



*Welcome to the Thoroughbred
Express team!*

NEW HIRE GUIDE 2024

Locations

Kentucky

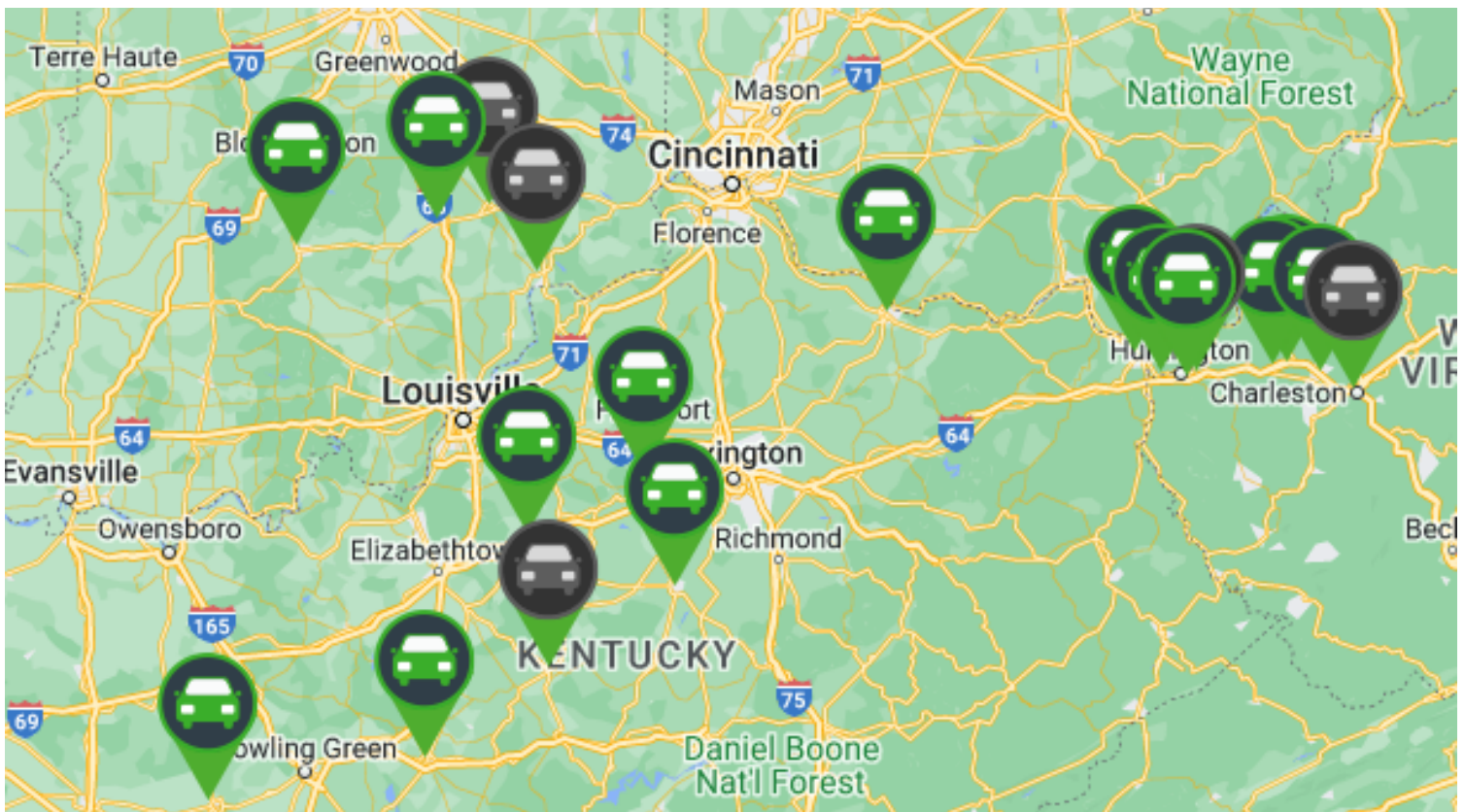
- **Bardstown**
- **Campbellsville**
- **Danville**
- **Glasgow**
- **Grayson**
- **Lawrenceburg**
- **Russellville**

Indiana

- **Bedford**
- **Madison**
- **North Vernon**
- **Seymour**
- **Shelbyville**

Tri-State

- **Ashland**
- **Charleston**
- **Crosslanes**
- **Hal Greer**
- **Hurricane**
- **Route 60**
- **Teays Valley**
- **Southpoint**



The hard days are what make you stronger.

Mission Statement

To provide an unparalleled service experience and top-quality exterior car wash while making lasting contributions to communities that are served by Thoroughbred Express.

Core Values (S.A.D.D.L.E)

Core values are the fundamental beliefs of a person or organization. These guiding principles dictate behavior and can help people understand the difference between right and wrong.

OUR CORE VALUES

SAFETY

ACCOUNTABILITY

DEPENDABILITY

DEVELOPMENT

LEADERSHIP

EFFICIENCY



Dear New Employee,

Welcome to the company! We are thrilled to have you join our team. You are one of the lucky few who made it through our rigorous selection process. We believe that you have the skills, talent, and personality to make a positive impact on our organization.

As a new employee, you will have the opportunity to learn from some of the best minds in the industry, work on exciting projects, and enjoy a fun and supportive work environment. You will also face some challenges, such as meeting deadlines, adapting to changing requirements, and working with the public. But don't worry, we are here to help you succeed and grow.

To help you get started, we have prepared a comprehensive orientation program for you. You will receive a welcome kit with all the necessary information and resources, such as your employee handbook, benefits package, and company policies. You will also be assigned a mentor who will guide you through your first few weeks and answer any questions you may have. Your mentor will contact you soon to introduce themselves and schedule your first meeting.

We hope that you are as excited as we are to have you on board. We look forward to working with you and seeing you achieve your full potential. Remember, you are not just a new employee, you are a new member of our family. And as a family, we care about each other, support each other, and have fun together.

So, welcome to the company, and congratulations on making one of the best decisions of your life. You are awesome, and we know it!

Sincerely,
Thoroughbred Express Auto Wash Team!

Week 1 Schedule

A new hire's start date must be no sooner than the following Monday upon being hired. This schedule must be followed for their first 14 days to ensure that the new hire is properly trained. The shifts on the training schedule are not to be changed without approval from HR or the trainer in your district. The new hire is required to work three to four weekdays and at least one day on the weekend, each week, for their first two weeks of employment. A manager is required to be scheduled to work with the new hire on their first day. After day one, a manager, assistant manager, or approved mentor must be scheduled to work with the new hire for the remainder of their training period. After completing their initial training period and obtaining all required certifications for their position, the new hire can be added to the schedule to work any needed shift.

Do not reschedule a New Hire Day 1 due to inclement weather or low car volumes. Take advantage of the opportunity to train.

Day 1: 4 Hours

- Welcome to the Team and Safety
 - Content consists of Onboarding, Clocking in, HR Orientation, Core Values and Mission, and General Safety

Day 2:

- Introductory to POS, Sales, and Vacuum Lot
 - Content consists of Point-of-Sale Systems, Account Management, Day to Day Responsibilities.

Day 3:

- Introductory to Passenger Side

Day 4:

- Sales/Passenger Side
- Full Time Employees will receive a notification in ADP to complete Insurance Enrollments and/or waive coverage. This has to be completed within 15 days from today.

Day 5:

- Sales/Passenger Side

Week 2 Schedule

Day 6:

- Tunnel & Equipment Room Overview

Day 7:

- Driver Side Training

Day 8:

- Driver Side & Sales
 - Training will be conducted by the Site Manager or Mentor.

Day 9:

- Driver Side, Passenger Side, & Sales
 - Training will be conducted by the Site Manager or Mentor.

Day 10:

- Driver Side, Passenger Side & Sales
 - Training will be conducted by the Site Manager or Mentor.

Company Benefits Overview

At Thoroughbred Express Auto Wash, we care about our employees and their families. That's why we offer a comprehensive and flexible benefits package that covers your needs and supports your goals.

As a Thoroughbred Express employee, you can enjoy the following benefits:

- **Health insurance:** We offer medical, dental, and vision plans that cover preventive care, prescriptions, and more. You can choose from different options to suit your budget and preferences. We also offer voluntary life insurance, disability insurance, and accidental death and dismemberment insurance through Aflac.
- **Retirement plans:** We help you save for your future with a 401(k) plan that matches your contributions up to 6% of your salary. You can also participate in a Roth IRA plan that allows you to make after-tax contributions and enjoy tax-free withdrawals in retirement.
- **Paid time off:** We value your work-life balance and encourage you to take time off to relax and recharge. You can earn up to 40 hours of paid vacation per year which is prorated based on your hire date plus 10 paid holidays. You can also use your paid time off for personal reasons, such as volunteering, attending school events, or caring for a family member. PTO requests are submitted via ADP.
- **Wellness programs:** We support your physical and mental health with a variety of wellness programs and resources. You can track and receive rewards through our Anthem Blue Cross Blue Shield "Sydney" App and receive monetary rewards through the program for preventative services and more.
- **Free Car Washes and Access to the Complimentary Amenities**
- **Flexible Scheduling**

These are just some of the benefits that Thoroughbred Express Auto Wash offers to its employees. For more details, please refer to our benefits handbook or contact our human resources department. We are proud to be an employer of choice and a great place to work.

Thank you for being part of our team!

**If you have any further questions, please contact HR via the
Employee Back Office Portal > HR COMMUNICATION.**

How to Successfully Enroll in ADP & what it is.

ADP is the payroll provider for Thoroughbred Express Auto Wash.

All new employees will receive 2 links, please refer to your email and click on the links to successfully complete onboarding.

It is important to ensure that all your personal and employment information is entered accurately and accordingly. Upon being hired, the following items need to be completed before starting:

- Personal Information such as Legal Name
- Date of Birth
- Social Security Number
- Physical Address
- Email
- Phone number
- Emergency Contact
- Direct Deposit

ADP Employee Registration Quick Reference Card



Welcome! Register an account with ADP to access the services offered by your organization.

The process is very simple and supportive to help you identify yourself in the context of your organization to set up your account. Let's get started!

Registering with your email/mobile or identity information	(OR) Registering with a registration code from your organization
1. On your ADP service website, click the link to Create Account. 2. Select Find Me. 3. Enter an email address or mobile number that you shared with your organization. a. To verify your record within your organization, enter your identity information either government-issued legal ID (SSN, EIN OR ITIN - US ONLY) or your Employee ID/Associate ID, Date of birth. Options available to you may vary slightly. (OR) Enter your personal identity information that you shared with your organization. a. Enter your First name, Last name, and Date of birth, and then either your legal ID or your Employee ID/Associate ID. 4. Enter the verification code sent to your email address or mobile number available on record. You can also enter new phone number for identity verification. 5. Add your primary contact information—a frequently used email address and mobile number to receive account notifications and used to verify and confirm your identity, when needed. 6. A new flow has been introduced to identify if your employer has enrolled you for exclusive Federated use or if you have created an account with us. We show these options per your eligibility.	1. Set up your user ID and strong password to complete the registration process for your ADP service account. 2. On your ADP service website, click the link to Create Account. 3. Select I Have a Registration Code. 4. Enter the Personal Registration code or Organizational Registration code shared by your administrator. 5. Enter your identity information, such as First name, Last name, Date of birth, government-issued legal ID (SSN, EIN OR ITIN - US ONLY), or your Employee ID/Associate ID. Options available to you may vary slightly. 6. Add your primary contact information—a frequently used email address and mobile number to receive account notifications and used to verify and confirm your identity, when needed.

Congratulations! Use your user ID and password to log in to your account and access your information on ADP service URL and ADP Mobile app, if applicable.

To stay connected with your information, download the ADP Mobile App and access your information on the go!



Upon your first 3 days of Hire, the following information needs to be submitted to process your employment verification.

You will need to provide to your Manager with either 1 (one) item from List A OR 1 (one) Item from List B AND 1 (one) Item from List C

Managers - Please log in to ADP and complete the I9 verifications within 3 days. Contact HR if you need assistance and please ensure you upload an image of the acceptable documents that were provided while completing the I9 Section 2.

LISTS OF ACCEPTABLE DOCUMENTS

All documents containing an expiration date must be unexpired.

* Documents extended by the issuing authority are considered unexpired.

Employees may present one selection from List A or a combination of one selection from List B and one selection from List C.

Examples of many of these documents appear in the Handbook for Employers (M-274).

LIST A Documents that Establish Both Identity and Employment Authorization	OR	LIST B Documents that Establish Identity	AND	LIST C Documents that Establish Employment Authorization
1. U.S. Passport or U.S. Passport Card		1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		1. A Social Security Account Number card, unless the card includes one of the following restrictions: (1) NOT VALID FOR EMPLOYMENT (2) VALID FOR WORK ONLY WITH INS AUTHORIZATION (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION
2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		2. Certification of report of birth issued by the Department of State (Forms DS-1350, FS-545, FS-240)
3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa		3. School ID card with a photograph		3. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal
4. Employment Authorization Document that contains a photograph (Form I-766)		4. Voter's registration card		4. Native American tribal document
5. For an individual temporarily authorized to work for a specific employer because of his or her status or parole: a. Foreign passport; and b. Form I-94 or Form I-94A that has the following: (1) The same name as the passport; and (2) An endorsement of the individual's status or parole as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.		5. U.S. Military card or draft record		5. U.S. Citizen ID Card (Form I-197)
		6. Military dependent's ID card		6. Identification Card for Use of Resident Citizen in the United States (Form I-179)
		7. U.S. Coast Guard Merchant Mariner Card		7. Employment authorization document issued by the Department of Homeland Security For examples, see Section 7 and Section 13 of the M-274 on uscis.gov/i-9-central .
		8. Native American tribal document		The Form I-766, Employment Authorization Document, is a List A, Item Number 4. document, not a List C document.
		9. Driver's license issued by a Canadian government authority		
		For persons under age 18 who are unable to present a document listed above:		
		10. School record or report card		
		11. Clinic, doctor, or hospital record		
		12. Day-care or nursery school record		
Acceptable Receipts May be presented in lieu of a document listed above for a temporary period. For receipt validity dates, see the M-274.				
- Receipt for a replacement of a lost, stolen, or damaged List A document. - Form I-94 issued to a lawful permanent resident that contains an I-551 stamp and a photograph of the individual. - Form I-94 with "RE" notation or refugee stamp issued to a refugee.	OR	Receipt for a replacement of a lost, stolen, or damaged List B document.		Receipt for a replacement of a lost, stolen, or damaged List C document.

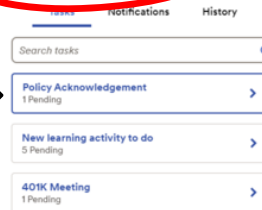
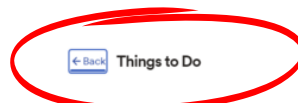
*Refer to the Employment Authorization Extensions page on [I-9 Central](#) for more information.

Company Policies - ADP

company policies are assigned to each new hire within the organization, it is important that all employees at every level understand the policies and are consistently executing their day-to-day based on the expectations of the company. This ensures each employee is aware and understand the general guidelines as well as consistently held to the same standards. Any time a policy is assigned, you will receive a notification on “Things To Do.”

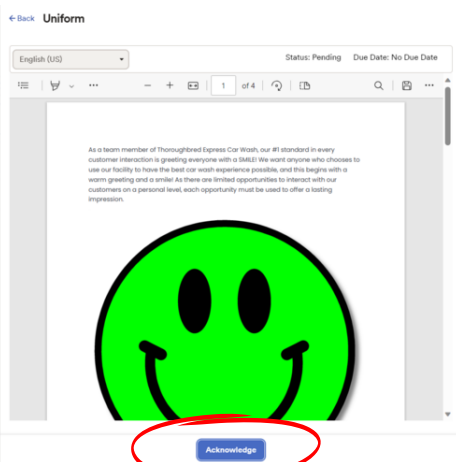
To Complete an Assigned Policy follow the steps below:

1.) On the Dashboard of ADP, Under Things To Do, you will have a notification for “Policy Acknowledgement”



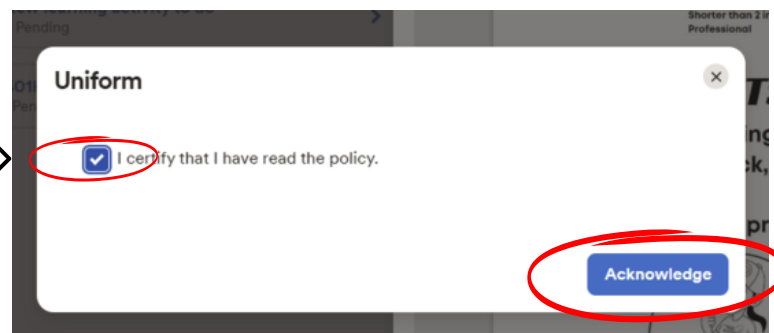
Policy Acknowledgement

Pending Policies (1)		
Policy Name	Due Date	Status
Uniform	No Due Date	Pending
Completed Policies (0)		
Policy Name	Completed Date	Status
There are currently no completed policies		



2.) After Review of the Policy, you will then click on the blue button as an acknowledgement of the policy. This electronic acknowledgement suffices as the physical signature.

3.) There will then be a second acknowledgment of certification. Click in the box beside “I certify that I have read the policy” then proceed to click “Acknowledge.”



Policy Acknowledgement

✓ Success!

You have acknowledged the company policy, Uniform .

4.) Congratulations! You successfully, this process and policy has been completed!

Pending Policies (0)

Search Policy Name



Participant Welcome Notice

Meet your new retirement plan provider!

After careful consideration, we've selected Capital Group, home of American Funds, to be our new retirement plan provider.

Since 1931, Capital Group has invested with a long-term focus and attention to risk. And with more than 400,000 retirement plans today, they're helping millions of investors save for the future.

Learn more about the plan's fees and other investment-related information here, such as contributions, investments, etc:

Click Link: www.capitalgroup.com/myplan/r8935

Have questions?

**Contact Human Resources at
1-800-625-0203 for assistance.**

**Sincerely,
Thoroughbred Express Auto Wash**





RETIREMENT INFORMATION & ENROLLMENT

We are excited to announce that effective January 1, 2024, employees of Thoroughbred Express may be eligible to participate in the Retirement Plan

**OFFERING
401K, ROTH
&
PERSONALIZED
INVESTMENT
OPTIONS**

**HAVE
QUESTIONS?**



+ 1-800-625-0203



HR@thoroughbredexpress.com



Darian or Stephanie
via Slack

WHAT IS A RETIREMENT PLAN?



A retirement plan is a financial strategy that combines both savings and investments and plans for distributions to pay for retirement. It is never too early or too late to start retirement planning. Retirement planning refers to financial strategies of saving, investments, and ultimately distributing money meant to sustain oneself during retirement.



ELIGIBILITY CRITERIA

Employees must meet the following criteria in order to be eligible for the company retirement plan

- At the age of 21, or older
- Have worked at minimum 1,000 hours
- May be Full Time or Part Time
 - Must be an active employee of Thoroughbred Express Auto Wash



CONTRIBUTIONS

- 100% Match of what you contribute, up to 3% of your pay.
- Plus, 50% of what you contribute, up to the next 2% of your pay.

thoroughbredexpress.com



INCOME & EMPLOYMENT VERIFICATION REQUEST

Thoroughbred Express uses The Work Number for income and employment verification requests. To access these documents, you will need to set up an account through theworknumber.com

1. To search employer: type "Thoroughbred Express" OR enter employer code 407216.
2. Create an account by clicking "Register."
3. To access Employment Verification documents, click "Employment Data Report."
4. To access income information, click "Salary Key." This will prompt a number that gives temporary access to the organization that is requesting your income information.

STEP 1: EMPLOYER SEARCH

EQUIFAX | The Work Number VERIFICATION SERVICES

[← Back](#)

Find your employer below.

i This search does not include all employers who contribute data to The Work Number. If you do not see your employer through the search below and would like to request your Employment Data Report (EDR), please do so through [one of the other available channels](#).

Enter your Employer's Name or Employer's Code

Search

Employer Name	Employer Address	Employer Code
Thoroughbred Express	235 Sam Walton Dr Russellville KY, 42276-9388	407216

Showing 1 of 1

1

Select Employer

STEP 2: REGISTER

Thoroughbred Express - TWN-EE-ER

Welcome! Please log in below.

or ID is case sensitive

User ID?

Continue >

Register Now!

First time User?
Click here to register.

Thoroughbred Express - TWN-EE-ER

Let's get started.

Provide information below to register. [Learn More](#)

First Name *

Last Name *

SSN *

[Have a SIN?](#)

Date of Birth *

Continue >

Already have an account? [Login](#)

[Terms of Use](#)

STEP 3: CHOOSE DOCUMENT REQUEST

Employment Data Report

Review the information we have for you in The Work Number and see those who have obtained your information.



Letters Center

View, and download your letter(s) from current employers.



Grant Access To Salary Info

A salary key allows credentialed verifiers one-time access to your salary information.





Your Employment Data Report (EDR) includes all the employment information your employer(s) sent to The Work Number®. It also includes information about the verifiers that have requested your data in the past 24 months. Great care has been taken to report this information correctly.

Complete the form to download your instant Employment Data Report.

* Your State

Select One

* Reason for request

Select One

* Include your full SSN? ⓘ

☐ Yes ☒ No

 Generate Report



Salary Key

A salary key gives credentialed verifiers a numeric code that grants them one-time access to your income information.

Verifiers can only access your income and employment information if they have a permissible purpose. When a verifier needs a salary key, you can print it or email it with instructions through The Work Number. You may only have 3 active salary keys, and they are only active for 90 days.

List of Generated Keys

Generate A Salary Key

[REDACTED]

✓ ACTIVE



Benefits Overview

Employee benefits are an added type of compensation offered to employees by Thoroughbred Express. Some of the most common employee benefits include:

- **medical, dental, and vision insurance**
- **paid time off**
- **life insurance**
- **retirement**

Health: This helps to cover your Medical expenses.

Dental: This helps to cover your Dental expenses.

Vision: This helps to cover your Vision expenses.

Consider the out-of-pocket costs as well as the premium costs when comparing insurance benefits. The **employee premiums** are what the employee pays out of pocket each week, the employer covers the remaining.

Retirement: Thoroughbred Express offers a 401(k)/Roth retirement plan, the employer match is a great benefit since it's free money because employers contribute a percentage of an employee's wages to the retirement account.

Paid Time Off: Thoroughbred Express offers Paid Time Off for Full Time Employees. Paid Time off is accrued per hours worked Hourly, and Salary accrues Paid Time Off by the pay period.

The PTO accrual rates can be found on Page # of the Thoroughbred Express Handbook.

You will receive a notification via ADP after 5 days of hire to begin insurance enrollments, or to waive benefits.



SAVE *for* TOMORROW



2024 Anthem Overview

**Employer Contribution is 80% of Medical Premiums.
Premiums are payroll deducted weekly.**



Plans & Weekly Rates	Plan A - \$1000/80% Employee Weekly Contribution	Plan B - \$2500/80% Employee Weekly Contribution	Plan C - \$3000/0% w/HSA Employee Weekly Contribution
Employee Only	39.56	\$33.28	\$30.67
Employee + Spouse	\$83.07	\$69.90	\$64.41
Employee + Child(ren)	\$71.21	\$59.82	\$55.21
Family	\$114.72	\$96.53	\$88.94



2024 Medical - Anthem BCBS

Overview & Rates

Employer Contribution is 80%
Medical Premiums are payroll deducted.

In Network	Plan A - \$1000/80%	Plan B - \$2500/80%	Plan C - \$3000/0% w/ HSA
Deductible: Single	\$1,000	\$2,500	\$3,000
Deductible: Family	\$3,000	\$5,000	\$6,000
Coinsurance	80%	80%	100%
Out of pocket limit: Single	\$3,000	\$5,000	\$4,000
Out of pocket limit: Family	\$6,000	\$10,000	\$8,000
Physician Services - Primary Care	\$20 Copay	\$30 Copay	0% After Deductible
Physician Services - Specialist	\$40 Copay	\$60 Copay	0% After Deductible
Preventative Care Services	No Charge	No Charge	No Charge
ER (deductible does not apply)	\$500 copay plus 20% after deductible	\$500 copay plus 20% after deductible	\$500 copay plus deductible
Urgent Care Services (deductible does not apply)	\$20 copay	\$30 copay	0% After deductible
Inpatient Facility:	20% after deductible	20% after deductible	0% after deductible
Outpatient Surgery	20% after deductible	20% after deductible	0% after deductible
Prescription Drugs	\$10 \$35 \$70 25% max \$350	\$10 \$35 \$70 25% max \$350	0% After Deductible



Wellbeing Solutions through Anthem Blue Cross Blue Shield

Focus on your well-being and earn rewards up to \$200!

The more activities you complete, the greater your reward.

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best.

When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$200 in rewards.

Activity Type	Activities	Amount
Preventative Care	1. Have an annual preventative wellness exam or well woman exam with your doctor. 2. Get an annual cholesterol test 3. Have a colorectal cancer screening (ages 45 and older) 4. Have a routine mammogram screening (women ages 40 to 74) 5. Get a routine dental exam 6. Get a routine annual eye exam 7. Get an annual flu shot	1. \$25 2. \$20 3. \$25 4. \$25 5. \$25 6. \$25 7. \$20
Condition Management Programs	1. Condition Care: Work one-on-one with your health coach and earn rewards for participating in completing the program. 2. Future Moms: Moms to be can receive support from a registered nurse and earn rewards for completing the initial, interim, and postpartum assessments. 3. Well-being coach-Weight Management and Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward.	1. Up to \$50 (\$20/\$30) 2. Up to \$40 (\$20/\$10/\$10) 3. \$25
Digital & Wellness Activities	1. Login to your Anthem Account 2. Connect a fitness or lifestyle device. 3. Complete a Health Assessment and receive tailored health recommendations. 4. Complete action plans around eating healthy, weight management, and physical activity. 5. Track your steps. 6. Complete Wellbeing Coach Digital daily check-ins 7. Update your contact information.	1. \$5 2. \$5 3. \$20 4. Up to \$25 (\$5 per action plan) 5. Up to \$60 (\$2 per 50,000 steps tracked) 6. Up to \$20 (\$4 per milestone) 7. \$10



Wellbeing Solutions through Anthem Blue Cross Blue Shield

Use Your Rewards!

Well-being Coach can help you meet your goals. The Well-being Coach digital coaching app from Lark offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight, quit tobacco, and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, you can also talk to a certified health coach. Access Well-being Coach in the Sydney Health app or at www.anthem.com

Earn rewards!

Here's how and when you'll earn rewards for completing the activities already mentioned.

Preventive care: Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.

Condition management: Rewards are added to your account as you meet certain benchmarks or complete a program.

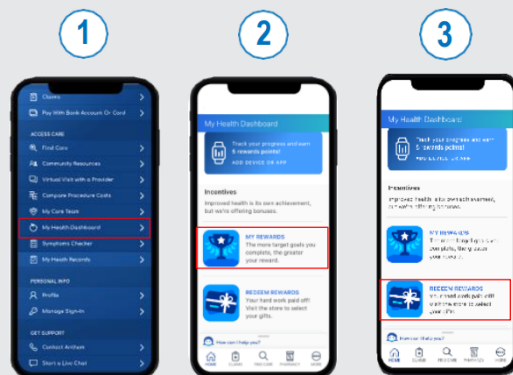
Programs include Condition Care (for asthma, diabetes, and heart or lung conditions), Future Moms, and Well-being Coach

for weight management and tobacco cessation.

Digital and wellness activities: Log into the Sydney Health app or anthem.com to complete available activities, such as taking a health assessment, participating in the Well-being Coach Digital program, and tracking your steps. Rewards are added to your account activities are completed

Use your rewards

- 1 To view your rewards, open the Sydney Health app or go to anthem.com. Next, go to *My Health Dashboard*.
- 2 Select **My Rewards**.
- 3 Select **Redeem Rewards** to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including Mastercard, Amazon, Bed Bath & Beyond, Gap Options (all brands), Apple, Target, The Home Depot, and TJMaxx. The minimum gift card amount is set by each individual retailer.



Scan this QR code to download the
Sydney Health app.



2024 Dental Overview & Rates

Dental Plan Features

- Eligibility Waives
- Pre-Existing Conditions
- Waiting Periods
- Missing Tooth Exclusions
- Substitution of Lower Cost Treatments
- Claim Forms
- Low Participation Requirements (2 Different Households/10 Enrolled for Orthodontia)

We're ready to Insure Smiles with your Agency!

Need more information? Contact your Sales Manager, Max Dedmond at mdedmond@insuringsmiles.com today!

Visit us online: InsuringSmiles.com

Plan Features	
Deductible	\$50/\$150
Plan Year Maximum	\$1250
Ortho Lifetime Maximum	\$1000
Ortho Rider	Child Only
Policy Period	1 Year
Out of Network Reimbursement	Fee Based

Employer Contribution of Dental Insurance is 50%

Dental Plan Employee Weekly Rates	
Employee Only	2.50
Employee + Spouse	5.25
Employee + Dependand(s)	6.55
Employee + Family	9.22

Premiums are deducted weekly via payroll.

Plan Coverage	Plan Highlights	Services
100%	Diagnostics	Radiographs: - Full Mouth Series - Panoramic - Bite Wings Exams: - Periodic - limited - comprehensive
100%	Miscellaneous	Emergency Palliative
100%	Preventative	- Routine Teeth Cleaning - Sealants - Flouride
Plan Coverage	Procedure	Services
80%	Endodontic	Root Canal Therapy
80%	Miscellaneous	Anesthesia: General & IV Sedation
80%	Oral Surgery	- Surgical Extractions - Frenectomy - Impactions - Simple Extractions - Oeridental Maintenance - Full Mouth Debridement - Scaling and Root Planing
80%	Preventative	Space Maintainers
80%	Prosthodontics	Repairs and relines to dentures and bridges
80%	Restorative	- Protective Restorations - Fillings: Silver or White (anterior and posterior teeth)
Plan Coverage	Procedure	Services
50%	Impant Supported Prosthetics	- Fixed Bridgework - Removable Dentures - Crowns
50%	Prosthodontics Services	- Fixed Bridgework - Removable Dentures
50%	Restorative Services	Crowns- Porcelain, ceramic, stainless steel



2024 EyeMed Vision

Overview & Rates

Vision Coverage Overview

Once Ever Plan Year (Services Covered)

CoPay	Services
\$10	Comprehensive Eye Exam
\$40	Fit and Follow up - Standard
Up to \$39 Copay	Retinal Imaging
\$0 Copay plus balance over \$150 allowance	Disposable Contact Lenses
\$0 Copay; 15% off balance over \$150 allowance	Conventional Contact Lenses
\$0 Copay; Paid-In-Full	Medically Necessary Lens Benefit

Standard Plastic Lens Options

Services

\$25 Copay	Single/Bifocal/Trifocal/Lenticular
\$80 Copay	Standard Antireflective Coating
\$110 Copay	Premium Progressive Tier 1
\$120 Copay	Premium Progressive Tier 2
\$135 Copay	Premium Progressive Tier 3
\$200 Copay	Premium Progressive Tier 4

Once Ever Other Plan Year (Services Covered)

\$0 Copay; 20% off balance over \$150 allowance	Frames (In Network Provider)
--	------------------------------

Once Every Plan Year Lens Services Covered

\$45 Copay	Standard Anti-Reflective Coating
\$57 - \$85 Copay	Premium Anti-Reflective Coating
\$40 Copay	Standard Polycarbonate - age 19 and over
\$0 Copay	Standard Polycarbonate - under age 19

**Employer Contribution of Vision
Insurance is 50%**

**Premiums are deducted weekly
via payroll.**

Vision Plan Employee Weekly Rates

Employee Only	.57
Employee + Spouse	1.14
Employee + Dependant(s)	1.20
Employee + Family	1.67



2024 Insurance Key Notes

Full-Time Employees are eligible for Medical, Dental, and Vision benefits the first of the month following 30 days of hire.

Employer Coverage for Medical Benefits is 80%.

Employer Coverage for Dental and Vision is at a 50% employer contribution.

Life-Changing Events: Once Enrolled in Coverage, changes may only be made during a lifechanging event.

Life Changing Events consist of:

- **Marriage**
 - **Divorce**
 - **Child Birth**
 - **Death**
 - **Adoption**
 - **Loss of Current Coverage (if you need to enroll in an employer plan due to losing current coverage).**
- **Life Changing Events must be reported within 30 days of the change taking place to be eligible to enroll in Thoroughbred Express Benefits Plans.**

Health Savings Account (HSA)

An HSA is a separate savings account that allows you to contribute pre-tax dollars into an account for Medical Expenses Only.

401K Retirement: New Enrollments and any changes made during the quarter, will not go into effect until the beginning of the next quarter.

Benefits Enrollment and ADP

ADP onboarding, Benefits, and 401k Enrollment is self service and must be completed/updated by the employee.

Medical, Dental and Vision Benefits are available for Full Time Employees.

Benefits go into effect the 1st of the month following 30 days of Hire.

All Full-Time Hires must complete the Benefits Enrollment even if they do not wish to enroll.

All Benefits Enrollment including Medical, Dental, Vision, and 401k enrollment is completed via ADP.

Enrollments must be completed with the first 20 days of their hire date.

As always if you have any questions, please reach out to HR via the Employee Back Office Portal > HR Communication.



Benefits Contact Information

Welcome to Your 2023-2024 Benefits Quick Look

Benefits begin 1st day of the month following date of hire.

During the plan year, you will not be able to change or cancel benefits that are deducted on a pre-tax basis unless a "change in family status" occurs (as defined under the Internal Revenue Code), and the change is caused by and consistent with the "change in family status." Examples of this change would be marriage, divorce, birth/adoption of a child, death of a spouse or child, spouse loses his/her job.

Carrier Contact Info			
Anthem		(502) 889-2333	www.anthem.com
HRI/Paramount		(800) 727-1444	www.insuringsmiles.com
EyeMed/Paramount		(866) 939-3633	www.eyemed.com
Servicing Agency			
			
(800) 599-8621		www.peelholland.com	
Jill Lewis, Advisor jill.lewis@hubinternational.com (270) 527-6168		Tyler Bohannon, Account Manager tyler.bohannon@hubinternational.com (270) 527-6169	

Disclaimer: This summary is intended to highlight the main features of the employee benefit package. This summary is intended to provide you with an overview of your employee benefits as an eligible employee. This summary does not include all plan rules and details and should not be considered as a substitute for plan documents or summary plan descriptions. The terms of your benefit plans are governed by legal plan documents including insurance contracts. Should there be any inconsistencies between the summary and the legal plan document, the plan documents will be the final authority on the benefit plan. For more detailed plan information, please contact your Human Resources Representative.

Benefits provided are a summary only. In the event of a coverage dispute or discrepancy, the coverage defined by the carrier-provided Certificate of Coverage, Benefit Summary, and/or Summary of Benefits Coverage (SBC) will prevail.

Name	Email	Phone Number
Stephanie Rigsby (HR Director)	Stephanie@thoroughbredexpress.com OR HR@thoroughbredexpress.com	1-800-625-0203 Ext. 112
Darian Legate (HR Associate)	Darian@thoroughbredexpress.com OR HR@thoroughbredexpress.com	1-800-625-0203 Ext. 111

TRAINING & DEVELOPMENT

To build the best working relationship between staff and management, it's pertinent that training is delivered from the Site Management to the Site's New Hires. Managers know their Site better than any other member of the team, and showing the New Hire how your site functions and operates is **LEADERSHIP** and **DEVELOPMENT**.

The CSA Training guide located in Jolt is an extremely useful tool to guide you and the New Hire through the training.

As the support group, Training will visit the sites to check in on new hires' training progress and work with that manager for the day to help with their development and be a sounding board for any questions.

Have Training Suggestions? Please submit those via Email: training@thoroughbredexpress.com.
Subject Line: "Training Suggestions - Site Name"



The training team and maintenance team will be working together to create troubleshooting guides for common operational and maintenance issues.

Uniform & Appearance Expectations

As a team member of Thoroughbred Express, you will always be required to follow our company uniform policy. You will be provided with company-issued apparel. You may be responsible to pay for the cost of replacement items.

Before the first day of employment, each team member must sign a Team Member Uniform

Agreement outlining said conditions for the dispersal of uniform items, repayment of items lost, and acknowledgment of dress code standards.

While on the clock, you must follow all dress code requirements.

Found on page # of Thoroughbred Handbook.

BEARDS SHOULD BE

- Maintained and Clean Cut
- No more than 2 inches long
- Display a professional appearance



Clean
Shorter than 2 inches
Professional



Unwashed
Longer than 2 inches
Not professional look

SHORTS SHOULD BE

- At least fingertip length
- Solid Black, khaki, or dark-washed jeans
- Display a professional appearance



Fingertip length
Solid Color
Professional



Shorter than fingertips
Printed Design
Not professional look