

Welcome to LIBERTY Energy!

Your Journey for Benefits starts HERE!

Navigate Plan Year 2024

Presenter: [Name], HR Generalist





**Open
Enrollment
is Passive!!!**

What does this mean?

- If you **DO NOT** log into your benefits, what you have NOW is what you will have for 2024, **but with slightly higher rates for your Med/Den/Vision employee deductions!**

Do I need to go in?

- If you want to remove a dependent or add a dependent this is your only chance unless you have a life event. **YES**
- Do you have an HSA, FSA, or DCFSA? **YES**
- Do you need to update your beneficiary? **YES**
- Do you want to add the NEW MetLife Legal Voluntary plan? **YES**

READY, SET, CAMP!

Follow These tips for a smooth enrollment journey!



- Medical ID Cards-

**Sent to your home address!
Make sure your address is
current.**

**Everyone on the High and Mid
Plans will get NEW cards!**

Use Medical ID card:

**-Medical
-Rx
-Vision
Anthem**

-Dental ID Cards-

Delta Dental Of Colorado

Oracle – Click on the Benefits tile

**Liberty App (SmartFHR) –
Click on the HR Dashboard and
the Benefits Tile**

■ **Effective date:** 01/01/2024

ELIGIBILITY & ENROLLMENT

■ **Eligibility:**

- **Full time Employees**
- **Spouses**
- **Your children under 26 years of age**
- *If your last name of spouse and/or child(ren) differs from yours, legal documentation is required to show proof of relationship*
- *If you are adding a new dependent for 2024 you will need to upload backup documentation.*

MEDICAL – Campfire talks!



High Plan: **NEW! ER Copays will go up from \$400 to \$500!**

Higher cost per paycheck

Lower deductible - \$250 to meet

Lower out-of-pocket maximum \$\$\$

Mid Plan: **NEW! ER Copays will go up from \$400 to \$500!**

Low cost per paycheck

High Deductible - \$2,000 to meet

High out of pocket maximum \$\$\$

Low Plan w/Health Savings Account (HSA):

Lower premiums per paycheck

Higher deductible - \$3,500 to meet

Higher out of pocket maximum \$\$\$

Health Savings Account will be frontloaded depending on tier!

7%

average
increase



MEDICAL EMPLOYEE CONTRIBUTIONS NAVIGATION 2023 VS. 2024

Low Plan per pay check:

- **EE only** = \$29.67 / \$31.15
- **EE + Spouse** = \$65.40 / \$68.67
- **EE + Child(ren)** = \$53.48 / \$56.15
- **Family** = \$92.18 / \$96.79

Mid Plan per pay check:

- **EE only** = \$50.77 / \$53.31
- **EE + Spouse** = \$120.00 / \$126.00
- **EE + Child(ren)** = \$92.31 / \$96.92
- **EE + Family** = \$161.54 / \$169.62

High Plan per pay check:

- **EE only** = \$70.92 / \$78.02
- **EE + Spouse** = \$156.25 / \$171.87
- **EE + Child(ren)** = \$127.78 / \$140.55
- **EE + Family** = \$220.21 / \$242.23



HEARING AIDS

Anthem BCBS



- **Covers hearing aids for adults!**
- Coverage **after** deductible is paid,
10% or 20% depending on plan.
- **Must obtain pre-authorization**
 - Call Anthem ***before*** getting the hearing aid and go through the proper process
- Must be medically necessary for advanced products.

Eligible for new pair every 36 months

LIBERTY



LIVEHEALTH ONLINE ANTHEM BCBS

- Available 24/7, year-round
- Can do it from home!
- **Primary Care/Mental Health visits FREE on the High and Mid Plans!**
- Appointment with doctor via mobile phone or webcam
- \$40 copay for specialists on the High or Mid, ex. Dermatology.
- \$59 fee if you are on the Low Plan **OR** you do not have Liberty Health insurance

DENTAL

Delta Dental of Colorado High Plan – Updated for 2024

- Higher monthly cost
- Higher annual maximum benefit
 - **\$5,000 per member!!!**
- **Orthodontia covered up to \$3,000 at 75%**

Rate Increase of 5%!

Low Plan:

- Lower monthly cost
- Lower maximum benefit
 - \$1,000 per member
- NO orthodontia coverage

Rate Increase of 5%!



Reminder: You do not need to hike/live/camp/work in Colorado to use the Delta Dental of Colorado!

*****PPO Dentists will give you the biggest benefit! Find your dentist at deltadentalco.com!**

Rate increase of 2%

VISION

Blue View Vision with Anthem BCBS

- **Exam Copay** - \$10
- **Prescription Glasses** - \$150 allowance + 20% discount on amounts over \$150
- **Contacts OR lenses for glasses** - \$150 allowance
- **Exams** - Once every 12 months
- **Glasses** - Once every 12 months
- **Lenses** - Once every 12 months





FSA

(Flexible Spending Accounts)

Health Care

Similar to a “debit card”

- Max amount is **\$3,050/year**
 - Money is deducted from your paycheck
- Card sent to your home address
- Visit FSA Store at www.RockyMountainReserve.com

PROS:

- Money is TAX FREE - *lower your taxable income!*
- Frontloaded - use ALL the money you elect on day one

Reminder:

- A MAX of \$610.00 is rolled over from the previous year if still have that amount or more, the rest would be lost. Budget wisely!



Dependent Day Care FSA

Similar to a health care FSA, but for children 13 and younger or dependents who require full time care



- Maximum amount is \$5,000/year
- Cannot use it for a parent or sibling to watch the child.
- Card will be sent to your house and is **not** front-end loaded!
- Your contribution will be deducted from each paycheck
- Use it or lose it!

BASIC LIFE INSURANCE

Prudential

company paid benefit



**Please
remember
your
beneficiaries!**

- Basic Life and AD&D (Accidental Death & Dismemberment)
- 2 X annual base salary for natural death – Max of \$500,000
- 2 X annual base salary for accidental death – Max of \$500,000

VOLUNTARY LIFE INSURANCE

Prudential



- CANNOT take out coverage on dependents without buying for yourself
- **Employee** – Up to \$200,000. Employees are allowed to go up to this amount without EOI!
- **Spouse** - \$25,000
- **Child(ren)** - \$10,000
 - **Anything over this requires an EOI (Evidence of Insurability) - A short questionnaire before you check out of your enrollment.**
 - *Children \$10,000 max, period*
 - Dependents' cannot exceed 50% of your benefit

Note: Keep your beneficiaries current!

SHORT TERM & LONG TERM DISABILITY

Prudential



SHORT TERM DISABILITY (STD)



company paid benefit



Eligible after 90 days of
employment

80% weekly base salary

STD max duration = 12 weeks
(7 day elimination period)

LONG TERM DISABILITY (LTD)

After using all 12 weeks of STD
& still unable to return to work

60% **monthly** base salary

LTD max duration = to age 65





EAP

Employee Assistance Program

Prudential/ComPsych

company paid benefit

- 24/7 counseling services
- Telephone and/or face-to-face consultations (Up to 6 FREE in person/virtual sessions!)
- 100% confidential
- English & Spanish
- Unlimited access to legal, financial advice, and work-life services!

www.GuidanceResources.com

WebID = GRS311

(855) 327-4463



Coverage for Employee

Guaranteed coverage amount	\$30,000
Maximum coverage amounts	Choice of \$10,000 and \$30,000

Coverage for Spouse

Guaranteed coverage amounts	\$30,000
Maximum coverage amounts	Choice of \$10,000 and \$30,000 (up to 100% of the employee coverage amount)

Coverage for Dependent Children

Guaranteed coverage amounts	\$5,000 and \$15,000 (up to 50% of the employee coverage amount)
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VOLUNTARY CRITICAL ILLNESS

- Cash benefits if you or a covered family member is **diagnosed** with a critical illness or event while insured under this plan (not a comprehensive list.)
 - Heart Attack
 - Coma
 - Stroke
 - End Stage Renal Failure
 - Major Organ Failure
 - Invasive Cancer
 - Non-Invasive Cancer

Child-covered Conditions: (not a comprehensive list.)

- Cerebral Palsy
 - Cleft Lip/Cleft Palate
 - Cystic Fibrosis
 - Down Syndrome
 - Muscular Dystrophy
 - Spina Bifida
 - Type 1 Diabetes
- Benefits are paid in addition to what is covered under your health insurance
 - Group rates for LBRT employees
 - Includes a Wellness Benefit of \$50 payable once a calendar year for certain health screening tests.
 - No waiting periods

VOLUNTARY ACCIDENT

Accident Coverage	Bi-Weekly Premium
Employee Only	\$3.57
Employee & Spouse	\$5.00
Employee & Child(ren)	\$5.61
Employee & Family	\$8.42

- Voluntary Accident Insurance if you or a covered family member is accidentally injured while off the job and insured under this plan
- Benefits provided are focused on family, safety and accident prevention
- Benefits include: Emergency Treatments, Fractures, Dislocations, and other specific injuries, which include Burns, Concussions, Eye Injuries, etc.
- Includes a Wellness Benefit of \$50 payable once a calendar year for certain health screening tests

Hospital Indemnity

Prudential



- Benefits include: (not a comprehensive list)
 - Hospital Admission Benefit - \$1,000
 - ICU Admission Benefit - \$2,000
 - Hospital Confinement Benefit - \$150
 - High Risk pregnancy Benefit at 25%
 - Hospital Observation Benefit \$500
 - Wellness benefit - \$50 for completing certain health screenings

Hospital Indemnity Rates	Bi-weekly Premium
Employee Only	\$4.26
Employee + Spouse	\$10.99
Employee + Child(ren)	\$10.78
Employee + Family	\$17.51

Allstate Identity Protection



ID Theft Protection monitored through an APP that gives you access to the entire Allstate Identity Protection Portal.

With Allstate Identity Protection Pro Plus you'll be able to

-  See and control your personal data with our unique tool, Allstate Digital Footprint™
-  Monitor social media accounts for questionable content and signs of account takeover
-  Check your identity health score
-  View and manage alerts in real time
-  Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
-  Lock your TransUnion credit report in a click and get credit freeze assistance
-  Get help disputing errors on your credit report
-  See if your IP addresses have been compromised
-  Receive alerts for cash withdrawals, balance transfers, and large purchases
-  Get reimbursed for fraud-related losses like stolen 401(k) & HSA funds or fraudulent tax returns with our \$1 million identity theft insurance policy*
-  Protect yourself and your family (everyone that's "under your roof and wallet")*



Coverage	Biweekly Premium
Employee	\$3.00
Family	\$5.77



- **A new voluntary plan offering for 2024! You asked, we answered!**
- Cost \$7.96 per pay period, ***includes*** employees, spouse, and children
- 19,000 attorneys in all 50 states – in person and zoom options
- Helping you with legal help and navigate stressful situations

A few included items:

- Document Preparation & Review (Deeds, demand letters, mortgages, leases)
- Estate Planning (Living wills, power of attorney's, trusts)
- Family Law (Adoption, guardianship, and more)
- Financial Matters (Debt collection defense, tax audit representation, personal bankruptcy)
- Immigration (Consultation, document review)
- Juvenile Matters (Juvenile court matters)
- Real Estate Matters (Title disputes, tenant only problems, refinancing, purchase of home, security deposit assistance)
- Traffic Matters (Traffic ticket defense)

Excluded:

- Employment related matters
- Matters involving Liberty, MetLife, and plan attorney's
- Appeals and Class actions
- DUI's
- Farm and Business Matters, including rental issues where the member is the landlord
- Patent, trademark, and copyright matters
- Costs and fines
- Frivolous or unethical matters
- Matters where the attorney-client relationship exists prior to being effective on the plan.
- Matters where there is a conflict of interest between the employee and spouse or dependents.



Please ADD or UPDATE your Beneficiaries!
Easy to do, just log into Principal.com and designate your Beneficiary TODAY!

www.principal.com
Contract/Plan ID: 813112

401(k) Principal

- **YOU CAN CHANGE YOUR 401(k) ANY TIME OF YEAR!**
- **Vested 100% DAY ONE**
- **Can take one loan against your 401(k)**
- **Liberty matches up to 6% \$ for \$!**

LIBERTY



Liberty Mobile App!

Don't forget we have the Liberty Mobile App! The comprehensive platform that has all of your benefits at your fingertips!

HR Dashboard

View paystubs, W4, Direct Deposit, Time Off Requests, View Benefits, Oracle Access

Benefit Dashboard

See all the benefits Liberty offers! Log into your medical plan or dental plan!

Financial Dashboard

Access your 401(k) and Budgeting Calculators/Coaches

Wellness Program

Access monthly challenges, health coaches, and digital coaching tools!

Perks at Work

Liberty offers a ton of discounts, and programs, check it out!

Family Dashboard

Invite your Spouse so they can keep up with the benefits we offer!

Resource Dashboard

Access policies, Coverall information, Newsletters, Safety Information, and more!

Bulletin Board

See what's happening at Liberty! Important notices, recipes, and more!

Training Dashboard

Access the RedZone!



Scan to Download

LBRT BENEFITS LIST

Medical, Dental, Vision,
Prescription Drug (Rx)

Voluntary Life Insurance for
Employee, Spouse, &
Child(ren)

Employee Basic Life and
AD&D Insurance
- Company Paid -

Short Term & Long Term
Disability
- Company Paid -

LiveHealth Online Virtual
Doctor Visits

FSA's and HSA

- Health Care Flexible Spending Account
- Dependent Day Care Flexible Spending Account
- Health Savings Account (only on the Low Plan)

IVF Benefit Coverage

Hearing Aid Coverage

401(k) or Roth 401(k)
Retirement Plan

- Plan ID 813112
- Principal.com

Employee Assistance
Program

Workers' Compensation

Quarterly Bonus
(discretionary)

Post Birth Healing Leave

Parental Leave

Adoption Assistance

Tuition Assistance

- Bachelor's Degree/Certification Program
- Master's/Advanced Degree

Will and Legal Document
Preparation via Principal
Financial Group

Discounted Pet Insurance

Boot Barn Discount

Boot Reimbursement for
field employees

Safety Glasses Program

Verizon Wireless Discount

Gym Membership Discount

Flexible Paid Time Off
(for non-rotational
employees)

Paid Company Holidays

2 : 2 or 2 : 1 rotational
schedules for field
employees (rotational
employees)

Travel Reimbursement
for rotational
employees

Banzai Financial Wellness –
Budget Calculators,
Coaches, Articles, and
more!

Bright Horizon's Back up
Daycare – for Kids and Pets!

Hello Heart! Here to help
EE's manage Hypertension

Wellness Program
Through the Liberty Mobile
App!

MetLife Legal
Access to nationwide
attorneys for a variety of
matters, traffic, estate
planning, document review,
etc.

TO ENROLL OR RE-ENROLL...



- **Log into Oracle:**
 - **Choose Company Single Sign-on.**
 - **Any password issues please contact IT@libertyfrac.com.**
- Open enrollment **will close at 11:59 PM on 11/30/2023**
- **After Open enrollment is closed, there is no way to enroll or change your benefits!**
 - *Unless you have a qualifying event! And, in that case you have 30 days from the date of the life event to make changes. Contact your Best Damn Benefits team for assistance!*

Benefits@libertyfrac.com