



BENEFITS *Review*

Summer 2023



Mike Ramirez
Driver Mentor | Greenville, SC

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A LETTER FROM THE DIRECTOR OF COMPENSATION AND BENEFITS



Dear Associates:

At Southeastern Freight Lines, we have wonderful benefits! I am as grateful as anyone else for the comprehensive program provided here, and it is through the generosity of our ownership that we have such robust plans. In my 30 years of experience managing benefits, I haven't seen many that can match what we have at Southeastern. In fact, our fringe benefits, including payroll taxes and workers' compensation, on average run over 37 percent as a percentage of wages.

It all starts with a strong medical plan that features two coverage options, both including the high-touch customer service of Quantum® Health, BlueCross® BlueShield® of South Carolina's broad provider network, effective joint and back pain relief from Sword, Memorial Sloan Kettering (MSK) Direct's state-of-the-art cancer support, preferred sleep health services from Nox Health, and convenient telehealth services. We also offer affordable yet dynamic dental and vision coverages, company-paid basic life and accidental death and dismemberment insurance, company-paid short-term and long-term disability coverages, and a 401(k) plan with an extremely generous company match. On top of all that, we provide an employee assistance program, SmartDollar® financial wellness, and a solid lineup of voluntary benefits that supplement our core offerings.

With all that in mind, please use this special-edition magazine to learn more about your benefits. Make it a point to do so before you really need to use them, and avoid that stress. Our great benefits program and related resources were designed with you in mind and are meant to support you.

Sincerely,

A handwritten signature in blue ink that reads "Alvin Shaver". The signature is fluid and cursive, with a long horizontal stroke at the end.

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.



UNDERSTAND THE IMPORTANCE OF ORAL HEALTH

Delta Dental of South Carolina is a nonprofit 501(c)(4) organization with a social mission to improve oral health in our communities. Its No. 1 goal is to provide exceptional dental benefits plans combined with superior customer service.

Delta Dental of South Carolina knows that oral health is an essential part of overall health. A distinct connection exists between the health of your mouth and that of your body. Research shows more than 120 illnesses can be identified in the mouth through a dental exam. Even more importantly, an unhealthy mouth can have harmful effects on the heart, kidneys, lungs, pancreas, and brain.

Visiting the dentist regularly means you can address oral health issues before they become more severe. A dental cleaning will prevent cavities, stop tooth loss, brighten your smile, boost your overall health, and save you money.

When visiting an in-network provider:

- ◆ Your plan pays 100 percent of preventive services.
- ◆ Your plan pays 80 percent of basic services.
- ◆ Your plan covers 60 percent of major services.

No one has a smile like you. And no one can help you keep it healthy like Delta Dental of South Carolina. Schedule an appointment to see an in-network dentist. Visit www.DeltaDentalSC.com and select Find a Provider.

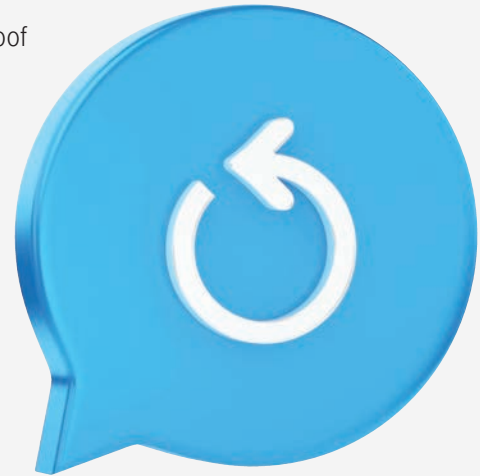
WHEN CAN YOU CHANGE YOUR BENEFITS?

Our medical, dental, and vision benefits are before-tax benefits. This means you may make changes to these benefits only at certain times, such as open enrollment or when you have a qualifying life event (QLE). Examples of QLEs include having a baby, getting married, and gaining or losing coverage under another group health plan.

If you experience a QLE, you can make changes within 60 days of the event. To make changes:

- ◆ You can call Southeastern at **800-637-7335**. You will be connected to a benefits specialist who will help you get started.
- ◆ If you prefer to do it yourself, log in to Workday, select Benefits under the Change section, and then proceed.

You will need to submit valid proof of eligibility and a valid Social Security number for each dependent you elect to cover under medical, dental or vision benefits. Please note: We recommend submitting your election change even if you're still waiting to receive proof (e.g. a birth certificate or Social Security Number).



Products issued by Securian Life Insurance Company

Group term life and AD&D insurance

Protect your family's financial future



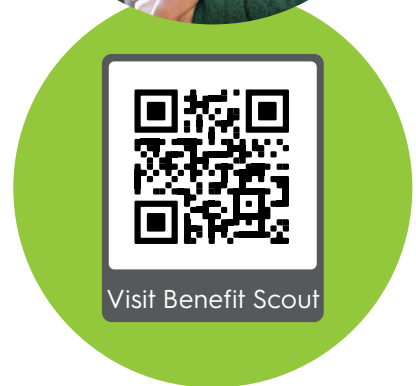
Evaluate your needs

Visit Benefit Scout® to learn more about the insurance that best fits you and your family. Scan the QR code or visit LifeBenefits.com/sefl to get started.

Insurance products are issued by Securian Life Insurance Company. Products offered under policy form series 14-31700 and 14-31900. Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

securian.com

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WORLD-CLASS CANCER CARE, WHEREVER YOU ARE

Southeastern has partnered with Memorial Sloan Kettering Cancer Center (MSK) through MSK Direct, a program that offers the highest-quality virtual services for cancer care at MSK. If you or a family member needs an expert opinion or has questions about your diagnosis or treatment, MSK specialists will work with you and your local doctor to guide you at any stage in your cancer journey.

Throughout the U.S., MSK Direct will:

- ◆ Review diagnostic test results by MSK doctors who specialize in the type of cancer you have.
- ◆ Provide you and your local doctor with a customized written care plan to accurately diagnose your cancer and a comprehensive treatment plan to guide your care.*
- ◆ Find the best local hospitals in your health plan using MSK's National Cancer Care Recommender database so you can be treated close to home.
- ◆ Match you with an oncology-certified nurse who will answer questions and provide navigational support throughout your cancer treatment journey.



CONNECT WITH MSK DIRECT

Learn more at mskcc.org/sefl or via the Southeastern toll-free line, **833-986-2012**.

**Available in most states.*

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



MEET SWORD

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. It's no cost to you 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 ships 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.

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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*.



ARE YOU SLEEPING WELL?

Sleep plays a vital role in helping you maintain overall health and well-being. It is crucial for essential functions of the body, including physical, mental, and emotional restoration. During sleep, the body repairs tissues, strengthens the immune system, and regulates hormone levels. Adequate sleep enhances cognitive functions such as memory consolidation, learning, and problem-solving. It also promotes emotional stability, improves mood, and reduces the risk of mental health disorders. Sleep deficiency has been linked to a number of health issues, including cardiovascular disease, obesity, diabetes, and impaired immune function. Prioritizing quality sleep is crucial for optimal health and longevity.

Improve your sleep by completing your Sleep Checkup™ today. Visit sleepcharge.com/sefl to get started!



GROUP TERM LIFE AND AD&D INSURANCE

Group term life insurance offers a cost-effective way to temporarily bulk up your level of protection during the time an unexpected death would likely have the biggest financial impact on your family.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection if a covered accident results in an insured person's loss of life, loss of hearing or sight, paralysis, or other covered condition.

Insurance products are issued by Securian Life Insurance Company.

What's the value of a temporary life insurance benefit?

- ◆ Get simple, straightforward protection for your loved ones.
- ◆ Protect your family's finances if the unthinkable happens.
- ◆ Help take away the financial worry at a difficult time—when you and your income are no longer there.

Insurance products are issued by Securian Life Insurance Company, headquartered in St. Paul, MN. Product availability and features may vary by state. Securian Life Insurance Company is solely responsible for the financial obligations under the policies or contracts it issues.

Find the insurance that's right for you

Use Securian Financial's online benefits decision tool, Benefit Scout®, to learn more about your life insurance benefits and options. By answering a few simple questions, you can determine the coverage that meets your needs and budget. Visit LifeBenefits.com/sefl.

Products offered under policy form series 14-31700 and 14-31900. Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.

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**PUT YOUR
FUTURE IN
MOTION.**

To learn more about the Retirement Savings Program, visit rps.troweprice.com/SEFL.



T.RowePrice 

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Retirement-ready: Three steps to keep your savings on track.

Everyday life gives us plenty of reasons to save less than we would like. But with retirement on the horizon, it's more important than ever to make saving and investing a top priority. These steps can help.

Take advantage of the Program

If you aren't already, aim to contribute 15% or more of your pay annually to your Retirement Savings Program. It's one of the best and most convenient ways to save for the future.

You can contribute a combination of before-tax and/or Roth contributions, up to 50% of your pay, subject to IRS limits.

Take advantage of the employer match

Southeastern Freight Lines matches 50 cents on every dollar up to 10% of your pay.

Increase your savings rate annually

If you can't save 15% or more right now, increase your savings rate once every year by 1%.

T. Rowe Price Retirement Plan Services, Inc.

OTHER BENEFITS AVAILABLE TO YOU

Along with essentials like medical and dental insurance, you can enroll in additional benefits. Each one you choose is a step toward a more protected, financially confident tomorrow.

Accident Insurance*

A covered accidental injury—like a broken bone, concussion or deep cut—may affect your daily plans, but it doesn't have to hurt your financial ones. Get a benefit payment to spend on gas, utilities, or anything you'd like. Also included is an opportunity to get an annual wellness benefit payment after you complete a covered health screening.

Critical Illness Insurance*

Getting life back on track after a stroke, heart attack, or other covered illness is challenging enough. Get coverage that can help with everyday expenses and more. Also included is an opportunity to get an annual wellness benefit payment after you complete a covered health screening.

Hospital Indemnity Insurance*

Get a benefit payment after an eligible stay in a covered medical facility and use it for any expense you'd like—child care, groceries, help around the house—it's up to you.

*This is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



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.

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Get started today with no member cost.

join.swordhealth.com/sefl/register



Your Future



PUT YOUR FUTURE IN MOTION

The Southeastern Freight Lines Retirement Savings Program offers one of the best ways to save for the future you want. The sooner you start saving, the better, because money can grow over time.

Program Features:

Before-tax and Roth contributions – Decide how you would like to save based on your tax advantage preference, today or in retirement.

You can contribute a combination of before-tax and/or Roth contributions, up to 50 percent of your pay, subject to IRS limits.

Company match (up to 5 percent more money) – For every dollar you contribute up to 10 percent of your pay, Southeastern will add 50 cents. When you save 10 percent, the company makes it 15 percent.

Investment options – Choose one of the professionally managed, preassembled portfolios or take control by building your own investment lineup.

Automatic increase – Gradually reach your savings goals, one year at a time. The service automatically increases your savings rate by 1 percent each year.

To learn more about the Retirement Savings Program, visit rps.troweprice.com/SEFL.



IMPROVE YOUR FINANCES WITH SMARTDOLLAR

At Southeastern, we want you to be well in every area of life. That includes your finances.

Financial wellness is when you take control of your money so it doesn't take control of you. This looks like:

- ◆ Having control of your day-to-day finances.
- ◆ Having enough cushion to handle financial emergencies.
- ◆ Being out of debt and able to manage expenses without swiping a credit card.
- ◆ Staying on track to meet savings and retirement goals.

SmartDollar® is your employer-provided financial wellness benefit. It's a program that teaches you how to eliminate debt, save for the future and retire with confidence. Plus, you'll get access to the premium version of EveryDollar, a zero-based budgeting app.

Here's how SmartDollar is helping Southeastern employees just like you:

"This program is saving my life. I can't believe how much debt I already paid off. The weight on my shoulder is getting lighter, and with this program, I can see where my money is going before I spend it."

Southeastern employees have achieved over \$11,646,120 in financial turnaround (total debt paid and total money saved). That's awesome!

Are you ready for this kind of life change? Create your free account at smartdollar.com/enroll/sefl or scan the QR code and use the keyword SEFL.



MSK Direct

Access World-Class Cancer Care, Wherever You Are

Cancer can affect anyone, but not everyone lives near a top cancer center. That's why Southeastern Freight Lines partners with Memorial Sloan Kettering Cancer Center (MSK) to offer you MSK Direct. MSK Direct is your virtual cancer resource that spans screening and prevention, diagnosis, treatment, and life beyond cancer.



Medical records review:

The MSK Direct team will help gather and summarize your relevant medical records from your local care team.



Written care plan:

MSK's doctors provide you and your local care team with a comprehensive care plan, including an accurate diagnosis and treatment options.*

*available in most states



Ongoing guidance and care:

The MSK Direct team is available to discuss concerns and questions at any time.

Get Started and Contact MSK Direct

Call SEFL's dedicated MSK Direct line at **833-986-2012** or scan the QR code to learn more.



Memorial Sloan Kettering
Cancer Center





**SOUTHEASTERN
STRONG**

PO Box 1691
Columbia, SC 29202-1691



1-855-576-9984



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*"Our great benefits program and related resources were
DESIGNED WITH YOU IN MIND
and are meant to support you."*

**SOUTHEASTERN
STRONG**

