



2023 BENEFITS



HOMEFULL 2023 BENEFITS

OPEN ENROLLMENT

Open enrollment for the Medical, Dental and Vision plans is now! The effective date for all changes will be **January 1st, 2023**. Group Life and Disability will also renew January 1st. Outlines of the benefit plans are included in this booklet as well as the cost for each plan.

If you previously waived coverage and wish to enroll or if you wish to add or remove dependents on your plan, you must complete the appropriate carrier enrollment/change form.

All eligible employees will be automatically enrolled in the Employer Paid Life; AD&D; Short-term Disability; and Long-term Disability plans through Lincoln Financial Group. Additional Life and AD&D insurance plans are available on a voluntary basis through Lincoln Financial Group. If you are interested in enrolling in the voluntary plans, please request information from the HR Department. Evidence of insurability may be required.

NEW HIRES

As a new hire of Homefull you are eligible to enroll for insurance after 90 days of employment.

Human Resources will make you aware of deadline dates for paperwork to be completed and returned to the office in order to enroll.

MAKING CHANGES DURING THE YEAR

Please remember that the only time enrollment changes can be made outside of open enrollment is in the case of a change of status event. Examples of qualifying events include but are not limited to: birth, adoption, death, and marriage. It is your responsibility to notify HR of a qualifying event. The appropriate paperwork must be submitted to the carrier within 30 days of the event.

ENROLLMENT INSTRUCTIONS

Open enrollment applications and change forms must be turned in no later than:

Friday, December 9th

BENEFIT DETAILS

BENEFIT	CARRIER	WEBSITE
Medical	Carrier: Anthem BC/BS Questions? 888-224-4902	www.anthem.com
Dental	Carrier: Dental Care Plus Questions? 1-800-367-9466	www.dentalcareplus.com
Vision	Carrier: EyeMed Questions? 1-888-581-3648	www.eyemedvision.com
Life/AD&D	Carrier: Lincoln Financial Questions? 1-877-275-5462	www.lfg.com
Short Term Disability		
Long Term Disability		
Voluntary Life and AD&D		

CONTRIBUTIONS

Medical PPO Option 1

Employee Only	\$ 79.80
Employee + Spouse	\$ 175.41
Employee + Children	\$ 134.71
Family	\$ 246.35

Medical PPO Option 2

Employee Only	\$ 56.00
Employee + Spouse	\$ 123.09
Employee + Children	\$ 94.53
Family	\$ 172.88

Dental Per Pay

Employee Only	\$ 2.28
Employee + Spouse	\$ 5.21
Employee + Child(ren)	\$ 6.00
Family	\$ 8.49

Vision Per Pay

Employee Only	\$ 3.19
Employee + Spouse	\$ 6.06
Employee + Child(ren)	\$ 6.38
Family	\$ 9.37

MEDICAL PLAN DEFINITIONS

DEDUCTIBLE

The medical plan has an **embedded deductible**. This applies to any plan covering/insuring more than two members - This means no one family member may contribute more than the individual deductible amount to the family deductible. Once the single deductible has been satisfied, benefits for that member are payable subject to coinsurance. Once the family deductible has been satisfied, benefits for the family are payable subject to coinsurance.

Deductibles run on a calendar year basis and will reset to \$0 every January 1st. This is also known as your benefit period.

CO-PAYMENT

A flat dollar amount that you pay for certain healthcare services (such as office visits).

CO-INSURANCE

The percentage of cost that the plan and you share for covered healthcare expenses. For example, the plan may pay 100% of the cost and then you may pay 0%. In this case, 0% is your co-insurance. Your network co-insurance is a percent of the discounted charges that your carrier has negotiated.

OUT-OF-POCKET MAXIMUM

When you meet your out-of-pocket maximum, you will have no additional cost-share during the remainder of your benefit period. Copays, co-insurance and deductibles count toward out-of-pocket maximum.

PREVENTIVE CARE

Unlike diagnostic care which is used to find the cause of existing illnesses, preventive care helps protect you from getting sick. The range of preventive care services covered at no cost share when provided in-network are designed to meet the requirements of federal and state law. Exclusions and limitations may apply. Check your medical policy for details.

MEDICAL PLAN—PPO OPTION #1

CARRIER	Anthem Blue Cross Blue Shield	
PLAN TYPE	Blue Access 2023 PPO Option 20 with Rx T2	
	NETWORK	NON-NETWORK
DEDUCTIBLE	\$5,000 Ind / \$10,000 Fam	\$15,000 Ind / \$30,000 Fam
TYPE	Embedded	Embedded
CO-INSURANCE	100%	70/30%
OUT-OF-POCKET WITH DEDUCTIBLE & CO-PAYS	\$7,350 Ind / \$14,700 Fam	\$22,050 Ind / \$44,100 Fam
PHYSICIAN		
OFFICE VISITS	\$30 Co-Pay - PCP	Ded. & Co-Ins.
PREVENTIVE CARE	\$60 Co-Pay - Specialist Covered in Full	Ded. & Co-Ins.
FACILITY		
PROFESSIONAL SERVICES	100% after Ded.	Ded. & Co-Ins.
INPATIENT HOSPITAL	100% after Ded.	Ded. & Co-Ins.
OUTPATIENT FACILITY	100% after Ded.	Ded. & Co-Ins.
EMERGENCY ROOM	\$400 Co-Pay	Covered as In-Network
URGENT CARE	\$75 Co-Pay	Ded. & Co-Ins.
PRESCRIPTION DRUGS		
RETAIL	Level 1 Provider: Tier (1) \$10 (2) \$40 (3) \$70 (4) 25% (\$350 max) Level 2 Provider Tier (1) \$20 (2) \$50 (3) \$80 (4) 25% (\$450 max)	50% Co-Ins. Ded. Does not apply
MAIL ORDER	Tier 1: \$25 Tier 2: \$120 Tier 3: \$210 90 day mail order. Tier 4: 25% (\$350 max) 30 day mail order	Not Covered
LIFETIME MAXIMUM PER INDIVIDUAL	Unlimited	
BENEFIT PERIOD	Calendar Year	

Disclaimer

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MEDICAL PLAN—PPO OPTION #2

CARRIER	Anthem Blue Cross Blue Shield	
PLAN TYPE	Blue Access 2023 PPO Option 21 Rx-T4	
	NETWORK	NON-NETWORK
DEDUCTIBLE	\$6,000 Ind / \$12,000 Fam	\$18,000 Ind / \$36,000 Fam
TYPE	Embedded	Embedded
CO-INSURANCE	100%	70/30%
OUT-OF-POCKET WITH DEDUCTIBLE & CO-PHYSICIAN	\$7,350 Ind / \$14,700 Fam	\$22,050 Ind / \$44,100 Fam
OFFICE VISITS	\$30 Co-Pay - PCP \$60 Co-Pay - Specialist	Ded. & Co-Ins.
PREVENTIVE CARE	Covered in Full	Ded. & Co-Ins.
FACILITY		
PROFESSIONAL SERVICES	100% after Ded.	Ded. & Co-Ins.
INPATIENT HOSPITAL	100% after Ded.	Ded. & Co-Ins.
OUTPATIENT FACILITY	100% after Ded.	Ded. & Co-Ins.
EMERGENCY ROOM	\$400 Co-Pay May also be subject to Ded.	Covered as Network Benefit
URGENT CARE	\$75 Co-Pay May also be subject to Ded.	Ded. & Co-Ins.
PRESCRIPTION DRUGS		
RETAIL	Level 1 Provider Tier (1) \$15 (2) \$50 (3) \$90 (4) 25% (\$350 max) Level 2 Provider Tier (1) \$25 (2) \$60 (3) \$100 (4) 25% (\$450 max)	50% Co-Ins.
MAIL ORDER	Tier 1: \$38 Tier 2: \$150 Tier 3: \$270 90 day mail order Tier 4: 25% (350 max) 30 day mail order	Not Covered
LIFETIME MAXIMUM PER INDIVIDUAL	Unlimited	
BENEFIT PERIOD	Calendar Year	
PRE-EXISTING CONDITION CLAUSE	None	

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Your Rx Choice Tiered Network

Many choices and great coverage.
Here's how it works.

We've created a network of pharmacies to give you lots of choices and flexibility when you fill prescriptions. The Rx Choice Tiered Network operated by our pharmacy benefits manager, Express Scripts, includes many popular grocery chains, stores and independent drugstores to choose from.

Which pharmacies are in the network?

Consumers will pay a lower out-of-pocket cost when they use a level 1 pharmacy, such as these national chains:

- Albertsons/Safeway
- CVS
- Giant Eagle
- Kroger
- Hannaford/Ahold
- Walmart

Consumers will pay more out of pocket if they use a level 2 pharmacy, such as these national chains:

- Rite Aid
- Walgreens
- Sam's Club
- Costco

What's the bottom line?

You can save on out-of-pocket costs if you fill your prescription at a Level 1 pharmacy. If you've been using a Level 2 pharmacy, you can keep using it and pay the extra cost, or you can switch to a Level 1 pharmacy and save money.

Whether you choose Level 1 or Level 2, the Rx Choice Tiered Network still gives you many choices to fill your prescriptions. Combined, the two levels include more than 70,000 pharmacies around the country.

Want to know which level your pharmacy is on?

You can find out which level your pharmacy is on by going to anthem.com. Choose **Manage Your Prescriptions** on the homepage, and after logging in, select **Locate a Pharmacy** under *Pharmacy Benefits* for a list of pharmacies and the level they're on.

If you aren't registered on the website, you can find pharmacies by city and state or ZIP code in our online tool on anthem.com without logging in. Just choose **Find a Doctor** in the homepage menu. You can also view printed pharmacy listings at anthem.com/pharmacyinformation/rxnetworks.html.

Questions?

To get the most from your prescription drug plan, call us at the Member Services number on your ID card.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE[®] Managed Care, Inc. (RIT), Healthy Alliance[®] Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Services provided by IngenioRx, Inc. In Texas, services provided by Ingenio, Inc.

IngenioRx, Inc. will become CarelonRx on January 1, 2023.

Say hi to Sydney

Anthem's new app is simple, smart — and all about you

With Sydney, you can find everything you need to know about your Anthem benefits — personalized and all in one place. Sydney makes it easier to get things done, so you can spend more time focused on your health.

Get started with Sydney
Download the app today!



Simple

Ready for you to use quickly, easily, seamlessly — with one-click access to benefits info, Member Services, wellness resources and more.

Smart

Sydney acts like a personal health guide, answering your questions and connecting you to the right resources at the right time. And you can use the chatbot to get answers quickly.

Personal

Get alerts, reminders and tips directly from Sydney. Get doctor suggestions based on your needs. The more you use it, the more Sydney can help you stay healthy and save money.

With just one click, you can:

- Find care and check costs
- Check all benefits
- See claims
- Get answers even faster with our chatbot
- View and use digital ID cards

Already using one of our apps?

It's easy to make the switch. Simply download the Sydney app and log in with your Anthem username and password.

At home or on the go, doctors and mental health professionals are here for you.

Using LiveHealth Online, you can have a private video visit on your smartphone, tablet or computer.



When you're not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you're feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.

On LiveHealth Online, you can:

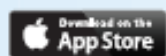
- **See a board-certified doctor 24/7.** You don't need an appointment to see a doctor. They're always available to assess your condition and send a prescription to the pharmacy you choose, if needed.¹ It's a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection or another common health issue.
- **Visit a licensed therapist in four days or less.**² Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more. Schedule your appointment online or call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.
- **Consult a board-certified psychiatrist within two weeks.**³ If you're over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.

You've got access to affordable and convenient care

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually \$59 or less for medical doctor visits, and a 45-minute therapy or psychiatry session usually costs the same as an office mental health visit.

Sign up for LiveHealth Online today – it's quick and easy

Go to livehealthonline.com or download the app and register on your phone or tablet.



Save money on health tests and procedures

SmartShopper helps you find the best value for high-quality care

We understand that medical procedures can be costly and can sometimes seem unpredictable. In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go. SmartShopper makes it easy to compare cost information about common health procedures. You can even earn cash* rewards when you choose a health care provider known for high-quality outcomes.

Shop on your own or with a Personal Assistant

It's easy to use SmartShopper. Shop online at smartshopper.com or call the SmartShopper Personal Assistant Team. Your Personal Assistant will help you understand your options and schedule your appointment. You can reach a Personal Assistant by calling **1-844-328-1582** Monday to Thursday, 8 a.m. to 8 p.m. Eastern and Friday 8 a.m. to 6 p.m. Eastern.

SmartShopper is easy to use

- 1 When your health care provider suggests a test or procedure, visit smartshopper.com or call the SmartShopper Personal Assistant Team at **1-844-328-1582**.
- 2 Choose where you would like to have your test or procedure. All of the SmartShopper options are in your plan's network.
- 3 After Anthem pays your claim, SmartShopper will mail you a reward check. Your check should arrive in about six weeks.

We are happy to offer you SmartShopper as part of your Anthem benefit plan. It's one more way that we can help you to save money and receive high-quality health care. To sign up, go to smartshopper.com or call the Personal Assistant Team at **1-844-328-1582**, Monday to Thursday, 8 a.m. to 8 p.m. Eastern and Friday 8 a.m. to 6 p.m. Eastern.



Earn cash rewards for choosing health care providers known for high-quality, lower-cost care.

Sample procedures and rewards

Test or procedure	Reward up to:
ACL repair by arthroscopy	\$250
Colonoscopy	\$250
Mammogram	\$50
Ultrasound	\$50
Physical therapy	\$150

For a full list of procedures and rewards, call the Personal Assistant team at **1-844-328-1582** or visit smartshopper.com.



SmartShopper®

* Reward payments may be taxable.

The SmartShopper program is provided by Sapphire Digital an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program. Rewards are for select procedures only and reward payments may be taxable.

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GOOD HEALTH IS WORTH IT

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

The more activities you complete, the greater your reward.

Your whole health matters, and we want to reward you for taking care of it. 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 Wellbeing Solutions activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers or an account deposit depending on what your employer has chosen for rewards. You choose the activities you'd like to complete to receive the maximum of \$200 in rewards. Don't wait, use your Sydney App or Anthem.com and go to *My Health Dashboard*, select *My Rewards* to learn more.

Activity type	Activities	Amount
 Preventive care measures How you earn: Receive your reward when claims are processed	Complete an annual preventive wellness exam or well woman exam with your doctor	\$25
	Get an annual cholesterol test ¹	\$20
	Complete a colorectal cancer screening (45 years and older)	\$25
	Complete a routine mammogram (women 40 to 74)	\$25
	Have an annual eye exam ²	\$25
	Get an annual flu shot	\$20
 Condition management programs How you earn: Reach certain benchmarks or complete a program	ConditionCare program: Work one-on-one with your health coach for a chronic condition and earn rewards for participating in and completing the program ³	Up to \$50 (\$20 participation/\$30 completion)
	Future Moms program: Moms-to-be can receive support from a registered nurse and earn rewards for completing initial, interim, and postpartum assessments ⁴	Up to \$40 (\$20 initial/\$10 interim/\$10 postpartum assessments)
	Wellbeing Coach Telephonic – Weight Management Program: Receive one-on-one support and lifestyle coaching for weight management. Complete your goal to earn a reward ⁵	\$25
	Wellbeing Coach Telephonic – Tobacco Cessation Program: Receive one-on-one support and lifestyle coaching for tobacco cessation. Complete your goal to earn a reward ⁶	\$25
 Digital Wellness activities How you earn: Complete activities in the Sydney Health SM app or on anthem.com	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, physical activity, and more	Up to \$25 (\$5 per action plan)
	Track your steps	Up to \$60 (\$2 per 50,000 steps tracked)
	Complete Well-being Coach Digital daily mission check-ins ⁷	Up to \$20 (\$4 per milestone)
	Update your contact information	\$10



Well-being Coach can help you meet your goals

Well-being Coach offers multiple options to help you meet your health goals. Our digital coaching app offers personalized 24/7 support on the go. Well-being Coach combines smart technology and proven behavioral therapy techniques to help you maintain a healthy weight, quit tobacco, and improve your nutrition, activity, mindfulness and sleep. Well-being Coach is powered by Lark and accessible from the Sydney Health app.

If you prefer a helping hand and would like additional support meeting your health goals for weight management and tobacco cessation, Well-being Coach gives you access to a certified health coach by phone. You and your health coach will identify healthy habits and develop custom action plans to achieve your health goals. No matter how you connect, you can earn rewards with Well-being Coach.

How to redeem your rewards

When you're ready to redeem your rewards, go to [anthem.com](https://www.anthem.com) or open the Sydney Health app. Then go to *My Health Dashboard*, select **Redeem Rewards**, and use your rewards credit toward an electronic gift card.

You choose from popular retailers including MasterCard, Amazon, Bed Bath & Beyond, Gap (all brands), Staples, Target, The Home Depot, and TJ Maxx. The minimum gift card amount is set by each individual retailer.

Log on to [anthem.com](https://www.anthem.com) or open the Sydney Health app anytime to explore the electronic gift card options available to you.

If you'd like more information about any of the Wellbeing Solutions activities, call the Member Services number on the back of your ID card

1 Annual cholesterol test eligibility: men 35 years and older, women 40 years and older with a full cholesterol (Lipid) panel

2 Routine Annual eye exam reward is available if employer provides vision coverage through Anthem.

3 Adult members identified as moderate or high risk are eligible for ConditionCare and may receive a reward for participation in 1 of 5 ConditionCare programs and completion for 1 of 5 ConditionCare programs: (Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease (CAD), Asthma, Diabetes, and Congestive Heart Failure (CHF).

4 Future Moms assessments completion dates: Initial assessment must be completed by day 97; Interim assessment must be completed by 1 day prior to delivery; Postpartum Assessment must be completed by 56 days after delivery.

5 Well-being Coach Weight Management program (telephonic) is available for members who are identified as high risk based on a BMI of 30 or higher.

6 Well-being Coach Tobacco Cessation program (telephonic) is available for members who are identified as high risk based on any tobacco usage.

7 Members may earn rewards for completing quarterly Well-being Coach Digital milestones while logging daily mission check-in activities on the digital coaching app. The digital coaching app download is available using Sydney Health or [anthem.com](https://www.anthem.com). Well-being Coach Digital is provided by Lark Health.

All preventive care activities are claims-based. Medical waivers apply to all claim-based activities.

Rewards eligibility applies to only employees and their spouse/domestic partner. Members must be active on the plan and activity must take place during the plan effective year. It may take a little time once you complete a wellness activity before you see the reward amount in your account.

Subscriber and spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, are verified by an Anthem claim. Anthem claims are required for claims-based activity rewards and may take up to 60 days to adjudicate.

Product availability may vary. The reward amount redeemed may be considered income to you and/or your spouse/domestic partner and subject to state and federal taxes in the tax year it is paid. You and/or your spouse/domestic partner should consult a tax expert with any question regarding tax obligations.

The list of retailers available for electronic gift card rewards redemption is subject to change. Open the Sydney Health app or log on to [anthem.com](https://www.anthem.com) or to explore the electronic gift card options available to you.

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VOLUNTARY DENTAL PLAN

	Dental Care Plus	
	Network	Non-Network
DEDUCTIBLE	\$50 / \$150	\$50 / \$150
PREVENTIVE (Deductible waived)	100%	100%
BASIC	90%	90%
MAJOR	60%	60%
DENTAL SERVICES		
X-RAYS	Preventive / Basic	
ENDODONTICS	Major	
PERIODONTICS	Major	
ANNUAL MAXIMUM	\$1,000	
CHILD ORTHODONTIA	50%	50%
ORTHO. LIFETIME MAXIMUM	\$1,000	
WAITING PERIODS	None	
BENEFIT PERIOD	Calendar Year	
CLAIMS PAYMENT BASIS	Fee Schedule	90th UCR

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VOLUNTARY VISION PLAN

	EyeMed	
	Network	Non-Network
EXAMINATIONS	\$10 Co-Pay	Up to \$35
FREQUENCY	12 Months	
LENSES		
FREQUENCY	12 Months	
SINGLE VISION	\$25 Co-Pay	Up to \$25
BIFOCAL	\$25 Co-Pay	Up to \$40
TRIFOCAL	\$25 Co-Pay	Up to \$60
PROGRESSIVE	\$25 Co-Pay, 80% of charge less \$55 allowance	Up to \$40
FRAMES	\$100 Allowance 20% off balance	Up to \$40
FREQUENCY	24 Months	
CONTACT LENSES		
FREQUENCY	12 Months	
ELECTIVE	\$115 Allowance Conventional - 15% off balance	Up to \$81
NON-ELECTIVE	Covered in Full	Up to \$200
LASER CORRECTION SURGERY	Discount	

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Group Basic Life Coverage

Executive Class Life/AD&D Employer Paid	
Benefit: Eligible class are automatically enrolled in term life and	\$50,000
Accelerated Death Provision:	75%
Reduction Schedule: Benefit amount reduces based on age.	Reduces 35% at Age 65 Additional 15% at Age 70

All Other Employees Life/AD&D Employer Paid	
Benefit: Eligible class are automatically enrolled in term life and	\$25,000
Accelerated Death Provision: One time benefit should you become terminally ill.	75%
Reduction Schedule: Benefit amount reduces based on age.	Reduces 35% at Age 65 Additional 15% at Age 70

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ADDITIONAL BENEFITS

Voluntary Accident—Employee Paid: ***see SunLife booklet for details***

- ♦ Pays a fixed amount of benefit for off-the-job accidental injuries.
- ♦ The injury must be diagnosed by a physician in order to be eligible.

Voluntary Critical Illness— Employee Paid: ***see SunLife booklet for details***

- ♦ Paid directly to you in the event of a Critical Illness diagnosis.
- ♦ Illness must be diagnosed by a physician.

Short Term Disability – Employer Paid

Weekly Volume	60% of weekly earnings
Maximum Weekly Benefit	\$500
Waiting Periods	Accident: 1st Day Illness: 8th Day
Maximum Payment Period	26 weeks

Long Term Disability – Employer Paid

Monthly Volume	60% of monthly earnings
Maximum Monthly Benefit	\$3,000
Waiting Periods	180 Days
Maximum Payment Period	Later of Age 65 or Social Security Normal Retirement Age

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VOLUNTARY LIFE/AD&D

EMPLOYEE BENEFIT	\$10,000 to \$150,000 Limited to 5 times your annual salary
SPOUSE BENEFIT	\$5,000 to \$75,000 Limited to 50% of Employee amount
CHILDREN BENEFIT	Age 14 Days to 6 Months: \$1,000 6 Months to age 19 (to age 25 if full - time student): \$5,000
ACCELERATED DEATH PROVISION	75%
REDUCTION SCHEDULE	67% at age 70 34% at age 75
PORTABILITY	Included

Can I enroll in the Voluntary Life plan?

Yes, an employee may elect between \$10,000 and \$150,000 of coverage

- ◇ Maximum benefit election of \$150,000 (limited to 5 times your annual salary)

Can I enroll my Spouse?

Yes, if your spouse is currently enrolled in coverage. Spouses can elect between \$5,000 and \$75,000 of coverage.

- ◇ Spouse can elect up to 50% of the Employee's Life Insurance amount
- ◇ Maximum benefit election of \$75,000

Are Children Eligible?

- ◇ Yes, either \$1,000, \$5,000 or maximum benefit election of \$10,000.

- ◆ **You or your Spouse may elect or increase insurance coverage equal to 1 benefit level on a guaranteed acceptance basis during your company's defined annual open enrollment period, provided that you or your Spouse have not been previously declined, withdrawn, or pending for coverage.**




Disclaimer

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The resources you need to meet life's challenges



EmployeeConnectSM offers professional, confidential services to help you and your loved ones improve your quality of life.

 In-person guidance	 Unlimited 24/7 assistance	 Online resources
<p>Some matters are best resolved by meeting with a professional in person. With <i>EmployeeConnectSM</i>, you and your family get:</p> <ul style="list-style-type: none"> ▪ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year) ▪ In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings 	<p>You and your family can access the following services anytime — online, on the mobile app or with a toll-free call:</p> <ul style="list-style-type: none"> ▪ Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more ▪ Legal information and referrals for family law, estate planning, consumer and civil law ▪ Financial guidance on household budgeting and short- and long-term planning 	<p><i>EmployeeConnectSM</i> offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the <i>GuidanceNowSM</i> mobile app. You'll find:</p> <ul style="list-style-type: none"> ▪ Articles and tutorials ▪ Videos ▪ Interactive tools, including financial calculators, budgeting worksheets and more

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- Visit GuidanceResources.com (username: LFGSupport ▪ password: LFGSupport1)
- Download the *GuidanceNowSM* mobile app
- Call 888-628-4824

LINCOLN FINANCIAL WILL PREPARATION



LifeKeys® services

EstateGuidance® —
step-by-step online instructions to:

- Name an executor to manage your estate
- Choose a guardian for your children
- Specify wishes for your property
- Provide funeral and burial instructions

GuidanceResources® —
online access to information on:

- Law and regulations
- Money and investing
- Family and relationships
- Health and wellness
- Work and education
- Leisure and home

Identity theft resources —
online information to help you:

- Spot the warning signs
- Protect your cell phone, computer, and tax records from fraud
- Repair your credit if you become a victim
- Access credit reporting bureaus, the ID Theft Resource Center, and other essential resources

Support resources for your beneficiaries



Because life doesn't always go as planned.

No matter how well you plan your life, you can be sure a few unforeseen challenges will arise. When they do, it's reassuring to know that help and support are close at hand — thanks to *LifeKeys®* services from Lincoln Financial Group. If you are enrolled in life and/or AD&D insurance, this program provides access to a wide array of services to help you and your loved ones through life's ups and downs — and prepare you for whatever lies ahead.

LifeKeys® services include:

Online will preparation

Having a will is important because it allows you to designate who will receive your property and assets when you die. Without one, your state determines how your estate is distributed. EstateGuidance® will preparation is a quick and easy way to create and execute a will.

Information on important life matters

You have access to GuidanceResources® Online, where you'll find articles, tutorials, videos, and "Ask the Expert" advice on a wide range of topics — including legal, financial, family, and career. It's a way to stay "in the know" on important matters that impact both your personal and professional life.

Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. *LifeKeys* includes an online resource for the information you need to recognize and prevent identity theft — and restore your good name.

Guidance and support for your beneficiaries

The *LifeKeys* comprehensive program offers resources to help your loved ones address a range of common concerns. Services include grief counseling, advice on financial and legal matters, and help coping with the occasional challenges of day-to-day life.

See the other side for important services for your beneficiaries. >

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Member Perks

Visit <https://mbperks.com>

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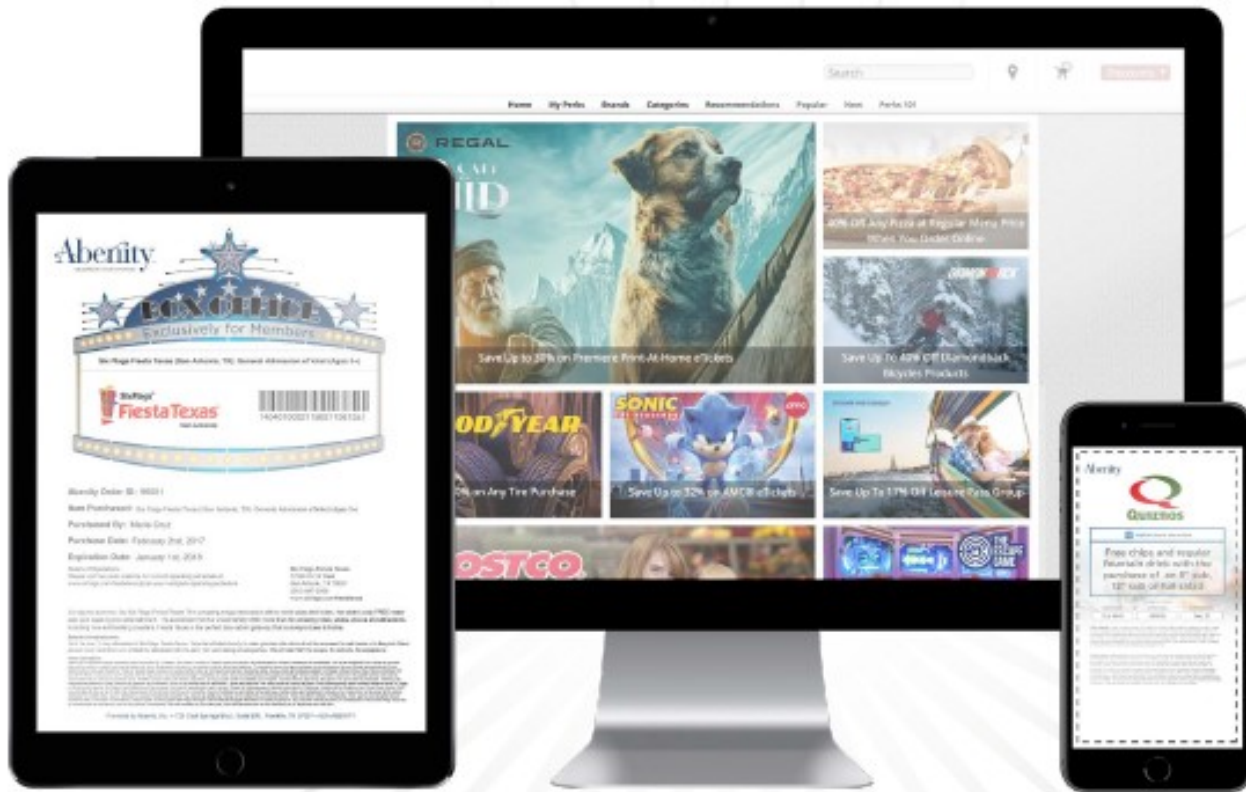


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REQUIRED NOTIFICATIONS

Annual Medicare Notification:

Blue Access 2023 PPO Option 20 with Rx T2

Blue Access 2023 PPO Option 21 with Rx T4

This plan is creditable

- ◆ Homefull has determined that the prescription drug coverage offered by the Anthem plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

Children's Health Insurance Program (CHIP)

- ◆ If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

Participating states include:

- ◆ Indiana, Kentucky, Pennsylvania and others

Women's Health and Cancer Rights Act (WHCRA) Enrollment Notice

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the WHCRA of 1998. For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply: [insert deductibles and coinsurance applicable to these benefits].

If you would like more information on WHCRA benefits, call your plan administrator.

ADDITIONAL SERVICES

MB ADVOCATES TEAM

If you have a question or issue come up with one of your benefits, call the appropriate carrier using the phone number provided on the back of your identification card. If your initial contact with the carrier does not reach a desired resolution, contact our MB Advocates Team. Our dedicated problem-solvers and experienced advocates are here to assist you when issues arise with claims, billing or benefits.

Monday-Friday, 8am-5pm

Phone: 937.260.4300 or 877.635.5372

Fax: 937.499.1160

Email: mbadvocates@mcgohanbrabender.com

RetireMED@iQ

RetireMED@iQ is an independent health plan advisory service specializing in both Medicare and the Health Insurance Marketplace. Their services are provided **at no cost** and include:

- Trusted guidance to their ideal health plan
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INDIVIDUAL COVERAGE

Needing coverage for individuals such as dependents, students, early retirees, unemployed or self-employed individuals, etc.? Our position has always been to help customers make good benefit decisions. In light of all the changes in the individual market we've decided to partner with experts in this area. Please go to the MB website, www.mcgohanbrabender.com, click on the Services Menu and "individual Medical and RetireMed iQ," then click on 'request ticket' in the individual section. Doing so will submit your inquiry to Cornerstone Broker Insurance Services, allowing them to contact you directly to provide assistance.

PRESCRIPTIONS

Search for the cheapest price for your generic drugs at www.goodrx.com

