



# BENEFITS

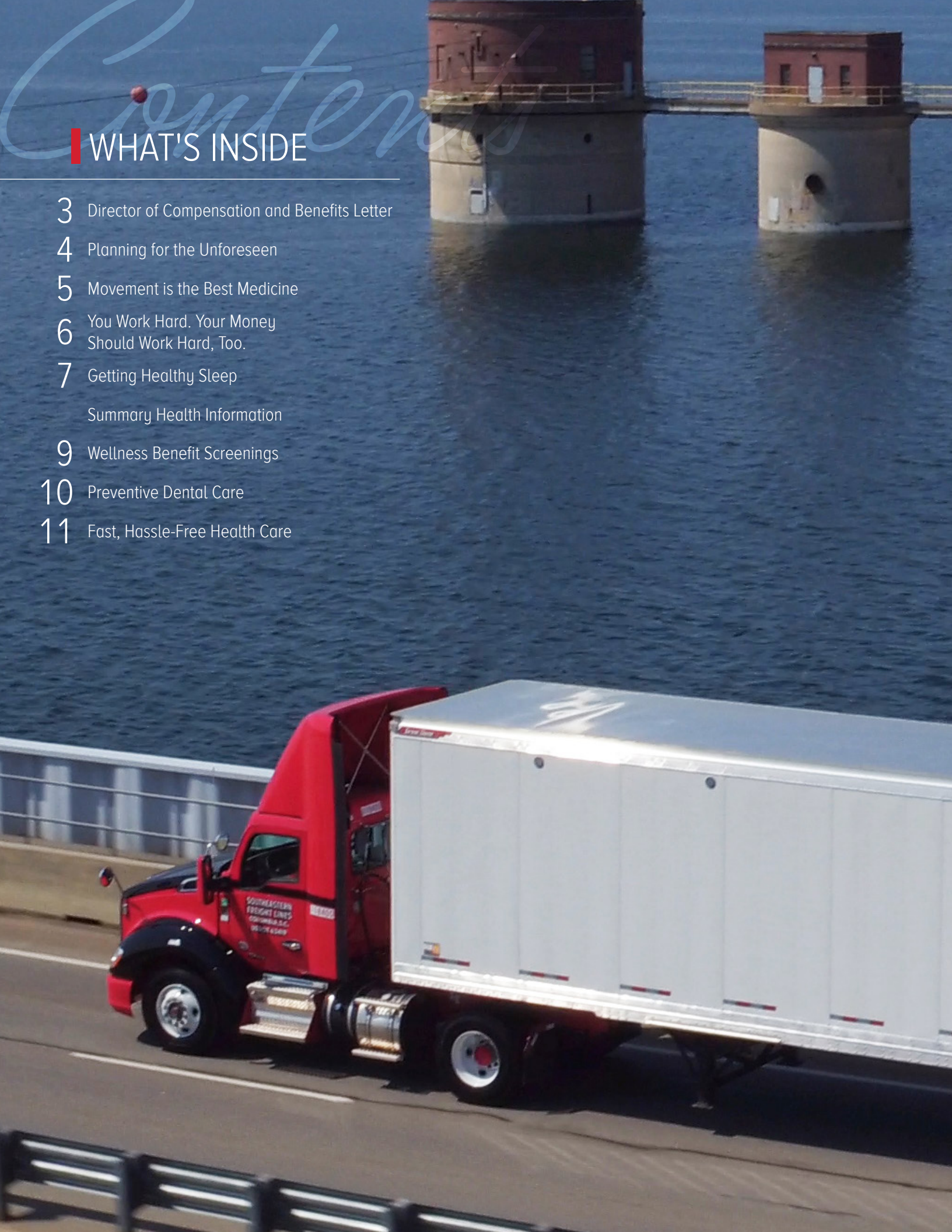
## *Review*

Summer 2024



**Randy Church**  
Fleet Services | Greenville, SC





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# A LETTER FROM THE DIRECTOR OF COMPENSATION AND BENEFITS



Dear Associates:

At Southeastern, we understand how important it is to complete preventive maintenance on our tractors, trailers, and equipment. We use prevention to protect the significant investment the company has made and extend the life of these critical assets. Our Fleet Services professionals labor to ensure our trucks remain on the road so that we can serve our customers with the quality and excellence they expect. Without prevention as a priority, we would likely have excessive and unnecessary breakdowns. Just imagine the impact it could have on our company!

In the same way, we must each monitor our health and take good care of our bodies. While equipment is certainly expensive, it can be replaced. However, our bodies are not replaceable. If you ignore your health, there will be repercussions. Once health declines, it is difficult to restore.

Prevention is essential! Regarding our health, prevention includes key things such as eating a healthy diet, exercising regularly, eliminating tobacco use or not smoking, and limiting alcohol consumption. As well, prevention includes maintaining a healthy body weight, ensuring enough sleep, getting an annual checkup, addressing health matters in a timely manner, taking medications as prescribed, and managing stress.

The effort you make in caring for yourself and using preventive measures also benefits those you love and who depend on you — if you will not do it for yourself, at least do it for them. Obviously, there will be health conditions you are unable to prevent, but many chronic diseases are preventable. In fact, the U.S. Centers for Disease Control and Prevention estimates that eliminating three risk factors — poor diet, inactivity, and smoking — would prevent 80 percent of heart disease and stroke, 80 percent of Type 2 diabetes, and 40 percent of cancer.

As Benjamin Franklin famously said, “An ounce of prevention is worth a pound of cure.” With prevention in mind, please use this special-edition magazine to learn more about what our benefits offer. Our comprehensive program was built to provide you with the tools you need to stay healthy and is further evidence of how Southeastern values you.

Sincerely,

A handwritten signature in blue ink that reads "Alvin Shaver". The signature is fluid and cursive.

**Alvin Shaver**

Director of Compensation and Benefits



*We're On This Road Together*

BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross Blue Shield Association.



## PLANNING FOR THE UNFORESEEN

Prevention includes planning for the unforeseen. By naming a beneficiary for your retirement plan account, your savings will be distributed the way you want — and to whom you want — in the event of your death. It's something you can do right here and right now, so don't wait. Otherwise, your account will be distributed to your estate unless you have a spouse.

### Selecting your beneficiary

You have several options. Your beneficiary could be your spouse; your children, grandchildren or others; a trust; a charity; or a combination of any of these. And as your life changes, be sure to keep your beneficiary selection up to date.

If you are married, your spouse is your beneficiary, regardless of your designation, unless your spouse agrees otherwise in writing on the plan's Designation of Beneficiary Form. You can download the form at [rps.troweprice.com](https://rps.troweprice.com) or call T. Rowe Price at 800-223-4055.

Note: In the event you remarry and have elected a beneficiary other than your spouse, you will need to complete the plan's Designation of Beneficiary Form, which requires spousal consent.

### What to do

Visit T. Rowe Price at [rps.troweprice.com](https://rps.troweprice.com) or call T. Rowe Price at 800-223-4055.



## Relieve pain from the comfort of home

Now you can relieve back, joint or muscle pain without the hassle of appointments, travel time or waiting rooms. **Once you enroll with Sword, your program-specific tablet, motion sensors, and everything else you need to overcome your pain arrives at your doorstep.**

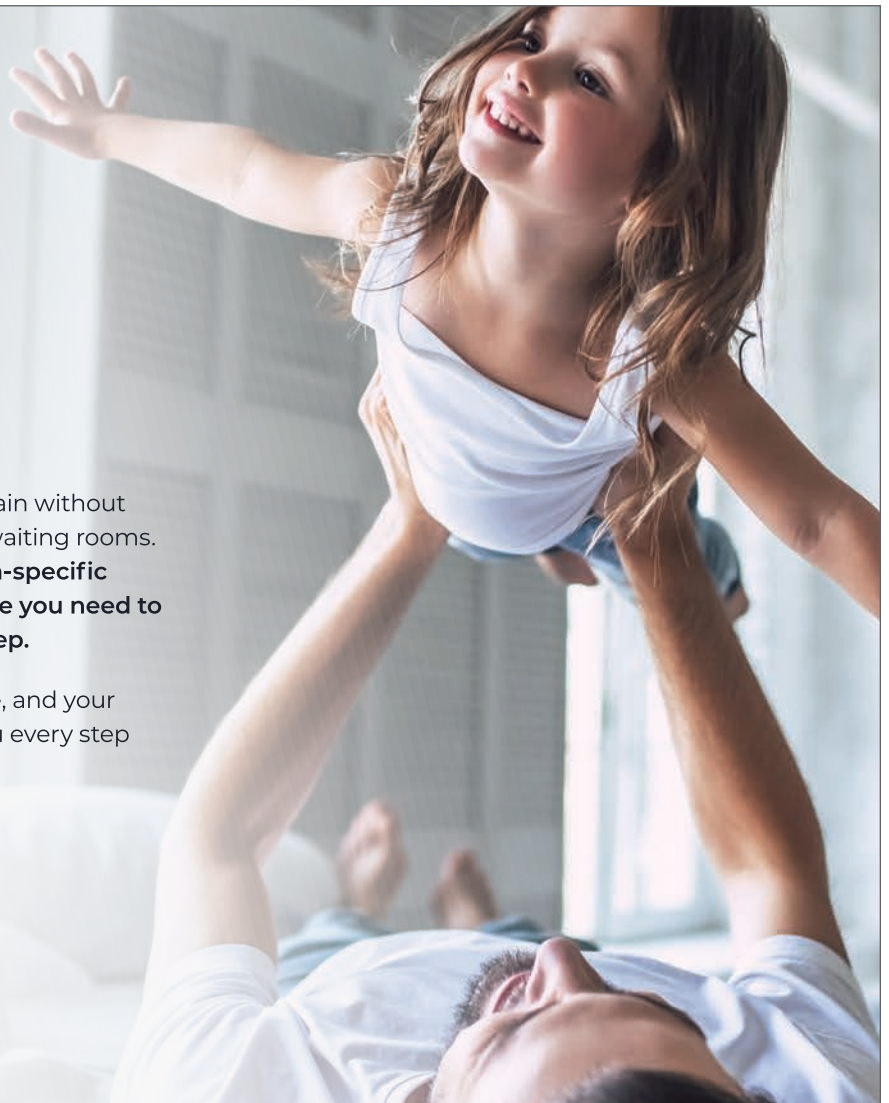
The program corrects your form in real time, and your movement specialist is there to support you every step of the way.

...



**Get started  
today with  
no member cost.**

[join.swordhealth.com/sefl/register](https://join.swordhealth.com/sefl/register)



## MOVEMENT IS THE BEST MEDICINE

Are you tired of chronic or post-surgical pain or loss of mobility? We've got you covered. Meet your benefit from Sword, a pain relief program designed to help you overcome your back, joint or muscle pain — **at no member cost as part of your medical plan benefits.**

Combining guidance from a movement specialist with easy-to-use technology, Sword is far more than just convenient. Using Sword can reduce your pain by up to 70 percent.\*

### How it works

1. Sword will ship you a program-specific tablet and motion sensors to guide you and provide real-time feedback during your exercises.
2. Your dedicated movement specialist recommends an exercise program just for you.
3. Complete your exercise sessions wherever and whenever it is convenient for you.
4. Your movement specialist is there to support you virtually and is available to chat at any time.

**Join Sword today and begin your journey to a pain-free life!**

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Source: \*Home-Based Rehabilitation with a Novel Digital Biofeedback System Versus Conventional In-Person Rehabilitation After Total Knee Replacement: A Feasibility Study, Nature; Digital Versus Conventional Rehabilitation After Total Hip Arthroplasty: A Single-Center, Parallel-Group Pilot Study, JMIR.

## PROTECT YOUR PLAN ACCOUNT

Account security is a top priority at T. Rowe Price and Southeastern Freight Lines, and you play an important role. Securing your data requires vigilance. Take a moment to review some steps you can take to keep your retirement account safe.

- Set up and frequently check on your online accounts
- Enable Multi-Factor Authentication on your account
- Use antivirus software and keep apps and software updated
- Use strong and unique passwords
- Be on the lookout for phishing attacks
- Avoid free Wi-Fi
- Notify T. Rowe Price immediately if anything is amiss with your account

### WHAT YOU CAN DO NOW

Safeguard your account today by scanning the QR Code or by logging in to **rps.troweprice.com** to review your profile settings, change your password, enable Multi-Factor Authentication, and more. You can also call T. Rowe Price at **1-800-223-4055**.



**T. Rowe Price**



# YOU WORK HARD. YOUR MONEY SHOULD WORK HARD, TOO.

We're not just talking about money. We're talking about:



Kids going to college and graduating debt-free.



Living mortgage-free because your house is paid off.



Not having to worry about retirement because you know you're covered.

That's not small stuff. That's life-changing, legacy-leaving kind of stuff!

And to help you get there, we partnered with SmartDollar, a financial wellness benefit designed to help you make the most of your money. Even better news? **Now you get one-on-one financial coaching with their team!**

The most successful people have coaches speaking to them — and it's the same with your money. Financial coaches can help you:

- ◆ Decide the next right thing to focus on.
- ◆ Put together a personalized plan of action.
- ◆ See progress faster than you thought possible.

They can help answer all your money questions, from budgeting to retirement. And you can talk to one for no cost. Get connected now by logging in to your SmartDollar account.

[SmartDollar.com/enroll/SEFL](https://SmartDollar.com/enroll/SEFL)



Financial  
Wellness

## SUMMARY HEALTH INFORMATION



As a full-time associate, you are eligible for health benefits that are a valuable part of your benefits package. They also provide important protection for you and your family in case of illness or injury.

Your plan offers a range of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan offers Summaries of Benefits and Coverage (SBCs), which summarize important information about each health coverage option. This will let you compare the options. Updated Summary Plan Descriptions (SPDs) for health benefits, life benefits, long-term disability, retirement and other programs are also available.



The SBCs and SPDs are available online at [www.BenefitsGo.com/sefl](http://www.BenefitsGo.com/sefl). You may request free paper copies by calling the Southeastern Freight Lines Benefits Department at 800-637-7335.



## GETTING HEALTHY SLEEP

Getting 7 to 9 hours of quality sleep might be the most productive (and preventive) action you can take for your health every day!

Getting less than seven hours of sleep and having an inconsistent sleep routine increase your risk for chronic conditions such as diabetes, heart disease, musculoskeletal disorders, depression and anxiety. But poor sleep habits, whether due to an undiagnosed sleep disorder or a busy lifestyle, can be difficult to change. SleepCharge by Nox Health can help. It offers a comprehensive sleep management program that connects you to board-certified sleep physicians, self-guided learning resources, at-home sleep testing and more. We'll connect you with the latest and greatest sleep treatment so that you can get the best sleep of your life — and improve your overall health at the same time!

Head to [Sleepcharge.com/sefl](http://Sleepcharge.com/sefl) to take the 5-minute Sleep Checkup and get started on your journey to better health.







**SCHEDULE YOUR RECOMMENDED PREVENTIVE CARE TODAY –  
IF YOU USE AN IN-NETWORK PROVIDER, IT'S 100% COVERED.**

Routine checkups and cancer screenings help prevent health issues or detect illness at an early stage when treatment will be most effective. In addition to an annual physical exam, your primary care provider may suggest specific cancer screenings based on your age and gender.

**YOUR QUANTUM HEALTH CARE COORDINATORS ARE HERE TO HELP**

Your team of nurses, benefits experts and claims specialists are here to help with things like:

- Reviewing your recommended preventive care
- Finding an in-network provider near you
- Understanding your treatment options
- Confirming your coverage

Don't delay – take time today to make sure you're up to date on your preventive care!



[myseflbenefits.com](https://myseflbenefits.com)

**(855) 576-9984**

(Monday-Friday, 8:30 a.m.-10 p.m. ET)







## WELLNESS BENEFIT SCREENINGS

We learn more every day about the importance of regular health screenings and the early detection of illnesses or conditions that could lead to more serious health concerns. Associates may find it beneficial to seek prevention wherever possible. The wellness benefit, included with accident insurance and critical illness insurance, encourages associates to do just that.

The wellness benefit provides an annual benefit payment if you complete a covered health screening on or after your coverage effective date. You only need to complete one health screening and may only receive a benefit payment once per calendar year, even if you complete multiple tests. You may also receive a benefit payment for your spouse and/or children if they are covered for the wellness benefit and complete a covered health screening.



Covered health screenings eligible under the wellness benefit include, but are not limited to, annual physicals, routine dental and vision exams, and immunizations. A paperless claims process encourages fast and easy filing. There are no forms required and no need to upload documentation. Scan the QR code to file a claim.

For a complete description of provisions, available benefits, exclusions and limitations, see the certificate of insurance and rider.







## PREVENTIVE DENTAL CARE

Regular preventive dental visits are crucial for maintaining good oral and overall health. In a recent survey conducted by Delta Dental on oral health and wellness in America, approximately 4 in 5 adults (81 percent) who maintained regular dental office visits said they did not require unexpected care.<sup>1</sup>

The link between good oral and overall health isn't surprising. With an oral exam, dentists can detect signs and symptoms of more than 120 diseases, including heart disease and diabetes. Early detection and treatment of these conditions can be lifesaving and may make them less costly to manage.

### A dental cleaning will:

- ◆ Prevent cavities.
- ◆ Brighten your smile.
- ◆ Boost your overall health.
- ◆ Stop tooth loss.
- ◆ Freshen your breath.
- ◆ Save you money.

Visiting the dentist regularly means oral health issues will be addressed before they become more severe. Your preventive care visits are covered 100 percent with a PPO provider. Visiting the dentist for exams and cleanings can help save money (and hassle) on more extensive work down the road.



Make your appointment to see an in-network provider. Scan the QR code to find a provider.

<sup>1</sup>[https://www.deltadental.com/content/dam/ddpa/us/en/state-of-america%27s-oral-health-and-wellness-report/DDPA\\_State%20of%20Oral%20Health%20Report\\_2023-Release\\_FINAL.pdf](https://www.deltadental.com/content/dam/ddpa/us/en/state-of-america%27s-oral-health-and-wellness-report/DDPA_State%20of%20Oral%20Health%20Report_2023-Release_FINAL.pdf)





## TELUS Health EAP

Your employee assistance program (EAP) provides you and your family with immediate and confidential help for any work, health or life concern — 24/7 by phone, virtual or in-person connections.\*

- Short-term solution-focused counseling and services to help you meet challenges and address work or life issues.
- Online wellbeing resources covering topics such as family, health, life, money and work.
- Providing these services and more at no cost to you.



1-888-319-7819 | [one.telushealth.com](https://one.telushealth.com)

username: metlifeeap password: eap

 **TELUS** Health

## FAST, HASSLE-FREE HEALTH CARE

With Blue CareOnDemand Powered by MDLIVE

Blue CareOnDemand offers reliable health care by phone or video through the MDLIVE platform. MDLIVE's national network of board-certified doctors, pediatricians, dermatologists, psychiatrists and therapists provides personalized care for hundreds of medical and mental health needs. Blue CareOnDemand Powered by MDLIVE is dedicated to helping you get better and stay well. No surprise costs. No hassle.



### Four categories of care:

- ◆ **Virtual primary care** for routine checkups, wellness screenings and health monitoring
- ◆ **Urgent care** for things like allergies, cold and flu, COVID-19, sore throat, and urinary tract infections (females 18+)
- ◆ **Behavioral health** to connect one-on-one with a therapist or psychiatrist on issues like anxiety and depression
- ◆ **Dermatology** for the diagnosis and treatment of common skin, hair and nail issues, such as acne, rosacea, and suspicious spots and moles

Log in to your My Health Toolkit® account to register. From your desktop, select **Providers & Services**, then **Telehealth**. From the My Health Toolkit app, select **Find Care**, then **Video Visit**. Follow the instructions to register.



Powered by **MDLIVE**





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MANAGING BY PREVENTION...  
*Applies to Our Health, too.*

**SOUTHEASTERN  
STRONG**

