

March 2021

Teladoc

24/7 physician access is just
a call or click away



UMR HAS PARTNERED WITH TELADOC TO OFFER ANYTIME ACCESS TO A NATIONAL NETWORK OF U.S. BOARD-CERTIFIED PHYSICIANS. TELADOC OFFERS THE INDUSTRY'S MOST COMPREHENSIVE AND COMPLETE TELEHEALTH SOLUTION INCLUDING PRIMARY CARE, BEHAVIORAL HEALTH CARE AND DERMATOLOGY.

Where the doctor is always in

By phone, video or mobile app

BENEFITS OF TELEDOD:

The growing popularity and demand for Teladoc and telehealth services stems from their ability to address key factors of importance to both employers and health care consumers:

Improved access to care: Teladoc expands access beyond the doctor's office, providing greater after-hour availability, reduced wait times and the convenience of speaking to a physician on one's own time.

Innovative solutions: A growing number of consumers have come to trust and expect Web and mobile technology to play a regular role in their health care experience.

HOW IT WORKS?

Teladoc's network of state-licensed primary care physicians can diagnose routine, non-emergency, medical problems, recommend treatment and prescribe short-term, non-DEA- controlled medications, when needed.

Teladoc is available in all 50 states. Members can connect with network physicians for telephonic or face-to-face, online video consultations 24 hours a day, 365 days a year.



Teladoc gives streamlined member access to quality care with high member satisfaction



PHARMACY INTEGRATION

When appropriate, a Teladoc nurse will call a prescription in to the member's pharmacy of choice.

Customer receives:

- ▶ Eligibility and billing services through UMR
- ▶ Claims processed under medical plan administered by UMR
- ▶ Pay as you go model – PEPM access fee, plus case rate fee per consult
- ▶ Consult cost can be shared with member under co-pay arrangement
- ▶ No separate contract
- ▶ Detailed monthly utilization reporting



401K RETIREMENT PLAN INFORMATION AND APRIL ENROLLMENT PERIOD

Mass Mutual Acquired by Empower Retirement

On Jan. 4, 2021 Empower Retirement announced the completion of their acquisition of Massachusetts Mutual Life Insurance Company's (MassMutual) retirement plan business. Empower is the nation's second-largest retirement services provider. Empower Retirement will continue to deliver the results all participants deserve and expect. For current 401K participants, the biggest change you will notice is the Empower logo on websites and some plan materials. Its business as usual:

- Same website (and login credentials)
- Same continuing contributions
- Same investments and investment options
- Same dedicated service you have come to rely on

Please continue to be on the lookout for communications from Empower Retirement outlining any action you may need to take related to the transition.

April '21 Eligibility / March Enrollment Period

The time is nearing for our Spring 401K Retirement Plan enrollment period. If eligible, you can divert a portion of your earnings into long-term investments. Your 401k retirement plan at Sutton Transport is one of the best ways to save for your retirement. We encourage you to take advantage of our 401k plan and all the benefits it offers, so you can look forward to a more secure financial future.

We offer the Traditional and Roth election options. Empower Retirement offers a variety of investment options to meet your individual financial goals. Sutton Transport will match .25% of every percent you defer, up to 8% of your income. The maximum company match is 2%. The table immediately below outlines your percent contribution vs the company match.

<u>Your % Contribution</u>	<u>Company % Match</u>
2%	.5%
4%	1%
6%	1.5%
8%	2%
10%	2%

Newly eligible employees will receive an email from the HR Dept containing plan information and an enrollment kit with various forms and investment options. If you previously opted out of this benefit and wish to enroll for April 1, please contact the HR Dept at 715-359-5893, ext 1904 to ask for an Empower Retirement Enrollment Kit.

Investing in a 401(k) is a great way to grow your money, ENROLL NOW!

"Empower is taking the next step toward addressing the complex and evolving needs of millions of workers and retirees. We are excited about the opportunity to reach new customers and serve even more Americans on their journey toward creating a secure retirement."

Edmund F. Murphy III
President and CEO, Empower Retirement

