

== We're on this road **TOGETHER** ==

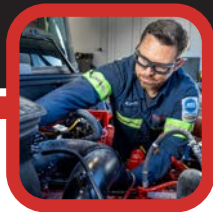
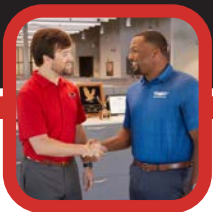


# 2025 ASSOCIATE BENEFIT ENROLLMENT



**SOUTHEASTERN FREIGHT LINES**

01/01/2025



# ASSOCIATE BENEFITS ENROLLMENT

Southeastern Freight Lines (SEFL) values our associates and understands the importance of having a comprehensive benefits package to protect you and your loved ones now and in the future.

**Newly Eligible Associates:** Benefit elections must be made on **Workday** within 30 days of your hire/eligibility date. Coverage begins at the beginning of your next pay period following 30 days of employment/eligibility.

**Qualified Life Events (QLE):** Benefit changes related to birth, death, marriage, divorce, or gain/loss of other coverage must be elected and documented within 60 days of the qualifying event.

## BENEFITS PACKAGE HIGHLIGHTS:

- ✓ We offer Voluntary Benefits with **Guaranteed Issue** coverage, such as Whole Life, Supplemental Life, Accident, Critical Illness, Hospital Indemnity, and Supplemental Short-Term Disability\* Insurance.
- ✓ SEFL is proud to partner with Quantum Health, providing you support through specialized Care Coordinators to help you navigate your health care needs including: locating high-quality/low-cost providers, understanding your benefits, resolving claims and billing questions, providing nurse support, and much more!

## TWO WAYS TO ENROLL:



**Online/App:** Enroll on **Workday** at any time during the enrollment period. Visit **Workday** and follow the prompts to complete your enrollment.



**By Phone:** Call the **Southeastern Freight Lines Benefits Enrollment Center** to speak with a Benefits Counselor who will explain your options, answer your questions, help you with benefit decisions, and take your elections over the phone, if you desire. Please use the phone number below.

## PREPARING FOR ENROLLMENT

**Start with Education** – Visit **www.benefitsgo.com/sefl** and review your Benefits Guide and Summary Plan Descriptions to learn more about your benefits and how to protect the things that matter most to you.



**Gather Information** – Please be prepared with information for yourself, your dependents, and your life insurance beneficiaries. You will need to provide full names, dates of birth, Social Security numbers, and verifying documents (birth or marriage certificates) for your dependents.

**Southeastern Freight Lines  
Benefits Enrollment Center**  
1-855-576-9984  
Hours: Monday – Friday, 9:00 a.m. – 6:00 p.m. (ET)

\* Voluntary STD is for active, full-time hourly associates only.

## Which way to turn? Choosing your benefits.

As a new hire or associate that is newly eligible for benefits, we have good news — it's easy to enroll in SEFL's benefit plans by phone or online.

Log in to **Workday**, see the enrollment message in your **inbox**, and **enroll online**. Or you can call the **SEFL Benefits Enrollment Center** for assistance with questions about your benefits options and to receive assistance with completing your enrollment. Keep in mind newly hired full-time associates (or part-time associates who go to full-time status) have a 30-day window to enroll in SEFL's benefits. If you don't enroll within the first 30 days of becoming newly eligible, then you must wait for an employment or family status change, or our next Open Enrollment period. Your benefits become effective at the beginning of your next pay period following 30 days of continuous employment with SEFL.

Please review the Summary Plan Descriptions (SPDs), which can be found at [www.benefitsgo.com/sefl](http://www.benefitsgo.com/sefl), for specific coverage details and cost-sharing provisions.



**The Southeastern Freight Lines Benefits Enrollment Center is your go-to place for all benefits enrollment questions! Just call 1-855-576-9984 to speak with a trained Benefits Counselor.**

## The road ahead. SEFL Benefits can help you with your journey.

If you experience a Qualified Life Event (QLE), you can make the benefits changes within 60 days of the event. To make changes to your benefits due to a QLE or beneficiary change:

- We recommend you call a **SEFL Benefits Counselor** at **1-855-576-9984**. You will be connected to a Benefits Specialist who will assist you in getting started.
- If you prefer to do it yourself, log in to Workday, type in the words **Change Benefits** in the search bar, then click on Change Benefits.

## GETTING THE MOST MILEAGE FROM YOUR BENEFITS.

You're an expert at navigating the open road and [www.benefitsgo.com/sefl](http://www.benefitsgo.com/sefl) helps you become an expert at navigating your benefits! Stop by, day or night, for access to the information you need to get the most out of your benefits plans.

## ON THE ROAD AGAIN?

Access **Workday** 24/7 from your smartphone, tablet, or computer. Use the **Workday** app or go to the website. See how far your Southeastern Strong benefits can take you.



# BENEFITS OVERVIEW

## Core Benefits

Core Benefits	Details
<b>Medical Plans</b> BlueCross BlueShield of SC	Two excellent options — the Co-Pay Plan or the HSA Plan. Both offer Blue CareOnDemand (telehealth), Sword Thrive (joint and back pain relief program), Sword Bloom (supports female pelvic health needs and general wellness), and Mayo Clinic’s Complex Care Program (for rare and complex conditions).
<b>Dental Plan</b> Delta Dental	The yearly maximum benefit is \$2,500. Orthodontic benefits for children under age 19 and coverage for implants are included.
<b>Vision Plan</b> EyeMed	Features the Access network and Eye360 PLUS, with national providers and independent doctors of optometry. Lenses covered once every calendar year; frames once every 2 calendar years.
<b>Short-Term and Long-Term Disability Insurance</b>	Provided at no cost to you.
<b>Basic Life and Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Provided at no cost to you.
<b>Supplemental Life Insurance &amp; Voluntary AD&amp;D</b>	Optional coverage available in addition to the company-paid benefit.
<b>Retirement Savings Program</b>	Plan for your future with our 401(k), including a generous company match.
<b>Paid Time Off (PTO)</b>	Vacation, holiday, and personal time.
<b>Employee Assistance Program (EAP)</b>	Provided at no cost to you; available for you and your dependents.
<b>Dave Ramsey’s SmartDollar</b>	Financial wellness program provided at no cost to you.

## Voluntary Benefits

SEFL provides first-rate medical plan coverage; however, if a major health event occurs, you will have out-of-pocket costs. We offer supplemental benefits that allow you to protect your budget and help bridge the gaps if the unexpected occurs.

Voluntary Benefits	Details
<b>Supplemental Short-Term Disability</b>	Available for active, full-time hourly associates; supplements your company provided coverage.
<b>Hospital Indemnity Insurance</b>	Pays a benefit directly to you if you are hospitalized; dependent coverage available.
<b>Critical Illness Insurance</b>	Pays a benefit directly to you if you are diagnosed with a covered illness; dependent coverage available.
<b>Accident Insurance</b>	Pays a benefit directly to you if you suffer a range of covered injuries; dependent coverage available.
<b>Whole Life Insurance</b>	Pays a death benefit, but can also build cash value while you are living. Unlike Term Life Insurance, this coverage never expires as long as you pay your premiums.

*NOTE: This statement is intended to summarize the benefits you receive from Southeastern Freight Lines. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. These policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. This summary is not legally binding, is not a contract, and does not alter any original plan documents.*