

Blackburn Transportation Group

Employee Benefit Booklet

April 1, 2026 - March 31, 2027



Prepared by Endeavor Risk Advisors for Blackburn Transportation Group



Introduction

As an employee of Blackburn Transportation Group enjoying your work and making valuable contributions to the business are equally vital. The health, satisfaction and security of you and your family are important, not only to your well-being, but ultimately in terms of achieving the goals of our organization.

For the 2026-2027 plan year, Blackburn Transportation Group has worked hard to offer a competitive total rewards package that includes valuable and competitive benefits plans. These programs reflect our commitment to keeping our staff healthy and secure. We understand that your situation is unique, and Blackburn Transportation Group is offering an overall benefits package that can be shaped and molded by you to fit your needs.

Blackburn Transportation Group is continuing medical coverage with BlueCross BlueShield of Texas. We will be moving to the HMO Network and you will have two plan options. The HSA PPO plan is now Grandfathered will only be available if you are currently on the plan today. No new enrollment will be allowed. As a reminder you can only participate in the HSA Bank if you are enrolled in the HSA PPO plan.

This benefit booklet is a summary description of your Blackburn Transportation Group benefit plans. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment.

We hope this benefits booklet, along with our additional communication and decision-making tools, will help you make the best health care choices for you and your family.

Enrollment Instructions

All Open Enrollment benefit changes are effective April 1, 2025

All Employees will be required to enroll in benefits this year. You must either elect or waive benefits in order to continue in the plans for 2026 - 2027.

Please contact our Account Manager - Lisa Burkham (lisa@endeavorrisk.com or 972-220-0895) if you need to update, enroll or change your benefits. She will enroll you in benefits. She can also answer any question that you may have.

Open Enrollment will start on Monday March 9th and close on Wednesday March 25th.



Medical plan info



Annual Deductible

The amount you have to pay each year before the plan starts paying a portion of medical expenses. All family members' expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).



Out-of-Pocket Maximum

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible*, copays and coinsurance. *Except for Grandfathered medical plans



Copays and Coinsurance

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount, and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service, and is generally billed to you after the health insurance company reconciles the bill with the provider.



Plan Types

- EPO/PPO – A network of doctors, hospitals and other health care providers
- HMO - A network that requires you to select a Primary Care Physician (PCP) who coordinates your health care.
- POS - Combines aspects of a PPO and HMO
- HDHP - A plan that has higher annual deductibles in exchange for lower premiums

*HSA Plan MTBCP012H Summary of Coverage



Grandfathered Plan Notice

This medical plan is a grandfathered plan and is closed to new enrollments. Only employees who are currently enrolled may continue coverage and re-enroll during applicable enrollment periods. Employees who are not currently enrolled are not eligible to join this plan.

	In Network	Out Of Network
Individual Deductible	\$5,000	\$10,000
Family Deductible	\$10,000	\$20,000
Individual Max Out of Pocket	\$6,900	Unlimited
Family Max Out of Pocket	\$13,800	Unlimited
Co-Insurance	80%	60%
Primary Care Office Visit	Deductible then 20%	Deductible then 40%
Specialist Office Visit	Deductible then 20%	Deductible then 40%
Urgent Care	Deductible then 20%	Deductible then 40%
Emergency Room Facility	Deductible then 20%	Deductible then 20%
Inpatient Services	Deductible then 20%	Deductible then 40%
Outpatient Services	Deductible then 20%	Deductible then 40%
Lab/X-Ray	Deductible then 20%	Deductible then 40%
Prescription Drugs	Deductible then coinsurance	Deductible then coinsurance
Network (www.bcbstx.com)	Blue Choice	
Lifetime Maximum	Unlimited	

	Per Pay Period Pricing
Employee Only	\$96.01 *
Employee & Spouse	\$415.80 *
Employee & Child(ren)	\$243.75 *
Employee & Family	\$563.56 *

* Plan is only available if you are currently enrolled in this plan.



Health Savings Account (HSA)

Only available with the HSA plan MTBCP12H

This is how an HSA works:

A health savings account (HSA) is a health care account and savings account in one. The main purpose of this account is to offset the cost of a qualifying high deductible health plan (HDHP) and provide savings for your out-of-pocket eligible health care expenses - those you and your tax dependents may have now, in the future and during your retirement.

After you set up your account, it's yours to keep, even if you change jobs or retire.

Once your HSA is established, money is contributed to your account by you, Blackburn Transportation Group or friends and family; and you can then use your HSA dollars tax-free to pay for eligible health care expenses. You save money on expenses you're already paying for, like doctors' office visits, prescription drugs and much more. Best of all, you decide how and when to use your HSA dollars.

Why is it a good idea to have an HSA?

HSAs benefit everyone who is eligible to have this account, including single individuals, families and soon-to-be retirees. You save money on taxes in three ways:

- Tax-free deposits - The money you contribute to your HSA isn't taxed (up to the IRS annual limit).
- Tax-free earnings - Your interest and any investment earnings grow tax-free.
- Tax-free withdrawals - The money used toward eligible health care expenses isn't taxed - now or in the future.

Setting aside pre-tax dollars into your HSA means you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. For example, if you are in the 30% tax bracket, you can save \$30 on every \$100 spent on eligible health care expenses.

HSA funds roll over from year to year and accumulate in your account. There is no "use-it-or-lose-it" rule with HSAs, and you decide how and when to use your HSA funds, which can be used for eligible expenses you have now, in the future or during retirement. And when you have a certain balance in your HSA, investment opportunities are available.

2026 IRS Contribution Maximums - Employee Only \$4,400 / Family \$8,750 / Catch-up 55 or older \$1,000

Plan Option 1 BCBS HMO MTBEE528



Summary of Coverage

	In Network	Out Of Network
Individual Deductible	\$3,000	N/A
Family Deductible	\$9,000	N/A
Individual Max Out of Pocket	\$9,000	N/A
Family Max Out of Pocket	\$18,000	N/A
Co-Insurance	80%	N/A
Primary Care Office Visit	\$40 copay	N/A
Specialist Office Visit	\$80 copay	NN/A
Urgent Care	\$75 copay	N/A
Emergency Room Facility	\$500 Copay/Ded/20%	\$500 Copay/Ded/20%
Inpatient Services	Deductible then 20%	N/A
Outpatient Services	Deductible then 20%	N/A
Lab/X-Ray	Deductible then 20%	N/A
Prescription Drugs	\$0/\$10/\$50/\$100	N/A
Network (www.bcbstx.com)	Blue Essentials	
Lifetime Maximum	Unlimited	

	Per Pay Period Pricing
Employee Only	\$55.79
Employee & Spouse	\$330.57
Employee & Child(ren)	\$182.74
Employee & Family	\$457.54

Plan Option 2 BCBS HMO MTBEE508



Summary of Coverage

	In Network	Out Of Network
Individual Deductible	\$7,000	N/A
Family Deductible	\$14,000	N/A
Individual Max Out of Pocket	\$9,200	N/A
Family Max Out of Pocket	\$18,400	N/A
Co-Insurance	80%	N/A
Primary Care Office Visit	\$40 copay	N/A
Specialist Office Visit	\$60 copay	NN/A
Urgent Care	\$75 copay	N/A
Emergency Room Facility	\$500 Copay/Ded/20%	\$500 Copay/Ded/20%
Inpatient Services	Deductible then 20%	N/A
Outpatient Services	Deductible then 20%	N/A
Lab/X-Ray	Deductible then 20%	N/A
Prescription Drugs	\$0/\$10/\$50/\$100	N/A
Network (www.bcbstx.com)	Blue Essentials	
Lifetime Maximum	Unlimited	

	Per Pay Period Pricing
Employee Only	\$39.00
Employee & Spouse	\$294.99
Employee & Child(ren)	\$157.26
Employee & Family	\$413.27

Getting Started with Your BCBS of Texas HMO Plan

Welcome to your new health plan!

Here's what you need to know to make the most of your Blue Cross Blue Shield of Texas (BCBSTX) HMO plan.

How Your HMO Plan Works

- **Choose a Primary Care Physician (PCP):**
Pick a doctor from the BCBSTX HMO network. Your PCP will be your main doctor and will help manage your care.
- **Referrals Required:**
Need to see a specialist? Your PCP will give you a **referral** to an in-network specialist.
- **In-Network Only:**
HMO plans only cover services from **in-network doctors and hospitals**, except in an **emergency**.

Finding In-Network Doctors

- Visit [bcbstx.com](https://www.bcbstx.com) → “Find Care” → “Find a Doctor or Hospital.”
 - Check that your PCP, specialists, and hospitals are **in the Blue Essentials HMO network**.
-

After You Enroll

1. **Confirm your PCP** (you can update it anytime).
 2. **Watch for your BCBS member ID card** in the mail.
 3. **Register online** at [bcbstx.com](https://www.bcbstx.com) or download the **BCBS TX app** to:
 - View benefits and claims
 - Find in-network providers
 - Access digital ID cards
-

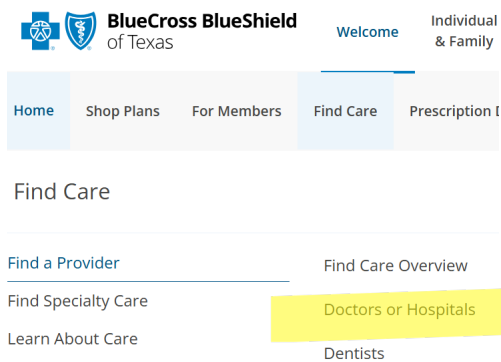
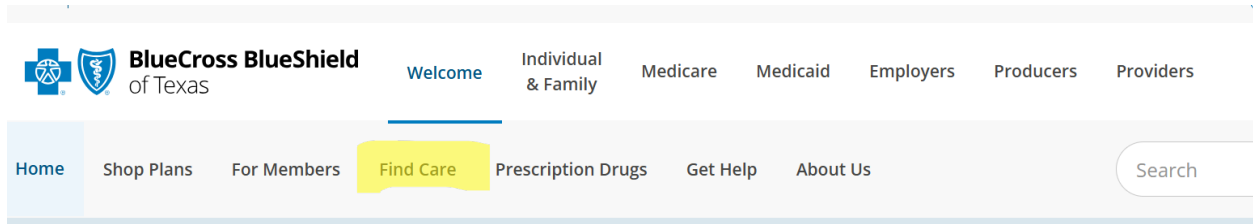
Quick Tips

- Always use in-network providers to avoid surprise bills.
 - Get a referral from your PCP before seeing a specialist.
-

Need help?

Call **BCBS of Texas Member Services** at the number on your ID card once it arrives, or visit bcbstx.com for support.

Provider search – Go to bcbstx.com. From the home page click on Find Care then Doctors or Hospitals.



You will then search as a Guest. Enter your City, State or Zip code.

Plan type is Employer Plans – click on your state (TEXAS) – you must live in Texas.

Select the state you currently live in

Select State

Select State

Click on HMO – select Blue Essentials HMO

Select your HMO Plan

Doctors do not accept all HMO plans. Please carefully select your plan to avoid high out-of-network costs.

- Blue Advantage HMOSM [BAV]
MOST COMMON
- Blue EssentialsSM [HMO]
This plan is typically offered by mid-size and large employers (51+ employees).

Then you can search by a doctor's name or a provider in your area. Doctor must be a PCP, have a PCP ID and accepting new patients



[Abigael R Dollens, PA](#) PCP

General Practice
PCP ID: H08TR50901

Offers Telehealth

6301 Gaston Ave Ste 300, Dallas, TX 75214
[Get directions](#) (est. 19.8 miles away)

Phone: 469-800-7900
Website: Not Available

Accepting New Patients i

Get to Know Your Plan

Find out:

What's Covered

- Check your plan when you schedule visits, tests or procedures

Your Costs

- Deductibles
- Copays and/or coinsurance
- Out-of-pocket maximums
- Your bill and how to pay it

Where to Go

- Go to the nearest emergency room (ER) for serious injuries, illnesses, and/or life-threatening symptoms
- Remember, you may save time and money by visiting a retail clinic or urgent care center when it's not an emergency



Visit bcbstx.com for more details about your Blue Cross and Blue Shield of Texas plan.

Member Connection

Text¹ BCBSTXAPP to 33633 to download the BCBSTX App and register for Blue Access for MembersSM (BAMSM)² on your mobile device to:

- See your claims coverage and deductible information
- Find an in-network doctor, hospital or urgent care facility
- Access a temporary digital member ID card
- Chat live with a Customer Service representative
- Tell us how you want to get important health and benefits information — by email, text or mail

Prefer desktop or PC?

Register for Blue Access for Members at bcbstx.com instead.

¹ Message and data rates may apply. Terms and conditions and privacy policy at bcbstx.com/mobile/text-messaging.

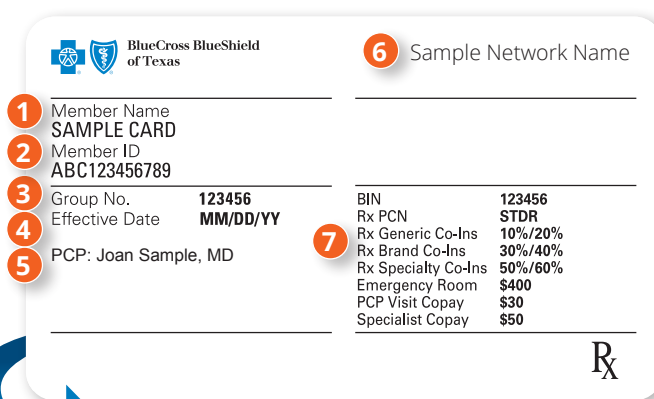
² Note: BCBSTX makes no representation or warranty with respect to the accuracy or completeness of information on BAM. The information on BAM is based on information provided by you and claims received by BCBSTX. This information has not been independently verified.

Your Member ID Card³

See the card for your:

- 1 Member name
- 2 Member ID
- 3 Group number
- 4 Coverage effective date
- 5 Primary care physician
- 6 Plan network name
- 7 Copays and/or coinsurance (amounts you pay out of pocket for covered care and prescription drugs)

³ Find your digital member ID card in the mobile app.



Find contact information for questions on the back of your card.

Learn more about taking care of your health.



facebook.com/BCBSTX



youtube.com/bcbstx



connect.bcbstx.com

Care When and
Where You Need It
Just Got Easier

Virtual Visits

Convenient health care
at your fingertips



Getting sick is never convenient, and finding time to get to the doctor can be hard. Blue Cross and Blue Shield of Texas (BCBSTX) provides you and your covered dependents access to care for non-emergency medical issues and behavioral health needs through MDLIVE.

Whether you're at home or traveling, access to an independently contracted board-certified doctor is available 24 hours a day, seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Virtual visits can also be a better alternative than going to the emergency room or urgent care center.

MDLIVE doctors or therapists can help treat the following conditions and more:

General Health

- Allergies
- Asthma
- Nausea
- Sinus infections

Pediatric Care

- Cold
- Flu
- Ear problems
- Pinkeye

Behavioral Health

- Anxiety/depression
- Child behavior/learning issues
- Marriage problems



Connect

Computer, smartphone, tablet or telephone



Interact

Real-time consultation with a board-certified doctor or therapist



Diagnose

Prescriptions sent electronically to a pharmacy of your choice (when appropriate)



Website:

Visit the website

MDLIVE.com/BCBSTX

- Choose a doctor
- Video chat with the doctor
- You can also access through Blue Access for MembersSM



Mobile app:

- Download the MDLIVE app from the Apple App StoreSM or Google PlayTM Store
- Open the app and choose an MDLIVE doctor
- Chat with the doctor from your mobile device



Telephone:

- Call MDLIVE (**888-680-8646**)
- Speak with a health service specialist
- Speak with a doctor

Get connected today!

To register, you'll need to provide your first and last name, date of birth and BCBSTX member ID number.

Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider's plan for details. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Behavioral health service is limited to interactive audio/video (video only), along with the ability to prescribe in all states. Service availability depends on location at the time of consultation.

Virtual visits, powered by MDLIVE, may not be available on all plans. Virtual visits are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE is not an insurance product or a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

MDLIVE, an independent company, operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

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 Blue Shield Plans.

App Store is a service mark of Apple Inc.

Google Play Store is a trademark of Google Inc. ("Google").

Windows is a registered mark of MicrosoftTM



Dental plan info

Summary of coverage

Dental coverage is similar to regular medical insurance—you pay a premium and then your insurance will cover part or all of the cost for many dental services.

Preventative care

Professional dental care can diagnose or help prevent common dental problems, including toothaches, inflamed gums, tooth decay, bad breath and dry mouth. If conditions like these remain untreated, they can worsen into painful and expensive problems, such as gum disease or even tooth loss.

Great for families

This coverage is also great for families. Since dental work can be very expensive, proactive dental care, such as routine cleanings, can help save children from costly issues as they age.

Routine care

Dental coverage allows you to visit a dentist whenever you need to inexpensively receive preventive and diagnostic care.

Diagnostic care

Additionally, dental health professionals are able to spot more serious health issues, including some types of cancer. That makes it even more important to see a dentist regularly.

Specialized treatments

With dental insurance, you're investing in your smile and overall health. Beyond cleanings and routine care, dental coverage may also help pay for more specialized treatments, such as root canals or fillings.

See everything your plan covers by reviewing the benefits statement and overview. Reach out to HR with any questions.

Dental BCBS



Summary of Coverage

	In Network	Out Of Network
Maximum Annual Benefit	\$1,500	\$1,500
Annual Deductible Individual	\$50	\$50
Annual Deductible Family	\$150	\$150
Preventive Services - Oral Exams 2 times a year, X-rays, Cleanings 2 times a year	100%, No deductible	100%, No deductible
Basic Services - Fillings, Extractions, Root Canal	80% after deductible	80% after deductible
Major Services - Crowns, Bridge work, Dentures	50% after deductible	50% after deductible
Orthodontics - dependent children	50%	50%
Orthodontics Lifetime Maximum	\$1,500	\$1,500
Network (www.bcbstx.com)	BlueCare Dental	

	Per Pay Period Pricing
Employee	\$7.80
Employee & Spouse	\$15.61
Employee & Child(ren)	\$20.32
Employee & Family	\$30.86

BlueCare Dental is the Network. You can search for an in network provider at <https://www.bcbstx.com> find care providers in your network find a dentist



Vision plan info

Summary of coverage

Similar to other forms of insurance, with vision care you pay a premium and the insurance company will cover part or all of your vision costs.

Preventative care

Vision coverage is important because an eye doctor can catch eye issues before they worsen. A visit with your eye doctor can determine whether you need corrective lenses and, if so, the correct prescription. Other eye concerns that will be addressed in an eye exam include checking for conditions or diseases—such as glaucoma and cataracts—which can lead to vision loss.

Coverage

Vision coverage does not usually cover surgeries or experimental vision services. However, vision insurance may help lower the costs of some procedures, such as laser eye surgery, even if it's not 100% covered. This will depend on the plan.

Plans

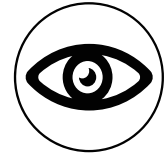
Vision plans typically cover things like eyeglass frames, lenses, contacts and annual eye exams. In most cases, plans have a set dollar amount that they will pay for certain items. For instance, a plan may pay up to \$150 for frames, and anything over that amount is covered by you. Although, your plan specifics may vary.

Diagnostic care

Eye doctors can even help detect some types of cancer, making regular visits even more important.

Review your benefits statement to see everything your vision plan covers. Reach out to HR with any questions.

Vision BCBS



Summary of Coverage

	In Network	Out Of Network
Exams (Every 12 months)	\$10 Co-pay	Up to \$30
Materials Co-pay	\$25 Co-pay	Varies
Glass Lenses (Every 12 months)		
Single Vision	Covered 100% after co pay	Up to \$25
Lined Bifocal or Trifocal	Covered 100% after co pay	Up to \$40 55
Lenticular	Covered 100% after co pay	Up to \$55
Frames (Every 24 months)	\$130 allowance with 20% discount	Up to \$65
Contact Lenses (in lieu of glasses)	\$130 allowance	Up to \$104
Network (www.bcbstx.com)	EyeMed Network	

	Per Pay Period Pricing
Employee	\$1.75
Employee & Spouse	\$3.33
Employee & Child(ren)	\$3.50
Employee & Family	\$5.15

EyeMed is the Network. You can search for an in network provider at <https://www.bcbstx.com> find care providers in your network vision



Group Life & AD/D Insurance

Summary of Coverage

Plan Features	Basic Life - Group
Employee benefit amount	\$20,000
Accelerated Death Benefit	Included - 80%
Seatbelt	Included - \$25,000
Conversion/Portability	Included

Group life is 100% covered by the employer with the option of employees adding voluntary life.

Employees must fill out an EOI form if they exceed the guaranteed issue amount.

Life insurance isn't a fun thing to think about, but, if you have people who depend on you for financial support, then life insurance is really about protecting them in case something happens to you—your designated beneficiary would collect a financial benefit upon your death.

Group life insurance coverage is a employer-sponsored safety net in case the worst happens, with no out-of-pocket costs to you. If you believe you need additional coverage, you may wish to enroll in voluntary life insurance as well.



Voluntary Life Insurance

Summary of Coverage

Plan Features	Basic Life - Voluntary
Employee benefit amount	Increments of \$10,000
AD&D amount	Must match Life amount
Employee Guarantee Issue (new hires)	\$100,000
Spouse benefit amount	50% of Employee amount to a max of \$100,000
Spouse Guarantee Issue	\$25,000
Dependent benefit amount	Birth to 15 days - \$100; 15 days to 6 months - \$1,000; 6 months to 26 yrs - \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 (not to exceed spouse amount)
Dependent Guarantee Issue	\$10,000
Conversion/Portability	Included

Employees must fill out an EOI form if they exceed the guaranteed issue amount or didn't enroll as a new hire.

Voluntary life insurance is similar to group life insurance, except it is paid for by you. It can provide additional financial security to you family in case the worst happens.

With voluntary life insurance, you pay a monthly premium and then your beneficiaries receive a guaranteed amount in the event of your death. Plans are typically flexible and allow you to set your contribution and payment amounts, allowing you more control.

While this type of insurance isn't fun to think about, it can be a vital lifeline for your family.

Voluntary Life & AD/D Monthly Rates

Employee Age	Employee & Spouse Coverage -- Monthly Premium For:					
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000
Under 30	\$0.12	\$1.23	\$2.46	\$4.92	\$6.15	\$12.30
30-34	\$0.15	\$1.48	\$2.96	\$5.92	\$7.40	\$14.80
35-39	\$0.17	\$1.72	\$3.44	\$6.88	\$8.60	\$17.20
40-44	\$0.21	\$2.09	\$4.18	\$8.36	\$10.45	\$20.90
45-49	\$0.31	\$3.06	\$6.12	\$12.24	\$15.30	\$30.60
50-54	\$0.48	\$4.81	\$9.62	\$19.24	\$24.05	\$48.10
55-59	\$0.80	\$7.95	\$15.90	\$31.80	\$39.75	\$79.50
60-64	\$1.18	\$11.77	\$23.54	\$47.08	\$58.85	\$117.70
65-69	\$2.05	\$20.50	\$41.00	\$82.00	\$102.50	\$205.00
70+	\$3.57	\$35.69	\$71.38	\$142.76	\$178.45	\$356.90

Due to rounding, your actual payroll deduction amount may vary slightly.

Dependent Child Coverage ² Monthly Premium For:	
\$1,000	\$0.29
\$2,000	\$0.58
\$4,000	\$1.16
\$5,000	\$1.46
\$10,000	\$2.91

Supplemental Products

Blackburn Transportation Group also offers the supplemental products as listed below. These products are available on a Voluntary basis and are paid by the employees through payroll deductions. New employees on initial enrollment will have Guarantee Issue. Existing employees will be subject to health question on Critical Illness and Disability coverages.

ACCIDENT

Pays cash benefits that correspond with a variety of covered occurrences, such as: dismemberment, dislocation or fracture, hospital confinement, ambulance services and more. The cash can be used to help pay deductibles, treatment, rent and more.

CRITICAL ILLNESS

Our coverage offers financial support if you are diagnosed with a covered critical illness. With the expense of treatment so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs, what you be focusing on is getting better. With Critical Illness coverage, you gain the power to take control of your health when faced with a covered event.

DISABILITY

You choose the maximum monthly benefit level that meets your needs. Then, if faced with a period of unexpected sickness or off-the-job injury, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses and more.



ENDEAVOR | RISK

ADVISORS

- Phone: 972-559-0461
- Email: clientservice@endeavorrisk.com
- Enrollment Questions: lisa@endeavorrisk.com
- Justin Scott, President
- John Reece, Practice Manager
- Lisa Burkham, Sr. Account Manager

Carrier Contacts:

BlueCross BlueShield - Medical	800-521-2227	www.bcbstx.com
BlueCross BlueShield - Dental	800-521-2227	www.bcbstx.com
BlueCross BlueShield- Vision	888-657-6061	www.bcbstx.com
HSA Bank	800-357-6246	www.hsabank.com
MetLife - Life	800-275-4638	www.metlife.com
AllState - Voluntary	361-798-1300	www.allstate.com
MD Live- Telemedicine	888-680-8646	MDLive.com/BCBSTX

Blackburn Transportation Group

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Prepared by Endeavor Risk Advisors for Blackburn Transportation Group

