



OLD MISSION PENINSULA SCHOOL

BENEFITS OUTLINE 2024 / 2025

New hire benefits are effective date of hire.

All Benefits in this section are available for enrollment through your employee portal.

MEDICAL INSURANCE	PRIORITY HEALTH – PH-HMO-VALUE In-Network Benefits	Traditional HMO
EMPLOYEE COST / MONTH SINGLE: \$ 0.00 DOUBLE: \$ 258.22 FAMILY: \$ 372.79	CO-PAYS OFFICE VISIT (PCP): \$30 SPECIALIST VISIT: \$45 URGENT CARE: \$75 ER VISIT: \$250 AMBULANCE: \$150 HIGH TECH IMAGING: \$150	RX CO-PAYS GENERIC/GENERIC VALUE: \$ 10 PREFERRED BRAND: \$ 30 NON-PREFERRED BRAND: \$ 60 PREFERRED SPECIALTY: 20%, MAX \$100 NON-PREFERRED SPECIALTY: 20%, MAX \$200
EMPLOYER COST / MONTH SINGLE: \$ 500.00 DOUBLE: \$ 600.00 FAMILY: \$ 700.00	COINSURANCE MAX (plan year) INDIVIDUAL: \$ 4,000 FAMILY: \$ 8,000	TOTAL OUT-OF-POCKET MAXIMUM (plan year) INDIVIDUAL: \$ 9,100 FAMILY: \$ 18,200
DEDUCTIBLE (plan year) INDIVIDUAL: \$ 2,000 FAMILY: \$ 4,000	HOSPITAL COINSURANCE 80%	
SPECIAL FEATURES: <ul style="list-style-type: none">WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelinesVIRTUAL VISITS: 24/7 phone/video physician access, including dermatology & behavioral healthACCOUNT INFORMATION ON THE GO: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app.		

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MEDICAL INSURANCE	PRIORITY HEALTH – PH-HMO-HSA-PREM In-Network Benefits		HSA HMO
EMPLOYEE COST / MONTH	CO-PAYS (*AFTER DEDUCTIBLE)	RX CO-PAYS (*AFTER DEDUCTIBLE)	
SINGLE: \$ 0.00	OFFICE VISIT (PCP): 80%*	GENERIC/GENERIC VALUE: \$ 10*	
DOUBLE: \$ 250.63	SPECIALIST VISIT: 80%*	PREFERRED BRAND: \$ 40*	
FAMILY: \$ 363.30	URGENT CARE: 80%*	NON-PREFERRED BRAND: \$ 80*	
	ER VISIT: 80%*	PREFERRED SPECIALTY: \$ 20%, MAX \$100*	
	AMBULANCE: 80%*	NON-PREFERRED SPECIALTY: \$ 20%, MAX \$200*	
	HIGH TECH IMAGING: 80%*		
EMPLOYER COST / MONTH	COINSURANCE MAX (plan year)	TOTAL OUT-OF-POCKET MAXIMUM (plan year)	
SINGLE: \$ 500.00	INDIVIDUAL: \$ 400	INDIVIDUAL: \$ 2,000	
DOUBLE: \$ 600.00	FAMILY: \$ 800	FAMILY: \$ 4,000	
FAMILY: \$ 700.00			
DEDUCTIBLE (plan year)	HOSPITAL COINSURANCE 80%		
INDIVIDUAL: \$ 1,600			
FAMILY: \$ 3,200			
SPECIAL FEATURES:			
<ul style="list-style-type: none">• HSA CONTRIBUTION: \$1,318.80 annually (\$54.95/ pay period) at the single level, \$1,360.32 annually (\$56.68/ pay period) at the double level, and \$2,360.16 annually (\$98.34/ pay period) at the family level.• WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines• VIRTUAL VISITS: 24/7 phone/video physician access, including dermatology & behavioral health• ACCOUNT INFORMATION ON THE GO: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app.			

MEDICAL INSURANCE	PRIORITY HEALTH – PH-HMO-HSA-BASE In-Network Benefits		HSA HMO
EMPLOYEE COST / MONTH	CO-PAYS (*AFTER DEDUCTIBLE)	RX CO-PAYS (*AFTER DEDUCTIBLE)	
SINGLE: \$ 0.00	OFFICE VISIT (PCP): 80%*	GENERIC/GENERIC VALUE: \$ 10*	
DOUBLE: \$ 67.31	SPECIALIST VISIT: 80%*	PREFERRED BRAND: \$ 40*	
FAMILY: \$ 134.12	URGENT CARE: 80%*	NON-PREFERRED BRAND: \$ 80*	
	ER VISIT: 80%*	PREFERRED SPECIALTY: \$ 20%, MAX \$100*	
	AMBULANCE: 80%*	NON-PREFERRED SPECIALTY: \$ 20%, MAX \$200*	
	HIGH TECH IMAGING: 80%*		
EMPLOYER COST / MONTH	COINSURANCE MAX (plan year)	TOTAL OUT-OF-POCKET MAXIMUM (plan year)	
SINGLE: \$ 500.00	INDIVIDUAL: \$ 1,800	INDIVIDUAL: \$ 5,000	
DOUBLE: \$ 600.00	FAMILY: \$ 3,600	FAMILY: \$ 10,000	
FAMILY: \$ 700.00			
DEDUCTIBLE (plan year)	HOSPITAL COINSURANCE 80%		
INDIVIDUAL: \$ 3,200			
FAMILY: \$ 6,400			
SPECIAL FEATURES:			
<ul style="list-style-type: none">• HSA CONTRIBUTION: \$1,318.80 annually (\$54.95/ pay period) at the single level, \$1,360.32 annually (\$56.68/ pay period) at the double level, and \$2,360.16 annually (\$98.34/ pay period) at the family level.• WELLNESS VISITS/CHECKUPS: Covered 100% w/no co-pay based on gender/age guidelines• VIRTUAL VISITS: 24/7 phone/video physician access, including dermatology & behavioral health• ACCOUNT INFORMATION ON THE GO: You can access your membership card, personal health plan information, use the cost estimator, order prescriptions and more using the MyHealth app.• INDIVIDUAL DEDUCTIBLE: Embedded Individual Deductible can be met before the family deductible			

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POWERED BY AXIOS HR



OLD MISSION PENINSULA SCHOOL

HSA (Health Savings Account) MEDICAL BENEFIT

EMPLOYEE RESPONSIBILITY

SPECIAL FEATURES:

- You must enroll in an HSA Medical plan in order to have HSA contributions deducted from your paycheck and be able to utilize HSA funds.
- Axios HR partners with LMCU so that you can enroll in an HSA account directly from the OE enrollment tool if you do not currently have an HSA account.
- You are able to utilize any bank you would like, as long as the bank offers an HSA account *this is not a regular checking account*
- Even if you select an HSA medical plan in the enrollment tool, this does not mean that you have an HSA – you must set up an account for us to be able to distribute your contributed funds.
- An HSA account is solely yours, Axios HR has no ownership over this account.
- If you would like to utilize an HSA account outside of the LMCU offering, you will need to submit an HSA change form to us. Contact service@axioshr.com or call 616-949-2525 if this applies to you.

WAIVE MEDICAL BENEFIT

\$1,080 Annually

EMPLOYER PAID

SPECIAL FEATURES:

- Staff that are eligible for but waive medical coverage will receive \$1,080 annually (\$45.00/pay) in lieu of that coverage. Waive Medical is considered taxable income.

DENTAL INSURANCE

DELTA DENTAL BASE

VOLUNTARY EMPLOYEE PAID

EMPLOYEE COST / MONTH

SINGLE: \$ 34.00
DOUBLE: \$ 65.00
FAMILY: \$ 134.00

FEATURES

BENEFIT MAX: \$ 1,000
DEDUCTIBLE: \$ 50
ORTHO MAX: \$ 1,000
• Lifetime

DESCRIPTION (assumes in-network)

PREVENTATIVE SERVICES: NO DEDUCTIBLE APPLIES – COVERED 100%
BASIC SERVICES: COVERED 80% AFTER DEDUCTIBLE
MAJOR SERVICES: COVERED 50% AFTER DEDUCTIBLE
ORTHODONTIC: COVERED 50% AFTER DEDUCTIBLE
DEPENDENTS: COVERED TO AGE 26

EMPLOYER COST / MONTH

SINGLE: \$ 0.00
DOUBLE: \$ 0.00
FAMILY: \$ 0.00

SPECIAL FEATURES:

- **NO ID CARD REQUIRED** – simply let your provider know you have Delta Dental and they will be able to look you up by your SSN
- Delta Dental PPO Network
- There is a **6 month waiting period** for new enrollees for any major restorative and prosthodontic service
- **Benefit Maximum & Deductible are calendar year (Jan-Dec)**

VISION INSURANCE

EYEMED

VOLUNTARY EMPLOYEE PAID

EMPLOYEE COST / MONTH

SINGLE: \$ 8.95
DOUBLE: \$ 17.50
FAMILY: \$ 24.87

FEATURES

EXAMS: ONCE EVERY 12 MONTHS
CONTACTS: ONCE EVERY 12 MONTHS
FRAMES: ONCE EVERY 24 MONTHS

DESCRIPTION

EXAM CO-PAY: \$ 10
CONTACT LENSES: \$130 Allowance
DEPENDENTS: COVERED TO AGE 26

EMPLOYER COST / MONTH

SINGLE: \$ 0.00
DOUBLE: \$ 0.00
FAMILY: \$ 0.00

SPECIAL FEATURES:

- **NO ID CARD REQUIRED** – simply let your provider know you have EyeMed and they will look you up by your SSN
- Benefit frequency based on date of last visit

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LIFE INSURANCE		METLIFE	EMPLOYER PAID
COVERAGE		SPECIAL FEATURES:	
EMPLOYEE:	\$ 50,000	<ul style="list-style-type: none"><u>PlanSmart</u>: PlanSmart is a multifaceted program, offered at no additional cost, which enables you to provide your employees with access to a range of financial and retirement education resources through on-site workshops, with optional personal consultations and decision-support assistance.<u>Retirewise</u>: Retirewise is an in-depth program consisting of a four-part series of workshops that deliver objective information covering a broad spectrum of retirement issues from Estate Planning to Tax Planning. Each workshop is delivered by a locally based financial professional.	
SPOUSE:	\$ 2,000		
DEPENDENT:	\$ 1,000		

SHORT TERM DISABILITY		METLIFE - CHARTER	EMPLOYER PAID
EMPLOYEE COST / MONTH	COVERAGE		
EMPLOYEE: \$ 0.00	<ul style="list-style-type: none">60% of weekly salary up to \$1,000 per weekBenefits begin on (Accident) 1st dayBenefits begin on (Illness) 8th dayMax Duration of Benefits: 26 weeks		

LONG TERM DISABILITY		METLIFE - CHARTER	EMPLOYER PAID
EMPLOYEE COST / MONTH	COVERAGE	SPECIAL NOTES:	
EMPLOYEE: \$ 0.00	<ul style="list-style-type: none">60% of weekly salary up to \$7,500 /monthElimination Period: 180 daysMax Duration of Benefits: till age 65	<ul style="list-style-type: none"><u>Pre-Existing Condition</u>: You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under the policy until you have been covered under the policy for 12 months.<u>Benefit Limitations</u>:<ul style="list-style-type: none">Neuromuscular: 24 monthsMusculoskeletal: 24 monthsSoft Tissue Disorder: 24 monthsAlcohol, Drug or Substance Abuse: No limit	

LIFE INSURANCE		METLIFE - CHARTER	VOLUNTARY EMPLOYEE PAID
<u>EMPLOYEE COST / MONTH</u>	<u>COVERAGE</u>	<u>SPECIAL NOTES:</u>	
<ul style="list-style-type: none">Rates are based on employee's age and amount of coverage	EMPLOYEE: \$10k to \$200k guarantee, Max. 5X Salary or \$500k	<ul style="list-style-type: none">You must elect coverage for yourself in order to elect coverage for your spouse and / or child(ren)	
	SPOUSE: \$5k to \$25k guaranteed, Max. \$250k or 50% of Emp.	<ul style="list-style-type: none">Any amount elected over the guarantee issue amount will be subject to medical underwriting	
	DEPENDENT: \$10k guaranteed		

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FLEX BENEFIT – MEDICAL & DEPENDENT CARE		AXIOS HR	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES		
<ul style="list-style-type: none">You elect how much to contribute annually	<ul style="list-style-type: none">Health Care Spending Account Maximum Limit: \$3,200/\$6,400 AnnuallyDependent Care Spending Account Maximum Limit: \$2,500/\$5,000 Annually (Dependent Care expenses must be from a licensed care provider or program)FSA's give you a way to pay for your health care and / or dependent care expenses with pre-tax dollars.FSA's are voluntary – YOU decide how much to have taken out of your paycheck and put into your Health care and / or Dependent Care Spending Account(s).		
FLEX BENEFIT RULES	<ul style="list-style-type: none">Termination of Plan/Employment – You have 30 days from the date of termination to submit any receipts for the period of time you were covered under the plan to utilize any remaining funds.Life Events – FLEX funds are prepaid, so you cannot change the amount you want to contribute in the middle of a plan year.Type of Plan – Please verify that you are electing the correct type of FLEX plan, we offer more than one.		

OFF THE JOB ACCIDENT		METLIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES		
EMPLOYEE: \$ 8.16	<ul style="list-style-type: none">This coverage pays you cash benefits that correspond with a variety of covered occurrences, such as dismemberment; dislocation or fracture; hospital confinement; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.		
EE + SPOUSE: \$ 15.44	<ul style="list-style-type: none">Benefits are paid once per accident unless otherwise noted in the schedule of benefits.		
EE + CHILD: \$ 16.84	<ul style="list-style-type: none">Guaranteed issue coverage and coverage available for spouse and child(ren).		
EE + FAMILY: \$ 21.13	<ul style="list-style-type: none">See plan document for more details.		

CRITICAL ILLNESS		METLIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES		
<ul style="list-style-type: none">Rates will vary based on your issue age, who you wish to cover, the amount of coverage and whether or not you use tobacco products	<ul style="list-style-type: none">Benefit Coverage options are \$10,000 or \$20,000This coverage helps offer financial support if you are diagnosed with a covered critical illness. With the expense of treatment often so high, seeking the treatment you need seems like a heavy financial burden. But when a diagnosis occurs (such as cancer, major organ failure, etc.), what you should be focusing on is getting better. With METLIFE Benefits, you gain the power to take control of your health when faced with a covered event.How It Works: You select the benefit coverage amount you want based on your individual need and your budget. If you have covered family members, this coverage also provides cash benefits for them. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.		

HOSPITAL INDEMNITY		METLIFE	VOLUNTARY EMPLOYEE PAID
EMPLOYEE COST / MONTH	SPECIAL FEATURES		
EMPLOYEE: \$ 7.67	<ul style="list-style-type: none">This coverage pays a cash benefit for hospital confinement. This benefit is payable directly to you and can keep you from withdrawing money from your personal bank account or your Health Savings Account (HSA) for hospital-related expenses.		
EE + SPOUSE: \$ 20.15	<ul style="list-style-type: none">Guaranteed issue coverage and coverage available for spouse and child(ren).		
EE + CHILD: \$ 13.26	<ul style="list-style-type: none">Coverage can be continued as long as premiums are paid to MetLife Benefits.		
EE + FAMILY: \$ 21.84	<ul style="list-style-type: none">See plan document for more details.		

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Legal / ID Protection ID Shield/Legal Shield VOLUNTARY EMPLOYEE PAID

SPECIAL FEATURES

- ID Shield membership includes security and privacy monitoring social media monitoring, identity restoration and consolation services.
 - If your identity is stolen, ID Shield will fully restore to pre-theft status.
- LEGAL Shield offers advice, consultation and representation including legal guidance for common issues.
 - Membership includes a dedicated law firm, contracts and document review as well as preparation of your end of life documents,

Plan	Family (per month)	Individual (per month)
LegalShield	23.95	23.95
IDShield	18.95	8.95
Combined	38.90	32.90

401(k) EMPOWER RETIREMENT RETIREMENT PLAN

ELIGIBILITY REQUIREMENTS:

SERVICE LENGTH

- Immediate

AGE

- 21 year old

ENTRY DATE

- Immediate

SPECIAL FEATURES:

- 100% of the first 5%.
- Enrollment in the 401k, or any contribution or beneficiary changes to your existing 401k, can be done on Empower's website, www.empowermyretirement.com.
- Enrollment in the 401(k) is not done through the benefit enrollment tool and is not tied to the Open Enrollment period; you can enroll or make changes to contributions at any time after you are eligible.

RETIREMENT CAPTRUST FINANCIAL WELLNESS

- Through CAPTRUST, you have access to personalized financial advice. Consults can be requested by calling 800-967-9948 or by visiting www.captrustadvice.com/scheduler/
- Ways to engage with CAPTRUST: Quarterly Webinars, 1:1 advice session, monthly newsletters, Retirement Blueprint, and our website www.captrustadvice.com.



Learn More about the benefit:



Schedule a Meeting:



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MOBILE VETERINARY CARE

VETR HEALTH

VOLUNTARY EMPLOYEE PAID

Convenient, affordable veterinary care from the comfort of your own home.

- In Home Vet Visits – vets travel to you and your pets! All the care is provided in the comfort of your own home.
- Core Vaccines and Testing – your membership includes all of the core vaccines and testing your pet needs to stay healthy.
- Unlimited Telehealth – advice from veterinarians anytime, anywhere with Vetr telehealth.
- Online Pharmacy – receive access to their online pharmacy for any prescriptions including preventatives.

The Veterinary Care benefit through Vetr Health is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at www.vetrhealth.com. Employees will pay premiums directly to Vetr Health.

PET INSURANCE

PET'S BEST

VOLUNTARY EMPLOYEE PAID

Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

- Fast claims processing and payment – receive reimbursement via direct deposit or direct vet pay options available
- Use any veterinarian in the U.S. – including specialty and emergency clinics
- Access to a 24/7 pet helpline powered by WhiskerDocs
- Exclusive Axios HR employee discount on a BestBenefit Plan

The Pet Insurance benefit through Pet's Best is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at www.petsbest.com/axios. Employees will pay premiums directly to Pet's Best.

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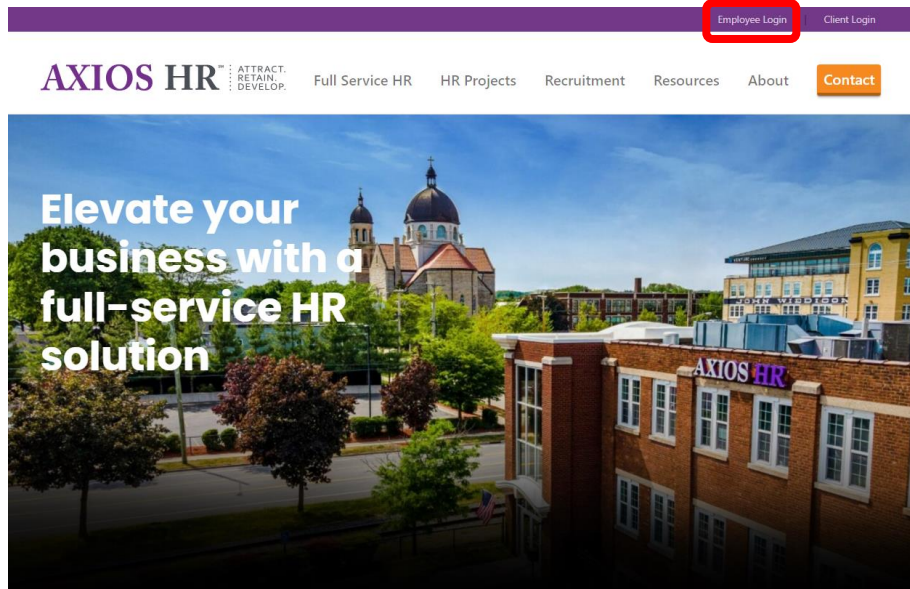


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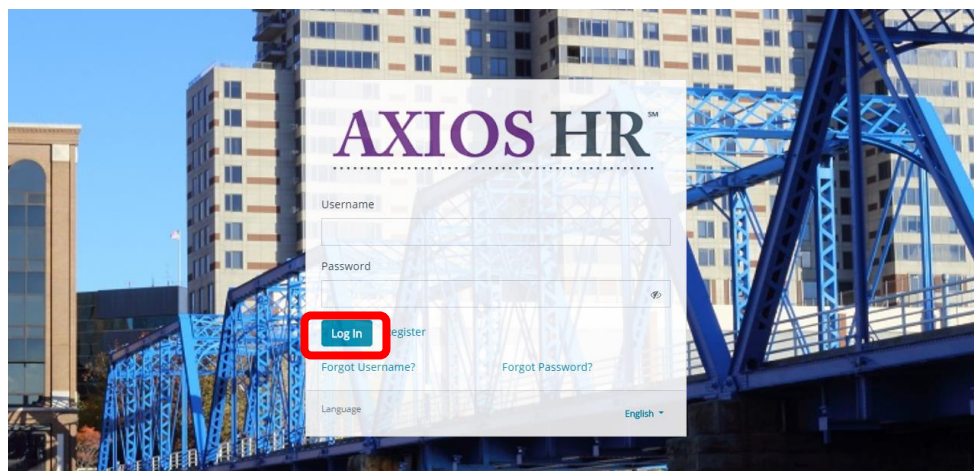
HOW TO COMPLETE ENROLLMENT – NAVIGATION INSTRUCTIONS

To elect your benefits for the 2023-2024 plan year, please follow these simple instructions. Please note that it is highly recommended that you use Google Chrome to complete your enrollment.

Go to <https://axioshr.com/>, and click on the “Employee Login” link at the top right of the screen:



Enter your employee credentials and click the blue “Log In” button:



If you have forgotten your username or password, you may use the “Forgot Username?” or “Forgot Password?” links on the login screen for assistance retrieving or resetting your credentials. You may also contact Axios HR for assistance at 616-949-2525 or by emailing service@axioshr.com. The Axios HR Employee Care Team is available to assist you Monday-Friday from 8am-5pm.

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Once you are logged into the Employee Portal, navigate to the Benefits Enrollment tool by locating the side menu, clicking on “Benefits” and then “Benefits Enrollment”.

AXIOS HR

Dashboard
Personal
Benefits
Summary
Flexible Spending
Retirement Summary
Dependents/Beneficiaries
Benefits Enrollment
Employee Assistance Center
Flex Spending - Omega Benefit Strategy
Pay
Paid Time Off
Time Entry
Documents
Events
Taxes

Minimize Navigation

Pay

Most Recent Pay Statements
04/10/2019
03/27/2019
03/13/2019
[View More](#)

Paid Time Off

Paid Time Off
Planned Taken Available
0 Hours 72 Hours 2.46 Hours
[PTO Summary](#)

New Messages

04/18/2019
Last Chance to Complete Your Benefits Enrollment
04/14/2019
Annual Enrollment Ends in 5 Days
04/11/2019
We Have Received Your Benefit Selections
[View More](#)

Benefits

Aetna HSA Value 100% 6350
EMPLOYEE + 1
Effective 07/01/2018
AXERLIFE-LGH-25k
25000.00
Effective 07/01/2018
AXERSTD-1-8-26-500-LGH
450.00
Effective 01/01/2019
[View Benefits Summary](#)

The Axios HR Employee Care Team is here to assist you if you have any questions or have any trouble making and submitting your benefit elections for the 2023-2024 benefit plan year. You can reach the Axios HR Employee Care Team by phone at 616-949-2525 or by emailing service@axioshr.com.

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Access Your HR and Payroll Information on the Go with the Mobile App

Your HR and payroll information is always at your fingertips with the PrismHR Employee Portal App. It's free and easy to set up on your smartphone or tablet.

Anything you can do in Employee Portal you can do in the mobile app:

- Pay stubs and history
- Benefits summary
- Personal contact information
- Document management
- HR support contacts
- Enroll in benefits
- W-2 forms
- Change tax withholdings

The app is available now for Apple and Android devices.



In the App Store/Google Play, search for PrismHR Employee Portal:



PrismHR Employee Portal (4+)
Access Your HR & Payroll Info
PrismHR
Designed for iPad
★★★★★ 3.6 • 7 Ratings
Free

Once the app is installed, the first time you launch it will require you to complete a one-time setup to access your account. Please select '**Access Code**' and enter the access code of **285**.

Once this is complete, it will bring you to the login screen (blue bridge in the background) and you'll be able to log in as normal.

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AXIOS HR SM : ATTRACT.
: RETAIN.
: DEVELOP.

Have questions? We're here to help!

Asistencia en Español

The Axios HR Employee Care Team is available Monday-Friday from 8am-5pm to answer any questions and resolve any issues as quickly as possible. Our Employee Care Team is made up of three HR professionals – Kayla (Care Team Lead), Edgar (HR Coordinator), Alexis (HR Coordinator) and Courtney (HR Intern).

Our Employee Care Team can assist with many items including (but not limited to):

- New hire onboarding
- Username/password assistance
- Contact information changes
- Tax withholding/W2 questions
- Retrieving pay stubs
- Benefits enrollment assistance
- Benefits questions
- FMLA/Disability paperwork
- Timeclock assistance
- Payroll questions
- Verification of Employment documents
- HR/employment concerns

No matter what your need is, the Employee Care Team is your primary point of contact with Axios HR. If your inquiry requires the attention of an HR Specialist, the Care Team will put you in direct contact with one of our team's HR Specialists for resolution.

In addition to our Employee Care Team, the Axios HR Employee Portal is very robust and gives you 24/7 access to your personal information. On the Employee Portal, you can view/download/print your paystubs or W-2, view or make changes to your contact information like address, phone number or e-mail, as well as view or make changes to your direct deposit account information. To visit the employee portal, go to **AxiosHR.com** and click on "**EMPLOYEE LOGIN**" in the upper right-hand corner.

To contact our Employee Care Team, please call us at 616-949-2525 or email service@axioshr.com.



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