



# WELCOME TO OPEN ENROLLMENT 2025-2026

# PICK THE BEST BENEFITS FOR YOU ANDYOUR FAMILY.

Concord Medical Management strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you are getting the most out of our benefits—that is why we have put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all the different benefits offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on 05/01/2025. If you have questions about any of the benefits mentioned in this guide, please do not hesitate to reach out to Endeavor Risk Advisors.

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# Welcome to Open Enrollment

## WHO IS ELIGIBLE?

If you are a full-time employee at Concord Medical Management and Concord Advanced Practice Professionals, you are eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. In addition, the following family members are eligible for medical, dental and vision coverage:

- Spouses
- Dependent children under the age of 26

## How to enroll

Open Enrollment will be done through the Bamboo HR portal. Follow the prompts to create an account, log in to the portal and make your benefits elections. If you have any questions contact Concord Human Resources.

## When to enroll

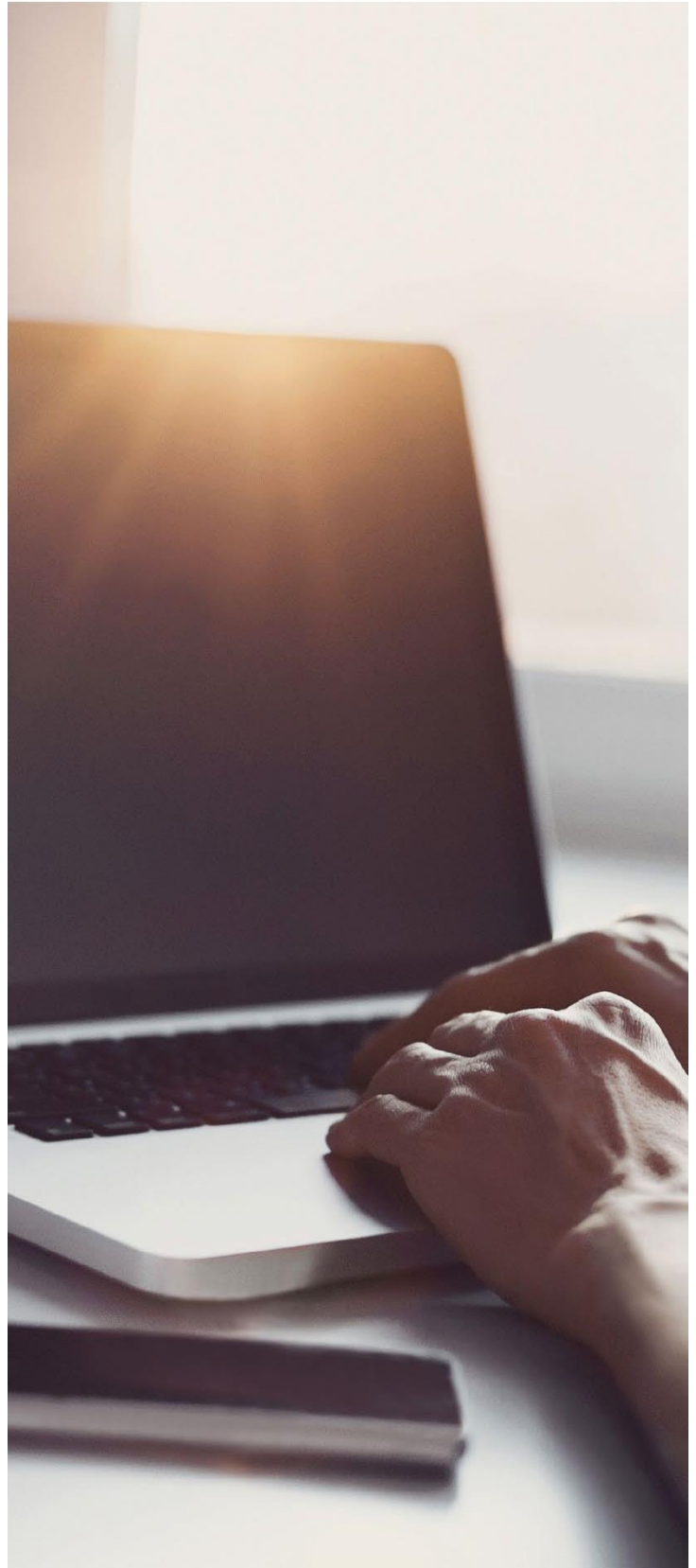
Open Enrollment begins on April 15th and runs through April 25th. The benefits you choose during this open enrollment period will become effective on May 1<sup>st</sup>, 2025.

If you are a new hire, you are eligible to participate the first of the month after 60 days. Employees must make elections prior to their eligibility date. After that date, the next opportunity to enroll would be the next annual Open Enrollment time frame.

## How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child, or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan



## Contact Page



- Phone: 972-559-0461
- Email: [clientservice@endeavorrisk.com](mailto:clientservice@endeavorrisk.com)
- Enrollment Questions: [lisa@endeavorrisk.com](mailto:lisa@endeavorrisk.com)
  
- Justin Scott, President
- John Reece, Practice Manager
- Lisa Burkham, Benefit Consultant

CARRIER CONTACTS			
	Carrier	Contact	Website
Medical	Blue Cross	800-521-2227	bcbstx.com
Dental	Blue Cross	800-521-2227	bcbstx.com
Vision	Blue Cross	877-442-4207	bcbstx.com
Life and AD&D	Blue Cross	877-442-4207	bcbstx.com
Advocacy Service	Freshbenies	888-813-5468	freshbenies.com

## MTBCP609 HSA

Plan Features	MTBCP609 HSA	
	In-Network	Out-of-Network*
Deductible (per calendar year)	Individual: \$6,000 Family: \$12,000	Individual: \$12,000 Family: \$24,000
Coinsurance	100%	70%/30%
Out-Of-Pocket Max (includes deductible, coinsurance, & copays)	Individual: \$6,000 Family: \$12,000	Individual: \$12,000 Family: \$24,000
Preventive Care	\$0 Copay	N/A
Virtual Visits (Call BCBS)	\$45 Copay	N/A
Primary Office Visit (general practice, internal medicine, pediatrics, OB-GYN)	100% after Deductible	Deductible + 30%
Specialist Office Visit	100% after Deductible	Deductible + 30%
Urgent Care Facility	100% after Deductible	Deductible + 30%
Emergency Services	100% after Deductible	
Diagnostic Test – X-Ray & Blood	100% after Deductible	Deductible + 30%
Hospitalization	100% after Deductible	Deductible + 30%
Preferred Pharmacy Prescription Costs	100% after Deductible	
Non-Preferred Pharmacy Prescription Costs	100% after Deductible	

## MTBCP710 PPO

Plan Features	MTBCP710 PPO	
	In-Network	Out-of-Network*
Deductible (per calendar year)	Individual: \$3,000 Family: \$9,000	Individual: \$6,000 Family: \$18,000
Coinsurance	70%/30%	50%/50%
Out-Of-Pocket Max (includes deductible, coinsurance, & copays)	Individual: \$7,350 Family: \$14,700	Individual: \$16,000 Family: \$48,000
Preventive Care	\$0 Copay	N/A
Virtual Visits (Call BCBS)	\$50 Copay	N/A
Primary Office Visit (general practice, internal medicine, pediatrics, OB-GYN)	\$50 copay	Deductible + 50%
Specialist Office Visit	\$100 Copay	Deductible + 50%
Urgent Care Facility	\$75 Copay	Deductible + 50%
Emergency Services	\$500 + Deductible	
Diagnostic Test – X-Ray & Blood	Deductible + 30%	Deductible + 50%
Hospitalization	Deductible + 30%	Deductible + 50%
Preferred Pharmacy Prescription Costs	\$0/\$10/\$50/\$100/\$150/\$250	
Non-Preferred Pharmacy Prescription Costs	\$10/\$20/\$70/\$120/\$150/\$250	

# Health Savings Accounts

Health Savings Accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs tax- advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

- HSA Eligible Plans:
- MTBCP609 HSA

## WHAT ARE THE BENEFITS OF AN HSA?

There are many benefits of using an HSA, including the following:

- It saves you money. HDHPs have lower monthly premiums, meaning less money is taken out of your paycheck.
- It is portable. The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- It is a tax-saver—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you will pay less in taxes.

The maximum amount that you can contribute to an HSA in 2025 is \$4,300 for individual coverage and \$8,550 for family coverage.

Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000.

## HSA CASE STUDY

Justin is a healthy 28-year-old single man who contributes \$1,000 each year to his HSA. His plan’s annual deductible is \$1,500 for individual coverage. Here is a look at the first two years of Justin’s HSA plan, assuming the use of in-network providers. (This example only includes HSA contribution amounts and does not reflect any investment earnings.)

Year 1		Year 2	
HSA Balance	\$1,000	HSA Balance	\$1,850
Total Expenses: Prescription drugs: \$150	(-\$150)	Total Expenses: Office visits: \$100 Prescription drugs: \$200 Preventive care services: \$0 (covered by insurance)	(-\$300)
HSA Rollover to Year 2	\$850	HSA Rollover to Year 3	\$1,550
Since Justin did not spend all his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.		Once again, since Justin did not spend all his HSA dollars, he did not need to pay any additional amounts out-of-pocket this year.	



# Welcome to Open Enrollment



**BlueCross BlueShield  
of Texas**

## Get your member ID card on your mobile phone.



Download the **BCBSTX App**  
from Google Play, the App  
Store or by texting\* **BCBSTX**  
to **33633**.

You can also view your  
information online through **Blue  
Access for Members<sup>SM</sup>**. Just go  
to **bcbstx.com/member** from  
your mobile phone.

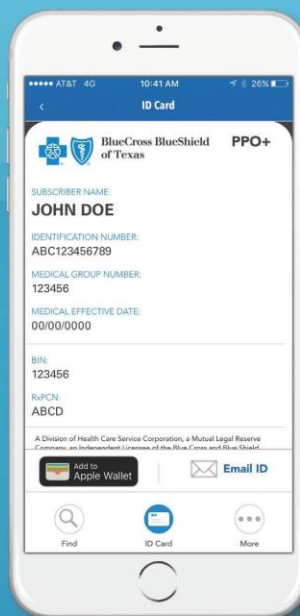
\* Message and data rates may apply. Terms and conditions and  
privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).



**BCBSTX  
APP**



**Add to  
Apple Wallet**





# Welcome to Open Enrollment



## Your ID Card

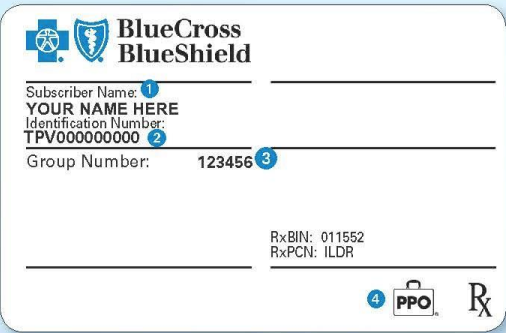
Your member ID card contains important information that tells your doctors and providers about your benefits. The back of your ID card has contact information to help you get answers and support.

Always show your BCBSTX ID card when you visit a doctor or other place for care. The information on the ID card helps the provider confirm benefits and file your claim.

### Don't forget to register on Blue Access for Members

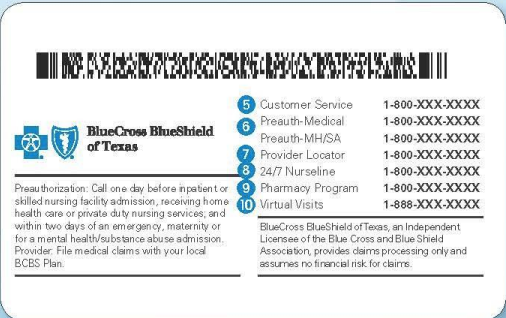
When you get your new ID card in the mail, go to [bcbstx.com](http://bcbstx.com) and click the log in tab to register for Blue Access for Members. Click the **Register Now** link and follow the steps using the numbers from the front of the card. Blue Access for Members lets you review your claims, find health information, order extra ID cards and much more.

### Front of card



- 1 Subscriber name – only this name appears on your cards (dependents are not named)
- 2 Identification number – this number is unique to you and any covered dependents
- 3 Group number – this number is shared by everyone in your group plan
- 4 Network – this is the name of your provider network
- 5 Customer Service Advocates who know your plan are ready to take your call weekdays 8 a.m. to 6 p.m. CT. Call with any questions about your benefit plan, claims or to get help finding a doctor.
- 6 Follow instructions on the card to call before you are admitted for inpatient hospital care (including mental health or substance abuse treatment) or after you are admitted in an emergency.
- 7 Get help finding a doctor or hospital.
- 8 Nurses are ready to take your call anytime, day or night, if you have health questions or need help deciding where to get care.\*
- 9 Call weekdays 8 a.m. to 6 p.m. CT. with questions about your prescription drug coverage.
- 10 Virtual visits for non-emergency medical care can save you time and money. Call to register or learn more.\*

### Back of card



\*Not available to all members. Check your benefit booklet for details.

## Blue Cross Dental Plan Options

	Option 1	Option 2
	BCBS of Texas	BCBS of Texas
	DTNHM11 BCBS Dental Plan	DTNHM09 BCBS Dental Plan
<b>Benefits</b>		
<b>Basic Information</b>		
<b>Annual Deductible</b>		
<b>Individual</b>	\$25	\$50
<b>Family</b>	\$75	\$150
<b>Annual Plan Maximum</b>	\$750	\$1,500
<b>Orthodontia Lifetime Maximum</b>	n/a	n/a
<b>Diagnostic &amp; Preventive</b>	100% (Deductible does not apply)	100% (Deductible does not apply)
	Exams, Cleanings, Fluoride Treatment, Space Maintainers, Bitewing X-ray, Diagnostic X-ray, Sealants	
<b>Basic Services</b>	80%	80%
	Fillings, Simple Extractions, Oral Surgery, Emergency Pain Treatment	
<b>Major Services</b>	Not Covered	50%
	Crowns, Inlays, Outlays, Bridges, Dentures	
<b>Orthodontic Services</b>	Not Covered	Not Covered
<b>Periodontic &amp; Endodontic Coverage</b>	Not Covered	80%
<b>Other Features</b>		
<b>TMJ Coverage</b>	n/a	n/a
<b>Waiting Periods</b>	n/a	n/a
<b>Deductible Takeover</b>	n/a	n/a
<b>Reasonable &amp; Customary</b>	n/a	n/a
<b>Minimum Participation Required</b>	no	no
<b>Dependent Child/Student Age</b>	26	26

## Blue Cross Voluntary Vision

Vision Care Service	In-Network Member Cost	Out-of-Network Reimbursement
Exam with dilation as necessary	\$10 copay	Up to \$30
<b>Frequency</b>		
Examination	Once every 12 months	
Lenses or contact lenses	Once every 12 months	
Frame	Once every 24 months	
<b>Exam options</b>		
Contact lens fit and follow up	Up to \$40 for standard; 10% off retail price for premium	N/A
<b>Frames</b>		
Any available frame at provider location	\$0 Copay/\$130 Allowance/20% off balance over \$130	Up to \$65
<b>Standard Plastic Lenses</b>		
Single vision	\$25 copay	Up to \$25
Bifocal	\$25 copay	Up to \$40
Trifocal	\$25 copay	Up to \$55
Lenticular	\$25 copay	Up to \$55
Standard progressive lens	\$90 copay	Up to \$40
Premium progressive lens	See table on page 2	Up to \$40
<b>Lens options</b>		
UV treatment	\$15	N/A
Tint (solid and gradient)	\$15	N/A
Standard plastic scratch coating	\$0	Up to \$5
Standard polycarbonate – adults	\$40	N/A
Standard polycarbonate – kids under 19	\$0	Up to \$5
Standard anti-reflective coating	\$45	N/A
Polarized	20% off retail price	N/A
Photochromatic/transitions plastic	\$75	N/A
Premium anti-reflective	See below table	N/A
<b>Contact lenses (contact lens allowance includes materials only)</b>		
Conventional	\$0 copay/ \$130 Allowance/ 15% off balance	Up to \$104
Disposable	\$0 copay/ \$130 Allowance/ Plus balance over \$130	Up to \$104
Medically necessary	\$0 copay, Paid in full	Up to \$210
<b>Other</b>		
Lasik or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price	N/A
Additional pairs benefit:	Members also receive a 40% discount off complete pair eyeglass purchase and a 15% discount off conventional contact lenses once the funded benefit has been used.	N/A

# Blue Cross Term Life Insurance and AD&D

Concord Medical Management provides each eligible employee with Basic Life and Accidental Death and Dismemberment Insurance at no cost to the employee through Blue Cross Blue Shield. Eligible full-time employees automatically receive the Basic Life and AD&D Insurance of \$25,000 regardless of Medical, Dental, or Vision coverage elections.

**Beneficiary Designation:** A beneficiary designation is the person named to receive Life Insurance benefits in the event of the employee's death. It is important to name at least one primary and at least one contingent beneficiary in the event you survive the primary beneficiary. It is important that you keep this beneficiary designation up to date.

## Welcome to Open Enrollment

# Blue Cross Voluntary Term Life Insurance

**\*\*Please note you will need to complete an EOI form to add or make changes to Voluntary Life unless you are a new hire.**

The death of a family member can mean not only dealing with the loss of a loved one, but the loss of financial security as well. With Blue Cross and Blue Shield of Texas' Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

Eligibility	All Active Full-Time Employees
Group Term Life Benefit: Employee	\$10,000 - \$500,000 in increments of \$10,000
Guarantee Issue Amount - Employee	\$100,000 (subject to eligibility rules and enrollment status guidelines)
Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$150,000 in increments of \$5,000, not to exceed 50% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$25,000
Group Term Life Benefit: Child(ren)	Birth to 14 days: \$0 Age 15 days to 6 months: \$100 Age 6 months to 26 years: \$10,000
Group Term Life Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 65; and further reduce by: 50% of the original amount at age 70.
Waiver of Premium	Elimination Period: 9 Months; Duration: To age 65
Accelerated Death Benefit (ADB)	Benefit: Up to 75% of the employee's life insurance; Life expectancy: 12 months or less
Portability Feature (Life Coverage)	Included (employee)
Conversion	Included
Beneficiary Resource Services	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
Travel Resource Services	Helps travelers with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance and access to other critical services and resources available via the Internet.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions, and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas, is the trade name of Dearborn Life Insurance Company, an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and shield Plans.

## Voluntary Life and AD&D

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$150,000 in \$5,000 increments.  
(not to exceed 50% of the employee benefit)**

Note: Spouse may not have coverage unless the employee has coverage.

*The Spouse amount may not exceed the amount for which the employee is eligible.*

### Child Coverage

Birth to 14 days:	<b>\$0</b>
15 days to 6 months:	<b>\$100</b>
6 months to age 26:	<b>\$10,000</b>

## Welcome to Open Enrollment

# Blue Cross Voluntary Term AD&D Insurance

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is a 24-hour coverage.

Group AD&D Benefit: Employee	Same as Voluntary Life
Group AD&D Benefit: Spouse (Includes Domestic Partners)	Same as Voluntary Dependent Life
Group AD&D Benefit: Child(ren)	Same as Voluntary Dependent Life
AD&D Age Reduction Schedule	Same as Voluntary Life

AD&D Schedule of Loss*	Principal Sum
Loss of Life	100%
Loss of both hands or both feet	100%
Loss of one hand and one foot	100%
Loss of speech and hearing	100%
Loss of sight of both eyes	100%
Loss of one hand and sight of one eye	100%
Loss of one foot and sight of one eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of sight of one eye	50%
Loss of one hand or one foot	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of the same hand	25%
Uniplegia	25%

### AD&D PRODUCT FEATURES INCLUDED:

- ▲ Seatbelt Benefit
- ▲ Airbag Benefit
- ▲ Repatriation Benefit
- ▲ Education Benefit

\*Loss must occur within 365 days of accident.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions, and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.





**BlueCross BlueShield  
of Texas**

## Group Benefit Program Summary for Concord Medical Management, LLC

### Group Short-term Disability Insurance (STD)

Today, most Americans would not be able to make payments on their homes or keep their family financially stable without their current salary. STD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Group STD is a guaranteed issue coverage, which requires no health questionnaires to complete.

Eligibility	All Active Full-Time Employees
Group STD Benefit	60% of basic weekly earnings
Weekly Maximum Benefit	\$1,000
Benefits Are Payable On	8th day for Injury 8th day for Sickness
Maximum Benefit Period	12 Weeks
Total Disability	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to Injury or Sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).
Pre-Existing Condition Limitation	None
Additional Features	Survivor Benefit, Work Incentive Benefit, Worksite Modification Benefit, FMLA Coverage Extension, Recurrent Disability

Short Term Disability is being offered at no cost to you as an employee. The Employer will pay 100% of the cost.

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## Telehealth: Don't wait to feel better...call a doctor!

Did you know you have access to 24/7 doctor visits over the phone at no additional cost to you? It's true! And you can get a prescription written, if medically necessary.

Do you know what people usually say **BEFORE** they use Telehealth?

"HMMM, I don't know if that'll work."

Do you know what they say **AFTER** a Telehealth visit?

"WOW! That was easy! I'm totally doin' that again!"

### Here are two pieces of advice:

#### 1 Have you completed your Telehealth account setup?

If not, click the Telehealth icon from your member app or portal and take a few minutes to do it now - before you get sick ;-)

If you need help, chat with AI Assistant Bonnie at [freshbenies.com](http://freshbenies.com) or call Member Services at 1-855 647-6762.



#### 2 Have you requested a Telehealth visit?

When you or someone in your family isn't feeling well and you're considering a visit to the doctor/ER/Urgent Care...STOP and request a visit!



Read page 2 for answers to the most popular Telehealth questions.

*I was going to see my family 5 hours from my home. About 30 minutes into the drive, my back started to spasm, normally the start of something much worse unless I handle it quickly. Instead of a 5+ hour wait to even try to get to a doctor, I called the Telehealth service.. They called me back and called in a prescription to a pharmacy right by my destination. I was able to pick it up before seeing my family and had a great visit. What an amazing service to have! — Mike*



**Disclosures: This is not insurance. This discount card program contains a 30-day cancellation period.** 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. Learn more at [freshbenies.com](http://freshbenies.com). Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380, 855-647-6762. Some state restrictions may apply.

# Welcome to Open Enrollment

## 5 Advocates research prescription options to drive lower costs.

Different Rx solutions and programs work for different people based on very specific criteria - not just the health plan. The Advocate will evaluate savings networks, coupon programs, a smart selection of formulary vs. non-formulary drugs, and alternative medications. Nobody else dives into all these factors to find the best fit for each employee.



## 6 Advocates review bills for accuracy, negotiate reductions, and research and resolve claim denials.

Employees benefit from not having to deal with complicated medical bills and the savings that comes from an expert review. Employers get the benefit of maintaining stronger productivity levels — including hours of saved HR efforts.



## Real-life savings...

I was told by my doctor that I needed an MRI. He referred me to a facility that quoted me \$3500.

I decided to check out the freshbenies Advocacy service and they were able to find me a facility that brought my cost down to \$400.



Dan from TX

My wife was told she needs knee surgery. After looking into surgery, stem cell options and many others, we contacted our Advocacy program and they sent a list of facilities for us to check out.

They also sent us the cost for each facility - very helpful.



Mike from TX

## Bottom line...

**Employees** are equipped with consumerism tools to make more informed healthcare decisions.



**Employers** see savings to their bottom line, plus regain hours of HR efforts.



Sources: 1. 2016 Employee Survey by Jellyvision; 2. Insurance Business Magazine – Harris Poll; 3. Alight data September 2020; 4. Becker's Health IT 5. <http://www.milliman.com/uploadedFiles/insight/Periodicals/mmi/2018-milliman-medical-index.pdf>; 6. Medical Billing Advocates of America

Disclosures: **This plan is NOT insurance. This discount card program contains a 30 day cancellation period.** 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. Learn more at [freshbenies.com](http://freshbenies.com). Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380, 855-647-6762. Some state restrictions may apply. ©

# Welcome to Open Enrollment



## FAQs:

### Q: How does it work?

**Answer:** Follow the instructions in your freshbenies Member Info Booklet, login at [www.freshbenies.com](http://www.freshbenies.com) or download the freshbenies app to ask your question.

### Q: Can I get a prescription written?

**Answer:** You won't get a prescription through this service, but you will get 24/7 access to trustworthy, personalized medical advice in a few hours.

### Q: Is this service available to my family?

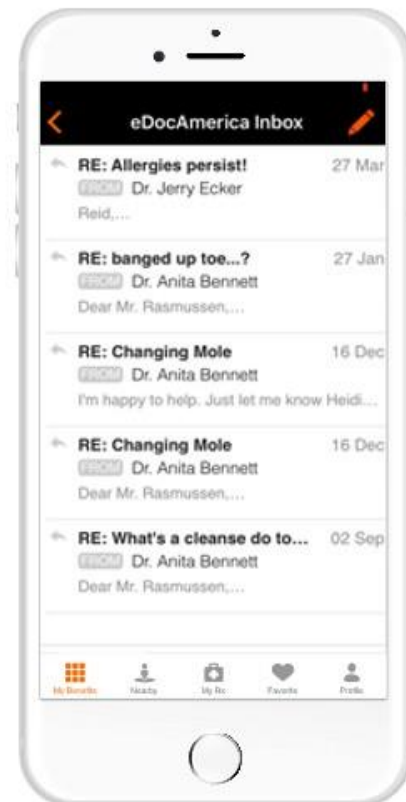
**Answer:** Yes, all your IRS dependents are included in the freshbenies services.

### Q: Will I receive instant answers?

**Answer:** You'll have an answer back in a few hours, but within 24 hours guaranteed. Many times, the specialists will take time to research or reach out to other preferred experts to get solid answers and find resources to share with you.

### Q: Is there a cost to use the service?

**Answer:** No! And, there's no limit to the number of questions you can ask.



- 3 hours average response time
- Available in 50 states & 30+ countries
- 1 million families supported
- 16 years in business
- 0 malpractice claims
- \$0 cost to member

“My family practitioner told me the nodule on my neck was quite common and there wasn't any cause for concern. I sent an email to Doctors Online to get a second opinion — the doctor was very personal and sent a lengthy email telling me it was very, very important for me to seek additional attention. I had 2 biopsies and it turned out to be thyroid cancer. I really feel that if I did not use this service, I would not have found my thyroid cancer or be cancer-free today. — Denise from TX”

**To use your services:** Login at [freshbenies.com](http://freshbenies.com) or download the app





## 2025-2026 Employee Contribution Per Payroll

<b>Medical</b>	MTBCP609 HSA \$6000 100%	MTBCP710 PPO \$3,000 70%
Employee Only	\$ 38.44	\$ 124.31
Employee + Spouse	\$ 369.77	\$ 572.23
Employee + Child(ren)	\$ 223.30	\$ 381.82
Family	\$542.74	\$ 813.93

<b>Dental</b>	DTNHM11	DTNHM09
Employee Only	\$7.27	\$17.40
Employee + Spouse	\$14.52	\$34.80
Employee + Child(ren)	\$22.54	\$44.06
Family	\$33.31	\$62.09

<b>Vision</b>	Voluntary
Employee Only	\$3.80
Employee + Spouse	\$7.22
Employee + Child(ren)	\$7.60
Family	\$11.18

## Voluntary Life and AD/D

**Employee**  
**Voluntary Life/AD&D**  
Monthly rates per \$1,000

<u>Age</u>	<u>Rates</u>
Under 20	\$0.083
20-24	\$0.083
25-29	\$0.095
30-34	\$0.119
35-39	\$0.131
40-44	\$0.142
45-49	\$0.202
50-54	\$0.296
55-59	\$0.533
60-64	\$0.805
65-69	\$1.528
70+	\$2.463

**Spouse**  
**Voluntary Life/AD&D**  
Monthly rates per \$1,000

<u>Age</u>	<u>Rates</u>
Under 20	\$0.083
20-24	\$0.083
25-29	\$0.095
30-34	\$0.119
35-39	\$0.131
40-44	\$0.142
45-49	\$0.202
50-54	\$0.296
55-59	\$0.533
60-64	\$0.805
65-69	\$1.528
70+	\$2.463

**Dependent Life (Children)**  
Monthly Premium per Family

Life/AD&D  
\$10,000    \$2.35

# Welcome to Open Enrollment

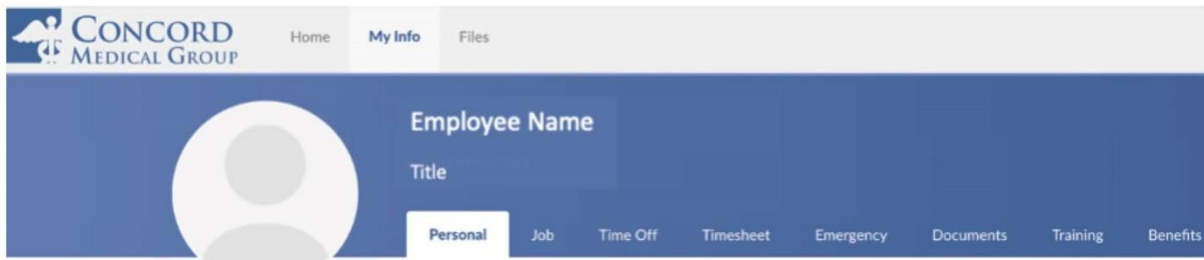


## Concord's Human Resource related communication site!

See your Personal Information, Benefits Selections, Time Tracking, Time Off, Who's Out, Company Documents, Documents you have Signed, Announcements, and so much more!

## Find everything you need in one place.

The **Home** tab provides Announcements, Time Off & Calendar, Celebrations, Company Links, and Training Links. The **My Info** tab provides all your personal Information. The **Files** tab shows your signed Company Documents.



## Mobile App

Bamboo has a user-friendly Mobile App as well. Our Company ID is **concordmedicalgroup01**



## Questions?

Regarding payroll needs (rates, benefit deductions, time off) email [payroll@concordmedicalgroup.com](mailto:payroll@concordmedicalgroup.com)

Regarding HR needs (other employee relation needs) email [employee@concordmedicalgroup.com](mailto:employee@concordmedicalgroup.com)

## Open Enrollment

All employees will need to log in and either enroll or waive benefits.



**Access Bamboo HR:** <https://concordmedicalgroup01.bamboohr.com/home>

# QUESTIONS & ANSWERS

### What changes are effective May 1st, 2025?

- Concord will continue the same Medical, Dental, Vision plans as is.
- Concord will continue to provide an Employer paid \$25,000 term life insurance policy and Short Term Disability through Blue Cross for each employee.
- Concord has kept the FreshBenies Benefit at no increase. \$0 cost for Employees and their Families.
- If you choose to elect or increase your Voluntary Life/AD&D and you are not a new hire, you will need to complete an Evidence of Insurability form (EOI). You will go to underwriting to review and BCBS will contact you directly if you are not approved.
- This is your time to make any changes in your elections. After May 1, 2025, you will need a qualifying life event to make any changes to your elections. The following are qualifying events that will allow you to make a change
  - Change in your legal Marital status (divorce, death of a spouse)
  - Birth
  - Adoption
  - Change in dependent status (reaching age 26, loss of school insurance coverage, loss of job benefits)
  - Loss of full-time employment (working hours reduced lower than 30 hours per week)
  - Change in Spouse employment

**\*\*Please make sure you log in to Bamboo and complete your 2025-2026 enrollment by April 25. You will not be able to make changes after open enrollment unless you experience a qualifying event.**



ENDEAVOR | RISK  
ADVISORS

Phone: 972-559-0461

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Enrollment Questions: [lisa@endeavorrisk.com](mailto:lisa@endeavorrisk.com)