



EMPLOYEE BENEFITS GUIDE

2025 PLAN YEAR



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Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information, contact the Payroll and Benefits Department.

MEDICAL PLAN

Imagine 360
Group# H870054
Customer Service: 800-827-7223
www.imagine360.com

MEDICAL PPO NETWORK

Cigna PPO
Group# H870054
Customer Service: 866-451-3399
www.cigna.com

PRESCRIPTION RX

Script Care
Group# H870054
Customer Service: 800-880-9988
Prescription Mart: 800-713-1230
www.scriptcare.com

HEALTH SAVINGS ACCOUNT

WEX (Formerly Discovery Benefits)
Customer Service: 866-451-3399
www.wexinc.com

DENTAL

MetLife
Group# 5950155
Customer Service: 800-ASK-4-MET
www.metlife.com/mybenefits

LIFE & AD&D

Mutual of Omaha
Group#: G000AZQ6
Customer Service: 800-655-5142
www.mutualofomaha.com

Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information, contact the Payroll and Benefits Department.

LONG-TERM DISABILITY

Mutual of Omaha
Group#: G000AZQ6
Customer Service: 800-655-5142
www.mutualofomaha.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Mutual of Omaha
Customer Service: 800-316-2796
www.MutualofOmaha.com/EAP

TRAVEL ASSISTANCE

Mutual of Omaha / Worldwide Travel Assistance
Customer Service: 800-856-9947
www.MutualofOmaha.com/TravelAssistance

NEW BENEFITS

Tele-Medicine
Doctors Online
Health Advocate
Discount Dental and Vision
ID Theft Services
Roadside Assistance
Legal Services
Group Number: MHBT06
Customer Service: 800-800-7616
www.newbenefits.com

HI-LINE PAYROLL & BENEFITS DEPARTMENT

Home Office
Phone: 972-247-6200 ext. 133
Email: cgrieser@hi-line.com

The information in this Enrollment Guide is intended for illustrative purposes and informational purposes only. The information contained herein was taken from various summary plan descriptions, certificates of coverage and benefit information. Every effort was taken to accurately report your benefits however discrepancies and errors are always possible. It is not intended to alter or expand rights or liabilities set forth in the official plan documents or contracts. It is not an offer to contract nor are there any express or implied guarantees. In case of a discrepancy between this information and the actual plan documents, the actual plan documents will prevail. If you have any questions about this summary, please contact Human Resources.



You, the employee, are the company's most valuable asset. As such, Hi-Line strives to provide the highest quality and most cost-efficient insurance programs available. Within this benefit guide, you will find summary information about the benefits available to you. We encourage you to read through and familiarize yourself with these plans. We want you to choose the right benefit options that provide the best solutions. If you have any questions or need assistance with your employee benefit choices please contact the payroll and benefits department for assistance – Cindy Grieser at cgrieser@hi-line.com or call 972-247-6200 ext.133.

Please note: Any benefit elections that you make will remain in effect during the entire plan year.

The plan year begins 01/01/2025 and ends 12/31/2025. During the plan year, you may change your benefit elections if you have a family status change as determined by the IRS. *A family status change is generally defined as a birth or death of a dependent, marriage or divorce, or you or your spouse's loss or change of employment. *You must notify your Human Resources Department within 30 days of any family status change which may affect your benefit elections. *If you do not notify your Human Resources Department within 30 days of the family status change, your benefit changes will not take effect until the next open enrollment period.



Who Is Eligible?

All full-time employees that work a minimum of 30 hours per week, legal spouse and dependents are eligible for benefits with Hi-Line. Coverage for new employees will be effective on the day following 30 days of employment. Dependent children are covered through the end of the month in which they turn age 26.



How to Enroll

The first step is to review your current benefit elections. Verify your personal information and make any changes if necessary. To update your benefit elections, complete your enrollment using this link: <https://benefits.hi-line.com> and elect/update your medical plan and number of dependents you want covered. Please contact Cindy Grieser at cgrieser@hi-line.com or call 972-247-6200 ext 133, to make changes to your Dental & Vision, Life Insurance or 401(k).



When to Enroll

The benefits you elect during open enrollment will be effective 01/01/2025 through 12/31/2025.

New hires: Enrollment must be completed within the first 30 calendar days of employment. The benefits you elect will be effective from your initial eligibility date through 12/31/2025.



How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include: marriage, divorce, legal separations, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, commencement or termination of adoption proceedings, or change in spouse's benefits or employment status.

Medical Insurance

Imagine 360

Plan Name	Standard Plan	HSA Plan
Benefits		
PPO Provider Network	Cigna	Cigna
Calendar Year Deductible		
Individual	\$1,500	\$2,000
Family Limit	\$4,500	\$3,600
Coinsurance Percentage	80%	80%
Out of Pocket Maximum (Includes Deductible, Coinsurance and Rx Copays)		
Individual	\$4,000	\$5,000
Family	\$8,000	\$10,000
Deductible & Coinsurance		
Primary Care / Specialist Office Visit	20% after deductible	20% after deductible
Preventative / Wellness Visits	Covered at 100%	Covered at 100%
Virtual Visits/ Telemedicine	20% after deductible	20% after deductible
Lab & X-Ray	20% after deductible	20% after deductible
Imaging - CT/PET, MRI	20% after deductible	20% after deductible
Urgent Care	20% after deductible	20% after deductible
Emergency Room	20% after deductible	20% after deductible
Hospital/Inpatient Surgery	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible
Drug Card		
Rx Deductible	\$150 Deductible per covered person annually	Combined with Medical Deductible
Generic	\$10 Copay	20% after deductible
Brand Name	\$25 or 20% Copay (whichever is greater)	
Mail Order (90 Day Supply) 2 X or 20% for Brand Name (whichever is greater). In-Network Benefits shown. For full Plan Summary please contact your Human Resources Department.		

Medical Insurance

Imagine 360

Hi-Line offers you the flexibility of choosing from two medical plans that best fits your individual needs. Both medical plan options provide access to Cigna's network. The difference between the two plan options is the calendar year deductible and out of pocket limits.

With the exception of routine preventive wellness services, health care services are subject to the plan's deductible and 20% coinsurance.

The Standard Plan provides coverage for prescriptions for a copayment after a separate \$150 deductible has been satisfied.

The HSA Plan, is categorized as a High Deductible Health Plan (HDHP) that allows you to contribute money on a tax free basis to into a health savings account (HSA). The plan provides coverage for medical and prescription services after the plan deductible has been satisfied.

In addition, Hi-Line provides Team Members educational resources and expertise relating to Medicare coverage. Contact Cindy Grieser 972-247-6200 ext. 133 or cgrieser@hi-line.com if you are interested in learning more.

For information on participating providers in your area, please go to www.cigna.com.

Your Cost in 2025

Employee Monthly Premium Rates		
	Standard Plan	H.S.A. Plan
Team Member Only	\$241	\$124
Team Member + One Dependent	\$840	\$597
Team Member + Two Dependents	\$930	\$608
Team Member + Three or more Dependents	\$964	\$629

Health Savings Account

WEX

A Health Savings Account (HSA) is an account that you can put money into to save for medical expenses. Contributions are subject to IRS maximum guidelines. There are certain advantages to putting money into these accounts, including favorable tax treatment.

Any adult can contribute to an HSA if they:

- Have coverage under an HSA-qualified "high deductible health plan" (HDHP)
- Have no other first-dollar medical coverage (other types of insurance like specific injury insurance or accident, disability, dental care, vision care or long term care insurance ARE permitted)
- Are not enrolled in Medicare or receive social security benefits
- Cannot be claimed as a dependent on someone else's tax return
- Employees can set up payroll deduction for additional HSA contributions as long as statutory contribution limits are not exceeded.

Tax benefits on an HSA:

- Tax Deductible – money contributed to the account is tax deductible.
- Tax Free – money and interest in the savings account can be used tax-free for qualified medical, dental, and vision expenses.
- Tax Deferred – leftover accumulated money can grow tax deferred to help fund retirement.
- Savings – rollover unused balances from year to year.
- Note, however, the medical expenses incurred by certain older children covered by your HDHP may not be reimbursed tax free from your HSA. Your HDHP covers children up to age 26. However, your HSA cannot provide tax free reimbursement for a child who is not a tax dependent.

Funding Options:

- Employee pre-tax dollars (through Section 125 plan)
- Employee after-tax dollars (deposit directly to WEX)

You can use the money in the account to pay for "qualified medical expense" permitted under federal tax law. This includes most medical care and services, and dental and vision care. For a complete list of eligible expenses go to www.irs.gov

You can use the money in the account to pay medical expenses for you, your spouse and/or children. Your spouse and/or children DO NOT need to be covered on your health coverage.

Any amount used for purposes other than to pay for "qualified medical expenses" are taxable as income and subject to an additional 20% penalty. Examples include:

- "Non-qualified medical expenses" under federal tax law (e.g., cosmetic surgery)
- Other types of health insurance unless specifically described above
- Medicare supplement insurance premiums
- Expenses that are not health-related

After you turn age 65, the 20% penalty no longer applies. If you become disabled and/or enroll in Medicare, the account can be used for other purposes without paying the additional 20% penalty.

H.S.A. IRS Annual Contribution Maximums	
	2025
Individual	\$4,300
Family	\$8,550
Catch-Up Contributions (Age 55+)	\$1,000

GoodRx is a research website that allows you to search and compare prices for prescription drugs at pharmacies nearest to you. They are not a retailer, but instead help you find the best deal on your prescriptions drugs. GoodRx will show you prices, coupons, discounts and savings tips for your prescriptions at local pharmacies. Go to www.goodrx.com or download their free app to start saving today! GoodRx is 100% free. No personal information is required.

How can GoodRx help me?

Prescription drug prices are not regulated. The cost of a prescription may differ by more than \$100 between pharmacies. GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. The average GoodRx customer saves \$276 a year on their prescriptions. You'll be able to:

- **Search & Compare Prices:** Find the lowest local prices for your prescriptions at more than 75,000 pharmacies. GoodRx is accepted at thousands of major pharmacies including Walgreens, CVS, Walmart, Target and more.
- **Get Free Coupons:** GoodRx coupons can save you up to 80% on your prescriptions.
- **Save to My Rx:** Save your prescriptions to track prices, receive savings alerts and refill reminders.
- **Show to Your Pharmacist:** Just show the GoodRx app or coupon to the pharmacist when you pick up your prescription.

What if I have insurance?

Many insurance plans have high deductibles or limited formularies that don't cover the drugs you need. GoodRx may be able to find you a lower price than your insurance copay. Hundreds of generic medications are available for \$4 or even free without insurance and available manufacturers coupons can often be combined with your insurance to help lower the cost of your medication.

Who's talking about GoodRx?

Over 140,000 doctors recommend GoodRx to their patients. We've helped save patients more than \$1 billion. We have an A+ rating from Better Business Bureau and a 5-star user rating in the app store. We are also frequently written about in news outlets like The New York Times, Wall Street Journal, and more.



GoodRx

Dental Insurance

MetLife

Hi-Line offers a dental insurance through MetLife. MetLife provides access to a national network of PPO dental professionals that agree to a lower contracted fee. You may use a dentist that is contracted with MetLife or select a non-contracted dentist and the insurance covers the same services at the same benefit level.

When you use MetLife network dentists your out of pocket expenses are paid at the contracted rate so your benefit coverage stretches further. For information on participating providers in your area, please go to www.metlife.com.

Type of Service	PPO Dentists and Non-PPO Dentists
Deductible (Waived for Preventive Services)	\$50 – Individual / \$150 – Family
Annual Maximum	\$1,000
Preventive Services (Includes oral exams, x-rays, cleaning and fluoride applications)	100%
Basic Services (Includes periodontics, endodontics and composite fillings)	80%
Major Services (Includes crowns, simple and surgical extractions, bridges, dentures and implants)	50%
Orthodontia Lifetime Maximum	\$1,000
Out of Network Reimbursement	90th percentile of Usual & Customary Rate

See benefit summary for more details.

Your Cost in 2025

Employee Monthly Premium Rates	
Employee Only	\$43.37
Employee & Spouse	\$88.27
Employee & Child(ren)	\$100.07
Employee & Family	\$155.50

Find a Dental Provider

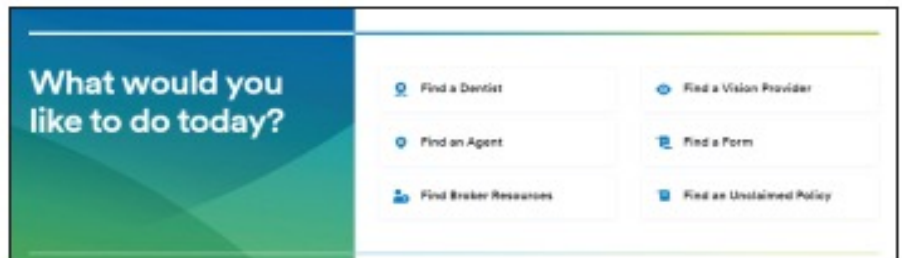
With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



Step 1:
Go to metlife.com



Step 2:
Select "Find a Dentist" next to "What would you like to do today?"



Step 3:
Select "PDP/ PDP Plus" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Learn more about your MetLife benefits



The MetLife Mobile App is available on the iTunes® App Store and Google Play. Download the app, and use it to find a participating dentist, view your claims¹ and to see your ID card.²

MetLife benefits information right from your desktop

The MyBenefits web site is a quick and easy way for you to get the information you need about your MetLife benefits — all in one place. Log in at metlife.com/mybenefits to see how we've taken personalization and integration to a new level.

Personalized homepage to all your MetLife benefits

Get more information on your MetLife benefits, where you can link to detailed coverage information and can perform tasks, such as:

Dental Plans — Easily find a participating dentist or view your benefits, copay or coinsurance amount, and claims¹ online. Plus, you will have access to our extensive Oral Health Library to research important dental topics.

Dental ID cards are available online for you to download and print at your convenience.¹ Cards contain your name, employer's name and group number. Also included are MetLife's claims submission address,¹ website address, customer service telephone number and a service number for International Dental Travel Assistance.³

Additional MyBenefits features include:

- Planning tools that you can use to help you make informed decisions regarding your retirement, benefits coverage as well as other useful information for a variety of everyday topics.
- Forms and documents that you may need are located in the "Tools & Resources" area at the bottom of the MyBenefits home page for you to download.
- In the "News & Updates" section you'll find information from MetLife and your employer such as enrollment dates and new product offerings.
- Online claims tracking and email notifications called eAlerts, which will provide information regarding status changes to your claims for certain benefits.¹

metlife.com/mybenefits

Navigating life together



Nothing Makes You Feel Better Than Saving Money

As an employee of Hi-Line, you can offset the high cost of health care and additional out-of-pocket expenses through your new Health & Lifestyle card. Receive significant savings for you and your dependents with a discount program that's easy to use and has no health restrictions. Just present your card and save!

BASIC HEALTH

TELEHEALTH

- Teladoc is a national network of board certified physicians providing telephonic consultations 24/7 at no additional cost to you and your family.
- Consulting physicians can diagnose routine medical problems, recommend treatment and may prescribe short-term, non DEA controlled prescriptions when appropriate.
- Members simply make a phone call and in most cases, speak to a physician in about 30 minutes (3 hours guaranteed).

DOCTORS ONLINE

- Ask any medical or health questions and always get personal, direct answers.
- Email and phone access to the eDocAmerica medical team.
- 3D Video Library with more than 250 videos.
- Weekly Health Tips emails from doctors.
- Healthy Lifestyle Assessment to help you monitor your current health status.
- Personal Health Record provides secure storage for your health information.

HEALTH ADVOCACY

- Members call a toll-free number and talk to their own Personal Health Advocate who helps work with them to resolve issues.
- One call to Medical Health Advisor will help members: navigate the health care and insurance systems, find the best doctors/hospitals and other providers, resolve insurance claims and billing issues, locate and research current treatments for a medical condition, schedule appointments with hard to reach specialists, secure second opinions to provide peace of mind and more.



BASIC HEALTH PLUS

INCLUDES BASIC HEALTH BENEFITS PLUS

VISION CARE

Prescription Eyeglasses

- Save 20% to 60% on eyewear at over 12,000 optical locations nationwide including LensCrafters, Pearle Vision and Sears.
- Most frames, lenses and specialty items are available.

Ophthalmology Services

- Save 10% to 30% on medical eye exams and 40% to 50% off the overall national average for LASIK surgery.

Contact Lenses

- Save 10% to 40% on most brands of replacement soft and gas permeable contact lenses including disposables, torics and bifocals through the mail order service.

DENTAL CARE

- In most instances, members save 15% to 50% per visit* on services from general dentistry and cleanings to root canals, crowns and orthodontia.
- Over 161,000** available dental practice locations nationwide.
- Save on routine dental services such as X-rays and fillings.
- Save on specialty care such as orthodontics, periodontics and endodontics where available.

*Actual costs and savings vary by provider, service and geographical area.

**As of September 2015.





LAB TESTING

- Save 10%-80% off usual charges for blood tests and all other lab testing.

MRI AND CT SCANS

- Save 50% to 75%* off usual charges for MRI and CT procedures while utilizing credentialed radiology providers.

*Savings may vary based on geographic location, provider and procedure performed.

PRESCRIPTION DRUGS

- Save 10% to 85% on most acute-care medications such as antibiotics and pain killers prescribed to treat short term illnesses or conditions.
- Accepted at over 60,000 independent, national and regional chain pharmacies nationwide including CVS, Walgreens and Walmart.
- Visit MyRxPrice.com to compare prescription prices and find participating locations.

DIABETIC SUPPLIES

- Many different product packages to choose from based on testing requirements. Product packages are priced from \$29.99/month to \$169.99/month, which is 60% off the average retail prices.

HEARING

- Receive a 35% discount off hearing aid prices at more than 3,000 full service locations.



Disclosures: This plan is NOT insurance. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. This discount card program contains a 30 day cancellation period. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309 Dallas, TX 75367-1309, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com. Not available to VT or WA residents.

BASIC HEALTH & LIFESTYLE

INCLUDES BASIC HEALTH BENEFITS PLUS

ROADSIDE ASSISTANCE

- Roadside Assistance is there for your members and their immediate family to help with a flat tire, lock-out, battery, collision and towing—with coverage up to \$80.
- They will even bring fuel, oil, fluid and water 24/7.

ID SANCTUARY

- Unlimited 24/7 resolution assistance whenever your identity has been compromised
- Step-by-step guidance through the identity resolution process if you become a victim of identity theft or fraud
- Document replacement assistance when identification documents such as Social Security cards, birth certificates, passports and driver's licenses are lost, stolen or destroyed
- Credit inquiry, public records and court records activity alerts
- Access to an online educational resource with new articles, information, tips and best practices to protect against identity theft
- Includes you and up to three legal dependents over the age of 18.

LEGAL SERVICES

- Plan attorneys will either charge \$125.00 per hour or 40% off their usual and customary hourly rate, whichever is greater.
- Nine free services such as phone consultation on new legal matters, document review and letters written on the member's behalf.
- Eight deeply discounted services such as traffic ticket defense, name change, simple divorce and simple will/trust.

- **Basic Health = \$6.50 Per Month**

- Teladoc = 24/7 access to board certified MD (no consultation fees or hidden cost to you when you use the service)
- Health Advocate Services
- Doctors Online

- **Basic Health Plus = \$8.50 Per Month**

- ALL benefits from Basic Health AND
- Dental Discount – Aetna
- Vision Discount – Coast-to-Coast
- Pharmacy
- Diabetic Supplies
- MRI & CT Scans
- Lab Testing
- Hearing Aids

- **Basic Health & Lifestyle = \$16.50 Per Month**

- All benefits from Basic Health Plus AND
- Identity Theft Protection – ID Sanctuary
- Roadside Assistance – Nations Safe Drivers
- Legal Services – Legal Club of America



* For more information on all Programs, see the Back to Basics Booklet or call Member Services at 800-800-7616

Basic Life / AD&D Insurance

Mutual of Omaha

Hi-Line pays the full premium for each employee to have Basic Life and Accidental Death & Dismemberment Insurance. The life insurance through Mutual of Omaha pays your designated beneficiary in the event of your death while you're an employee of Hi-Line. The matching accidental death benefit is paid if your death is a result of an accident. It is important to maintain current records of your desired beneficiaries. Please contact the Hi-Line Payroll and Benefits Department for forms to update your beneficiary designation.

Employee Benefits	
Life Amount	\$50,000
AD&D Amount	\$50,000
Benefit Age Reduction Schedule	Benefit amount reduces by: 50% at age 70 85% at age 75 Benefits terminate upon retirement

Long Term Disability

Mutual of Omaha

Most people buy home and auto insurance to protect their investments, but few people realize the devastating risk that a long term disability could create in their lives. Disability insurance provides an opportunity to replace a portion of your lost income. Hi-Line pays 50% of the premium for each employee to have Long Term Disability (LTD) coverage through Mutual of Omaha. This coverage helps to replace a portion of your income if you are unable to work due to a non-work related disability or extended illness

Employee Benefits	
Maximum Monthly Benefit	60% up to \$10,000
Elimination Period	90 Days
Pre-Existing Conditions	Any condition diagnosed or treated 3 months prior to the date you were initially covered on the Hi-Line LTD plan or until you have been covered under this plan for 12 months.
Benefit Duration	Until you are no longer disabled or to Social Security Normal Retirement Age

We're Here to Help

Hi-Line Electric
G000AZQ6



Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Your Employee Assistance Program (EAP) can be the answer for you and your family.

We're Here to Help

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- Emotional well-being
- Family and relationships
- Legal and financial matters
- Healthy lifestyles
- Work and life transitions

EAP Benefits

- Access to EAP professionals 24 hours a day, seven days a week
- Provides information and referral resources
- Service for employees and eligible dependents
- Robust network of licensed mental health professionals
- Three face-to-face sessions* with a counselor (per household per calendar year)

*Face-to-face visits can also be used toward legal consultations

*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions per six-month period.

- Legal assistance and financial resources
 - Online will preparation
 - Legal library & online forms
 - Financial tools and resources
- Resources for:
 - Substance use and other addictions
 - Dependent and elder care resources
- Access to a library of educational articles, handouts and resources via mutualofomaha.com/eap

What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is **no cost** to you for utilizing EAP services. If additional services are needed, your EAP will help locate appropriate resources in your area.

Don't delay if you need help

Visit mutualofomaha.com/eap or call **800-316-2796** for confidential consultation and resource services.



Worldwide Travel Assistance That Travels With You



Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip - We'll Be There If You Need Us - 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

*Brought to you by Mutual of Omaha Insurance Company. Services provided by AXA Assistance USA (AXA)

**Available at any time, not subject to 100 mile travel radius

452632



WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658



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**MARSH & McLENNAN
AGENCY**



HI-LINE PAYROLL & BENEFITS DEPARTMENT

Home Office

Phone: 972-247-6200 ext. 133

Email: cgrieser@hi-line.com