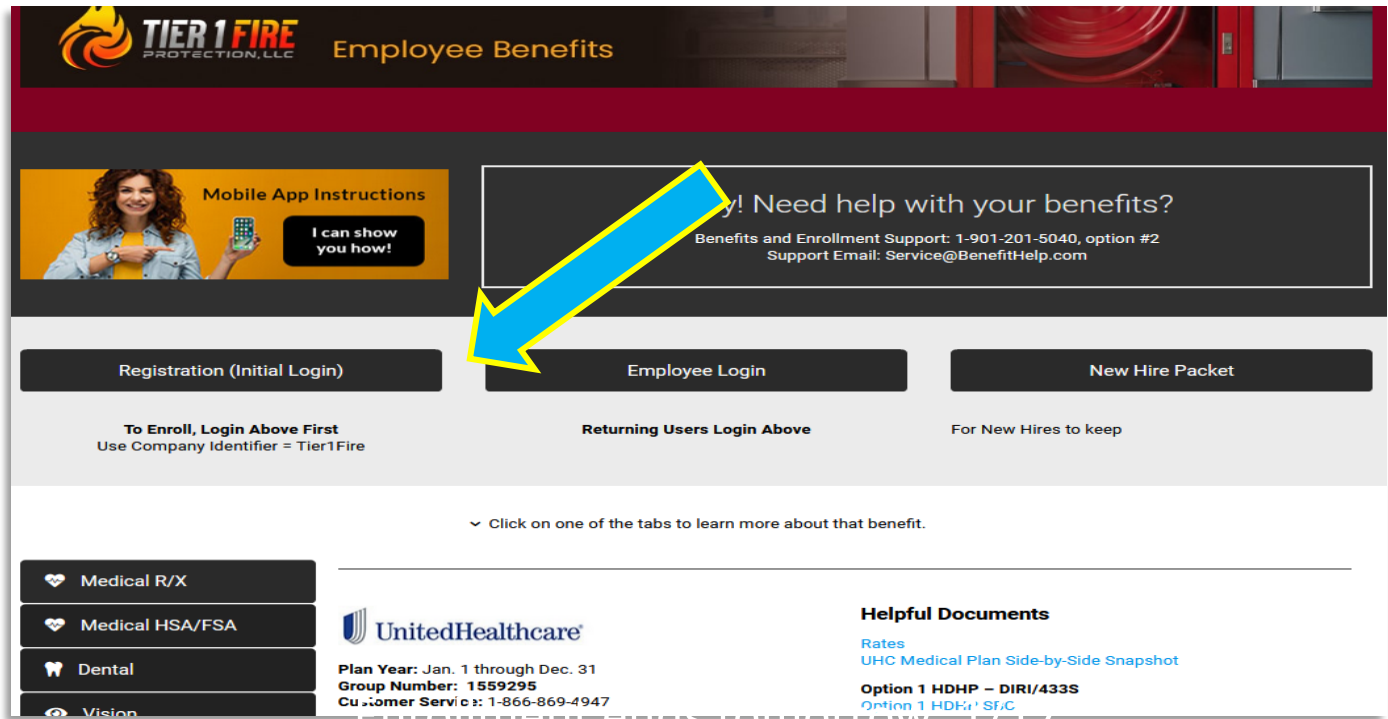
Have you ever had trouble locating information about your benefits?

What about trying to remember how to find a participating doctor or dentist?

Not to worry, with [MyTier1FireBenefits.com](https://www.mytier1firebenefits.com) you are just an internet connection away from...

- Important Phone Numbers
- Support & Enrollment via Segue HR!
- Provider & Facility Searches
- Employee Benefit News
- Important Documents
- Videos about Specific Benefits

HOW TO ENROLL



Go to MyTier1FireBenefits.com for all your benefit information!

New Benefits and/or Changes are effective 1/1/2025

Reminder! Everyone must participate in Open Enrollment *even if* you are waiving all coverages.

- Update Beneficiary
- Ensure correct information (address – dependents – etc.)
- View current benefit elections
- And more

If no action is taken, your benefits will **NOT** automatically roll forward.

CHANGES – BENEFITS AT A GLANCE

Tier 1 Fire Protection provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life, and meet your everyday needs. These benefits are affordable, comprehensive, and competitive.

The table below summarizes the benefits available to full time eligible staff and their dependents. These benefits are described in greater detail in this booklet.

BENEFITS AT-A-GLANCE			
		Coverage	Carrier - Vendor
NEW		Medical/Rx	WOOP – FPC - Cigna – Drexie
SMALL CHANGE		Spending Accounts	Ameriflex
SAME PLAN NEW PRICE		Dental Plan	Principal
SAME PLAN NEW PRICE		Vision Plan	Principal
NEW		Voluntary Group Term Life and AD&D	Colonial Life
NEW		Whole Life	Colonial Life
NEW		Disability Coverage	Colonial Life
NEW		Critical Illness (with Cancer) Plan	Colonial Life
NEW		Accident Plan	Colonial Life
NO CHANGE		Retirement 401(K)	Voya Financial

ELIGIBILITY

First of the month after 30 days of employment.

MEDICAL PLAN ABOUT WOOP PLAN

Waived Out of Pocket

You have one plan and two ways to use it:
Coordinated and Uncoordinated.

Your Coordinated care is through Direct Primary Care (DPC) provided by First Primary Care (FPC).

Direct Primary Care cuts out the middleman—insurance—so you can connect directly with your doctor. This means more personal, hands-on care, longer appointments, and quick access to your doctor, all without surprise costs.

DPC is designed to make healthcare simpler and better for you and your family—more accessible, affordable, and effective

Personalized Care

You get more time with your doctor during each visit, and we're here when you need us—whether it's same-day or next-day appointments or even 24/7 access for urgent concerns. Your care is tailored to you, with the attention and support you deserve.

Hands-On Care Coordination

Our team works behind the scenes to ensure that every step of your healthcare journey is smooth. From scheduling specialist appointments to handling referrals and follow-ups, we're fighting for you so you can focus on your health.

Affordable and Simple

Included in your plan is a flat monthly fee that covers most of your care—no surprise bills, no copays, and no deductibles. Predictable, transparent pricing makes it easy to budget for your healthcare without the stress of unexpected medical costs.



The Uncoordinated care utilized the Cigna PPO network.

You have the option to seek care using providers in the Cigna network.

The pathway you choose determines the benefits level.

MEDICAL PLAN

Meet your new Health Plan

The benefits of **Direct Primary Care (DPC)** through **First Primary Care (FPC)**



Concierge Primary Care

No Hidden Costs

You get direct access to your doctor without worrying about hidden costs or fees.

Personalized Care

Enjoy medication delivery, virtual and in-person visits, and hands-on care coordination, all designed to save you time.

Access to Your Doctor, Anytime, Anywhere

Your doctor is always just a call away, even after hours in case of emergencies.

Stress-Free Healthcare

No dealing with the traditional insurance hassles; we focus on your health, so you can focus on life.



Pharmacy Benefit & Free Home Delivery

Your Medications on the House

Hundreds of generic medications delivered straight to your door at no extra cost.

Why Drive? We'll Bring It Right to You

Enjoy free delivery right to your door, so you can skip the pharmacy lines and have your medications on hand when you need them.

Refills with a Click

Quick and easy 90-day supply refills, ensuring you never wait or run out.



Unlimited Potential Savings

No Profit from Your Pain

We're not incentivized to keep you sick like the traditional health network, so our pricing reflects real care, not profit.

Teamwork Makes the Dream Work

Already seeing a specialist? We can collaborate with your provider to lower future visit costs.

Proactive Care and Fewer Bills

With us coordinating your care, you can avoid unnecessary expenses while receiving preventative and proactive care to help you stay feeling great.

At First Primary Care, we make reaching your doctor as **easy as clicking a button**—literally. With the Spruce app, you can call, text, or video chat with your doctor anytime, anywhere. In-person or over the phone, we're here when you need us.

24/25 Medical Plan

New Coverage will be effective 1/1

Plan Pathway	Coordinated DPC	Uncoordinated (In Network)
Deductible	N/A through DPC	\$5,000/\$10,000
Deductible enforced	No	Yes
Co-Insurance	0	50%
Out of Pocket Maximum	N/A through DPC	\$9,100/18,200
Preventive	100% Covered	
DPC & Virtual DPC Telemedicine	\$0 Copay	N/A
Office Visit PCP	\$0 Only When Referred (VDPC)	\$55 Copay
Office Visit Specialist	\$0 Copay Only When referred	\$125 Copay
Urgent Care	\$0 Only When Referred	\$95 Copay
Emergency Room	\$0 Copay Only When Referred	\$500 Copay
Lab and Xray	\$0 Copay Only When Referred	Deductible + Coinsurance
Cardiac and Pulmonary Rehab (Prior Auth Required)	\$0 Copay	Deductible + Coinsurance
In Patient Services (Prior Auth Required)	\$0 Copay	Deductible + Coinsurance
Out Patient Services (Chiro, Physical therapy, mental health, etc.)	\$0 Copay (25 sessions) 50% co-insurance after 25 sessions	\$55 Copay 50% co-insurance after 25 sessions
Out Patient Surgery	\$0 Copay	Deductible + Coinsurance
Out Patient Ambulatory Center	\$0 Copay	Deductible + Coinsurance
Generic Rx (Magic Pill)	\$0 Copay	\$0 Copay
Generic Rx (Not on Magic Pill)	\$10 Copay	1st Fill \$10 Copay, Then, not covered, member must use Coordinated Pathway
Generic RX (filled at Pharmacy, but available through Magic Pill)	1st fill \$10 Copay, Denied After	1st Fill \$10 Copay, Then, not covered, member must use Coordinated Pathway
Tier 1,2 Drugs (Available via alternate sourcing)	1st fill \$40 Copay, Denied After- unless alternatively sourced	1st Fill \$40 Copay, Then, not covered, member must use Coordinated Pathway
Tier 1,2 Drugs (Not available via alternate sourcing)	\$40 Copay	1st Fill \$40 Copay, Then, not covered, member must use Coordinated Pathway
Tier 3 & Specialty Drugs (Available via alternate sourcing)	1st fill \$100 Copay, Denied After, unless alternatively sourced	1st Fill \$100 Copay, Then, not covered, member must use Coordinated Pathway
Tier 3 & Specialty Drugs (Not Available via alternate sourcing)	\$100 Copay	1st Fill \$100 Copay, Then, not covered, member must use Coordinated Pathway

NOTE – Your Deductible runs CALENDAR YEAR

Disclaimer – The benefits shown are illustrative and do not reflect the entirety of your plan coverage. For exact benefit coverage information, please refer to the actual plan summaries, plan document, and SBCS for coverages, limitations, and/or exclusions.

MEDICAL PLAN

How to Get Started

First, scan the code to watch our onboarding video. Then follow these easy steps!

ONE. Complete Your Intake Questionnaire

Check your email for the getting started instructions (may be in junk folder).

TWO. Install Our App

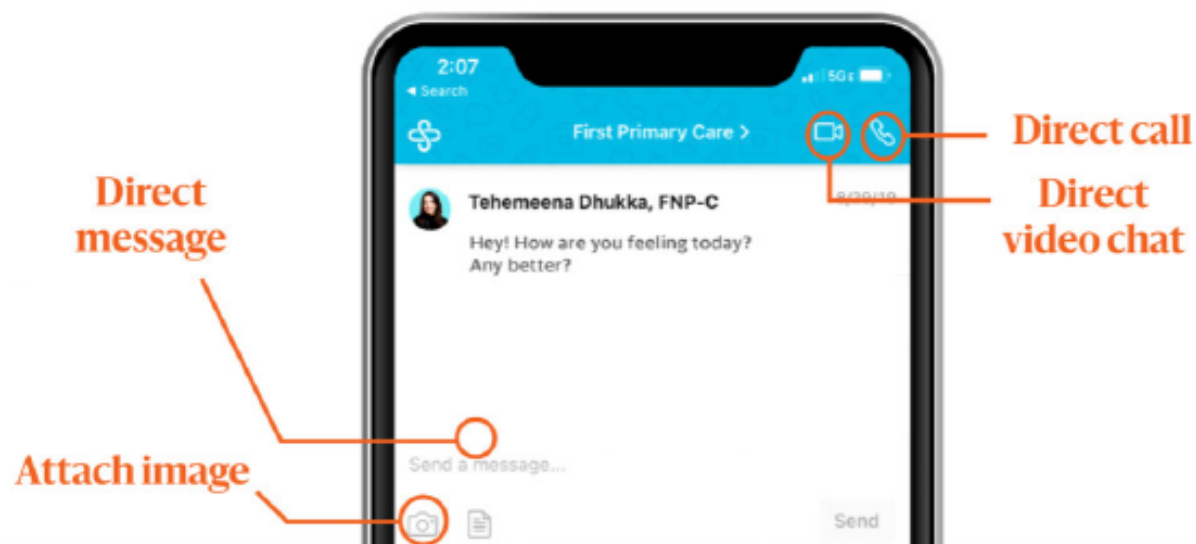
Just follow the online instructions after finishing your health intake questionnaire to install and get setup with the app. **Do NOT** download from the app store.

THREE. Schedule a 15-Minute Call with Your Care Team

Congrats, you're all set! We look forward to serving you.



Scan and Watch the Video!



Membership Questions

Your dedicated membership advisor can help answer any questions about your group's benefit and the enrollment process.

(281) 801-4388

@ Beatriz@FirstPrimaryCare.com

Navigating care? Consider us your GPS!

Whether you need to schedule a specialist, help fighting an external bill, or navigate next steps, we're here for you!

(832) 737-8622

@ Care@FirstPrimaryCare.com

Medical Plan Costs

Weekly Deduction (48 ded.)

		Employer		Employee
Employee Only	\$	116.96	\$	36.45
Employee + Spouse	\$	213.83	\$	72.88
Employee + Child(ren)	\$	179.90	\$	66.54
Family	\$	277.78	\$	101.96

Monthly Premium

		Employer		Employee
Employee Only	\$	467.82	\$	145.79
Employee + Spouse	\$	855.31	\$	291.53
Employee + Child(ren)	\$	719.60	\$	266.16
Family	\$	1,111.13	\$	407.85

DENTAL PLAN

PLAN FEATURES	
IN NETWORK	
Annual Deductible (Individual / Family)	\$50 / \$150
Preventive Care	0%
Basic Procedures (Extractions, fillings, etc.)	20%
Major Procedures (Crowns, dentures, etc.)	50%
Calendar Year Maximum Benefit	\$1,500
OUT OF NETWORK	
Annual Deductible (Individual / Family)	\$50 / \$150
Preventive Care	0%
Basic Procedures (Extractions, fillings, etc.)	20%
Major Procedures (Crowns, dentures, etc.)	50%
Calendar Year Maximum Benefit	\$1,500

Member Advantages

Large dental PPO network in Tennessee, delivering consistent member savings.

When you receive care from an out-of-network provider, benefits will be based on the 90th percentile of the usual and customary charges.

Additional programs cancer treatment program. See your policy for details: Max Accumulation, Periodontal program, second opinion program, and details.



Weekly Rates (48 DED)

DENTAL	Employee	\$6.51
	Employee + Spouse	\$13.24
	Employee + Child(ren)	\$13.40
	Employee + Family	\$20.95

VISION PLAN

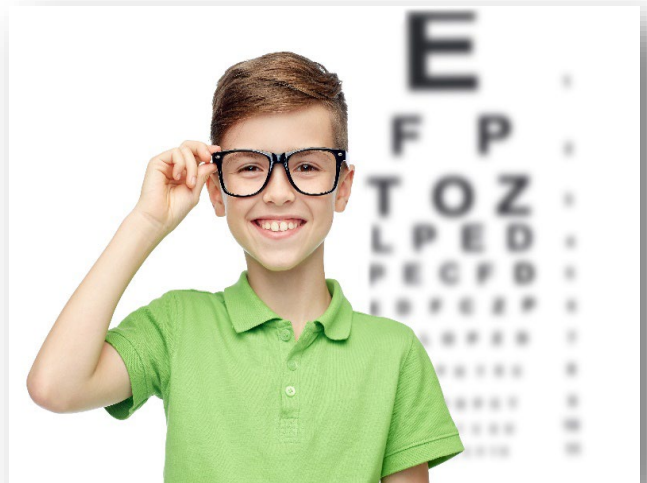
Plan Features	Vision
IN NETWORK	You Pay...
Vision Exam – every 12 months	\$10
Lenses – every 12 months	
Single	\$25
Bifocal	\$25
Trifocal	\$25
Standard Progressive	Included / enhancements add. charge
Frames – every 24 months	Up to \$150, 20% off remainder
Elective Contact Lenses – every 12 months	Up to \$150
Medically Necessary Contact Lenses – every 12 months	\$25 Paid-in-full
OUT OF NETWORK	Coverage
Vision Exam	Up to \$35
Lenses	
Single	Up to \$30
Bifocal	Up to \$45
Trifocal	Up to \$60
Progressive	Up to \$45
Frames	Up to \$60
Elective Contact Lenses	Up to \$96
Medically Necessary Contact Lenses	Up to \$200
FREQUENCY (MONTHS)	
Exam	Every 12 Months
Lenses	Every 12 Months
Frames	Every 24 Months
Contacts	Every 12 Months

Member Advantages

Utilizes an extensive vision network accessing the VSP network

Comprehensive benefits that cover all routine vision care needs and promote member eye health and wellness

Savings of up to 40 percent off retail pricing and unlimited additional discounts after the funded benefits have been used



Weekly Rates (48 DED)

VISION	Employee	\$1.84
	Employee + Spouse	\$3.98
	Employee + Child(ren)	\$3.07
	Employee + Family	\$5.46

DISABILITY PLAN

If you become disabled, you could be out of work for a period of time. Without your income, how would you pay for your everyday living expenses? Fortunately, Accident Insurance offers financial protection options that can help you.

What can cause a disability?

Regardless of your age or health, a disability could keep you out of work for weeks or months. Some of the most common conditions associated with short-term disability claims are arthritis, pregnancy, back problems, dislocations/sprains and fractures.

How reliable is your safety net?

While many with disabilities look to workers' compensation or Social Security Disability Insurance for help, these resources aren't always reliable. Even if they can help, you still might be unable to meet all of your financial obligations



How can you protect your income?

ONLY **48%**

of American adults say they have enough savings to cover three months of living expenses in the event they're not earning any income.

Council for Disability Awareness, The Crisis of Disability Coverage in America, 2018

3 Month Benefit Period (weekly 48 ded)

Elimination Period	Issue Age	\$1000 Benefit	\$2000 Benefit	\$3000 Benefit	\$4000 Benefit
7 days Accident/Sickness	17-49	\$7.35	\$14.70	\$22.05	N/A
	50-64	\$8.48	\$16.95	\$25.43	N/A
	65-74	\$10.25	\$20.50	\$30.75	N/A
14 days Accident/Sickness	17-49	\$4.75	\$9.50	\$14.25	\$19.00
	50-64	\$5.55	\$11.10	\$16.65	\$22.20
	65-74	\$7.15	\$14.30	\$21.45	\$28.60

6 Month Benefit Period (weekly 48 ded)

Elimination Period	Issue Age	\$1000 Benefit	\$2000 Benefit	\$3000 Benefit	\$4000 Benefit
7 days Accident/Sickness	17-49	\$9.30	\$18.60	\$27.90	N/A
	50-64	\$12.28	\$24.55	\$36.83	N/A
	65-74	\$15.95	\$31.90	\$47.85	N/A
14 days Accident/Sickness	17-49	\$6.48	\$12.95	\$19.43	\$25.90
	50-64	\$8.18	\$16.35	\$24.53	\$32.70
	65-74	\$10.90	\$21.80	\$32.70	\$43.60

Plan Features

You choose from the following...

60% of Salary up to \$4,000 monthly guarantee issue

\$1,000-\$4,000 monthly (not to exceed 60% of your salary).

Elimination Period
7 or 14 days

Benefit Duration
3 or 6 months

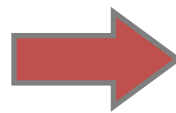
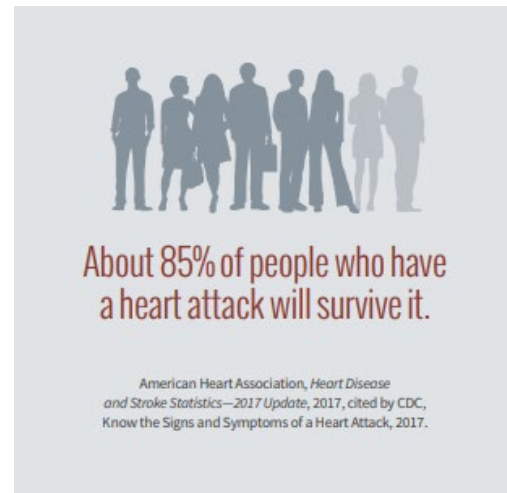
Coverage for off job disabilities.

CRITICAL ILLNESS WITH CANCER

You can't predict an illness, but you can be prepared!

No matter where you are in life, you never know when you or a loved one could have a sudden illness. Fortunately, medical advancements and early detection are helping many people survive critical illnesses.

These technologies and tests can lead to increased medical expenses. With health insurance only covering some of these costs, an unexpected illness could make it difficult for you to pay your regular monthly bills, such as housing, utilities and childcare.



Receive a \$50 wellness benefit each year for a covered wellness exam

Covered Conditions ... You select a Benefit Amount of \$5,000 to \$50,000

Condition	First Occurrence
Invasive Cancer	100%
Non-Invasive Cancer	25%
Coma	100%
Heart Attack (Sudden cardiac arrest)	100%
Stroke	100%
Coronary Arteriosclerosis / Bypass Surgery	25%
Loss of Sight, Speech, Hearing	100%
Major Organ Failure Requiring Transplant	100%
Kidney Failure (End Stage Renal Failure)	100%
Permanent Paralysis due to covered accident	100%
Occupational Infections HIV or Occupational Infectious Hepatitis B, C, or D	100%

Guarantee Issue first-time offer
\$35,000 ee
\$17,500 sp
\$8,750 ch

Sample Monthly Rate Non-Tobacco (\$10,000)

Age	Named Insured	Named & Spouse	Named & Children	Named, Spouse & Children
35-39	\$10.40	\$21.50	\$14.40	\$21.50
40-44	\$18.40	\$27.50	\$18.40	\$27.50

For more rates, go to www.MyTier1FireBenefits.com

VOLUNTARY GROUP TERM LIFE AND AD&D

The last thing you or your family should have to worry about is the financial cost of losing a loved one. Funeral expenses, medical bills and taxes are just the tip of the iceberg. How would they cover ongoing living expenses such as the mortgage, healthcare and utilities?

Plan Features	Optional Life
Employee Benefit Amount	Employees can choose different amounts of coverage between the minimum and maximum benefit amount. See plan documentation for more details.
Employee	\$10,000 to \$500,000
Spouse	\$5,000 to \$250,000
Children	\$1,000 - \$10,000
Group Life Accelerated Benefits	Included
Benefit	Guaranteed Issue Amount
Employee Voluntary Life *some age restrictions may apply	\$100,000
Spouse Voluntary Dependent Life *May only cover 50% of employee election *some age restrictions may apply	\$25,000
Children Voluntary Dependent Life	\$10,000

What are the advantages of Term Life Insurance?

- Offers level death benefit.
- Offers a lower cost option compared with cash value insurance.
- Provides coverage for specified periods of time, which can be during high-need years.
- Benefit is typically paid tax-free to your beneficiaries.
- Coverage is convertible or portable.

See policy or certificate for details and limitations

WHOLE LIFE

Guarantee Issue first-time offer
age 18-50 \$200,000
Age 51-70 \$75,000
GI not available for SP, CH

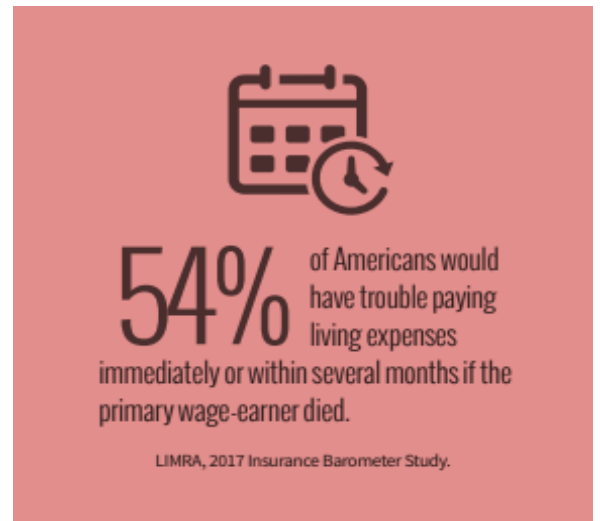
Peace of mind for you and your loved ones!

You want what's best for your family, ensuring they're prepared for the future. With life insurance, you can provide financial security to help them cover their ongoing living expenses. Whole life insurance stays with you for the rest of your life.



Advantages of whole life insurance

- Premiums **NEVER** go up. Guaranteed level premiums, guaranteed cash value, guaranteed death benefit.
- Life insurance is available when you need it, not if you need it.
- Builds **cash value** that can be used for unexpected emergencies or retirement.
- The policy is portable. Take it with you if you change jobs or retire.
Benefit for the beneficiary that is typically tax-free



Permanent Whole Life Insurance

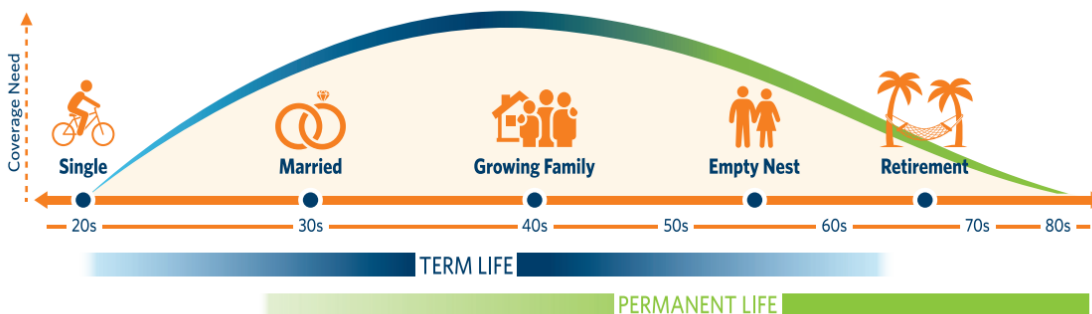
- Benefit amounts of \$5,000 to \$500,000
- Underwriting guidelines are based on age and amounts
- Spouse and Child riders available
- Purchase an individual policy for children
- Accelerated Death Benefit Long Term Care Rider

Visit MyTier1FireBenefits.com to learn more about the Life Insurance offered by your employer.

TERM LIFE VS WHOLE LIFE

Which one is right for me? Both.

Financial experts recommend buying a base amount of whole life (Permanent) and the rest or the bulk of your life insurance in term, during your earning years with young children your life insurance needs are greater, and term life is less expensive. However, the rates on the term life go up. With whole life you lock in the price based on the age when you get started.



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

What's the difference?

Term – (Group Voluntary)

- ✓ Group
- ✓ Term
- ✓ Less expensive
- ✓ Company changes impact coverage
- ✓ Price changes based on group claims
- ✓ Price increases with age
- ✓ You must participate to purchase coverage on dependents
- ✓ Portable with Group provisions

Permanent – (whole)

- ✓ Builds “cash value”
- ✓ You “own” the policy
- ✓ Company changes don’t impact your policy or coverage
- ✓ Price based on obtained age and does not increase
- ✓ You may purchase on spouse, child, and grandchild without purchasing on yourself
- ✓ Portable (no change)

ACCIDENT PLAN

With accident insurance, you can be ready for the unexpected costs an injury can bring.

Active families with children in sports are especially vulnerable to the rising costs of medical treatment for injuries. But everyone, young or old, could suffer an accident at any time.

Accidents can happen to anyone!

No matter who you are, what you do or where you live, you could get hurt accidentally. It's just the nature of life.

And accidents can come with costs, such as emergency room fees, doctor's bills, and the costs of missing work. Even if you have good health insurance, deductibles and co-pays can really add up after an accident. Would you have savings available to pay these costs?

With accident insurance, you can receive money paid directly to you to help with all the expenses of a covered accident. So you can focus on what really matters – healing.



Every 10 minutes, nearly 750 Americans suffer an injury severe enough to seek medical help.

National Safety Council, Injury Facts, 2017.



Every year, about 39 million Americans seek medical help for injuries.

National Safety Council, Injury Facts, 2017.



Receive a \$50 wellness benefit each year for a covered wellness exam



DANIEL

Daniel is 30, single, likes to read and enjoys watching TV. On his way to the bookstore, he had an automobile accident and broke two of his ribs.

How his accident policy helped:

Daniel's benefit helped cover his out-of-pocket costs for emergency room treatment. He also used some of his benefit to rent a car while his was in the shop.

Weekly Premiums (48 ded)

Your Weekly Premium	\$3.46
You and Spouse	\$5.42
You and Child(ren)	\$7.17
You, Spouse, and Child(ren)	\$9.19

Benefits are paid based on a [schedule](#) when treated for an accident. See the schedule on www.MyTier1Benefits.com

Section 125 Pre-Tax Savings FSA/DCA Accounts

	Without Cafeteria	With Cafeteria
Gross Pay Per Week	1000.00	1000.00
Insurance (Pretax)	0.00	50.00
Taxable Amount	1000.00	950.00
Federal Tax	187.65	173.65
FICA	76.50	72.68
Insurance	50.00	0.00
Net Pay (719.76)	685.85	703.67
Savings from Tax Reduction		17.82
Total Annual Savings		926.64

Section 125 Pre-Tax, FSA, DCA accounts

The IRS Section 125 allows for certain insurance deductions to be deducted on a pretax basis. Therefore, reducing your taxable income and saving between 20-35% of whatever premiums are deducted pretax. A good rule of thumb is to use 30% as an estimate. For every \$100 deducted pretax, you would save an estimated \$30 in taxes, therefore a net effect of \$70 less in take-home pay. **Benefits such as** Medical, Dental, Vision, Accident, and Critical Illness are usually deducted pretax.

Healthcare flexible spending accounts allow employees to set aside pretax dollars to use for eligible healthcare expenses, while reducing your FICA and federal unemployment tax liability. Employee contributions are made through paycheck deductions.

Flexible Spending Accounts

Up to \$3,300 can be set aside to pay for certain eligible expenses. The maximum carryover for 2025 is \$660

Dependent Care Account

Up to \$5,000 (for Individuals or Married Filing Jointly) or \$2,500 (for Married Filing Separately) can be set aside to pay for certain childcare and dependent care expenses.

See www.MyTier1FireBenefits.com for eligible expenses and more information

RETIREMENT 401(K)

Voya 401(k) Pre-Tax and Roth Plans

Employees may elect to enroll in a 401k plan through Voya Financial. Employees are eligible after 90 days of employment. Employees must be over 21 to enroll.

We offer two ways to invest.

Pre-tax 401k: Your contributions are not taxed at the time of investment; taxes will be paid at the time of withdrawals. The company matches 1:1 percent up to 3%; then 5:1 up to 5%.

Roth 401k: Your contributions are invested as after-tax investments. No taxes will be paid at the time of withdrawal. The company matches 1:1 percent up to 3%; then 5:1 up to 5%. Example: 1:1; 2:2; 3:3; 4:3.5; 5:4.

Please contact HR with any additional questions about how to enroll electronically. When eligible, HR will send you via email how to enroll in Tier 1 Fire Protection's 401k plan.

Save for your retirement.





WE'VE GOT YOU COVERED

Visit www.MyTier1FireBenefits.com to learn more about your employee benefits.

Every reasonable effort has been made for the information provided to be accurate. It is intended to provide an overview of the coverage's offered. It is in no way a guarantee or offer of coverage. Each carrier has the ability to underwrite based on its contract. Each carrier's contract, underwriting, and policies will supersede the information provide herein. Please be aware that each carrier may have exclusions or limitations and you must consult your summary plan description and/or policies for details.

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