



Open Enrollment

Presented by: John Jackson

Enrollment Contact



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Disclaimer

This presentation is a summary and explanation of your benefits.

Please refer to your group benefit contract and benefit booklet for the complete terms, conditions, and exclusions of the group benefit program.

If there are any discrepancies between the information presented in the following slides and the Benefit Contracts, Summary of Benefits and Coverage, and/or Benefit Summaries, the Benefit Contracts, Summary of Benefits and Coverage, and/or Benefit Summaries shall prevail.

Today's Agenda

- Explanation of Longbridge Financials' benefits package to help you make a well-educated decision.
 - **Plan Year: September 1, 2023 – August 31, 2024**
- Provide resources to help you become an educated consumer of your benefits and the costs associated with your health care.
- *List key dates for your election period*
 - **Enrollment Election Period: July 17th –August 4th**
- How to make and/or change elections
- Answer any questions you may have

2022-2023 Group Insurance Benefits

NEW CARRIER! Medical	Dental
NEW CARRIER! Vision	Life & Voluntary Life
Voluntary Short Term Disability	Voluntary Long Term Disability
ASPCA Pet Insurance	Accident
Critical Illness	Hospital Indemnity
MetLife Legal	NEW PLAN! CHUBB Life and LTC





Medical

Comparison of Medical Insurance



Coverage	Kaiser – \$1,000 Hybrid (DHMO)	Kaiser – \$2,000 HDHP (HSA)	Kaiser – \$4,500 HDHP (HSA)	Kaiser Permanente *Hawaii Plan
Deductible & Out of Pocket Max – Based on Plan Year				Based on Calendar Year
Deductible Single/Family	\$1,000 single / \$2,000 family	\$2,000 single / \$4,000 family	\$4,500 single / \$9,000 family	N/A
Co-Insurance	30%	N/A	40%	N/A
Out of Pocket Maximum	\$3,000 single / \$6,000 family	\$3,500 single / \$7,000 family	\$6,500 single / \$13,000 family	\$2,000 single / \$4,000 family
Office Visits				
Preventive Care	Covered in Full			
Primary Care / Specialist	\$30 Copay / \$30 Copay	\$30/\$50 copay, after plan deductible	Covered at 60%, subject to deductible	\$20 Copay / \$20 Copay
Urgent Care	\$30 Copay	\$30 Copay, after plan deductible	Covered at 60%, subject to deductible	\$20 Copay
Telehealth	No Charge	No Charge, after plan deductible	No Charge, after plan deductible	No Charge
Ground Ambulance	\$150 per trip, after plan deductible	\$100 per trip, after plan deductible	Covered at 60%, subject to deductible	Covered at 80%
Emergency Room	Covered at 70%, subject to deductible	\$100 Copay per visit, after deductible	Covered at 60%, subject to deductible	\$100 Copay
Inpatient & Outpatient Services				
Inpatient Hospitalization	Covered at 70%, subject to deductible	\$250 Copay per visit, after deductible	Covered at 60%, subject to deductible	\$250 Copay
Outpatient Surgical	Covered at 70%, subject to deductible	\$150 Copay per visit, after deductible	Covered at 60%, subject to deductible	\$75 Copay
Infertility Coverage	50% Coinsurance	Not Covered	Not Covered	Not Covered
Prescription Drug Coverage				
RX Deductible	None	Subject to Deductible	Subject to Deductible	None
Generic	\$10 Copay	\$10 Copay	30% , not to exceed \$50	\$3 Copay
Brand	\$30 Copay	\$30 Copay	40%, not to exceed \$100	\$10 Copay
Non-Formulary	20% not to exceed \$250	20% coinsurance, not to exceed \$250	40%, not to exceed \$250	\$45 Copay

Health Savings Account (HSA)

Who is Eligible?

To set-up an HSA and contribute funds, you **must be covered by a qualified high deductible health plan (HDHP)**.

Contributing To an HSA

You have ownership over your own account. You, your employer or a family member may contribute money to the HSA (either lump sum payment or through payroll deductions). **Funds roll-over year to year.**

What is an HSA Account?

An HSA allows you to pay for current and future **qualified medical expenses** on a tax-favored basis. HSA contributions do not expire and **can be invested** and used as a retirement/brokerage tool.

HSA's offer triple
tax savings



Pre-tax payroll
contributions



Income tax-free payments for
qualified medical expenses



Income tax-free growth from
interest or any investment earnings

Optum Bank®

IRS Annual Health Savings Account (HSA) Contribution Limits

YEAR	INDIVIDUAL	FAMILY	CATCH-UP Contributions (Age 55+)
2023	\$3,850	\$7,750	\$1,000
2024	\$4,150	\$8,300	\$1,000

Qualified Medical Expenses

The money in the account can be used to pay for “qualified medical expenses” for yourself, your spouse, or your tax qualified dependent children *(even if spouse and children are not covered by your High Deductible Health Plan)*

- Deductible
- Co-Pays and Coinsurance
- Dental
- Eye Care
- Over-the-counter medications

Any amounts used for other purposes (not qualified) are taxable as income and subject to an additional 20% tax penalty (until age 65, death or disability)

***Please note:** Once you sign up for Medicare (even Medicare Part A), you no longer can make HSA contributions. Any HSA funds you have in your account, you can use. You just cannot make any future contributions.



Flexible Spending Account (FSA)

General Purpose Health Care FSA

May contribute up to \$2,850 per year
Can rollover up to \$570 annually

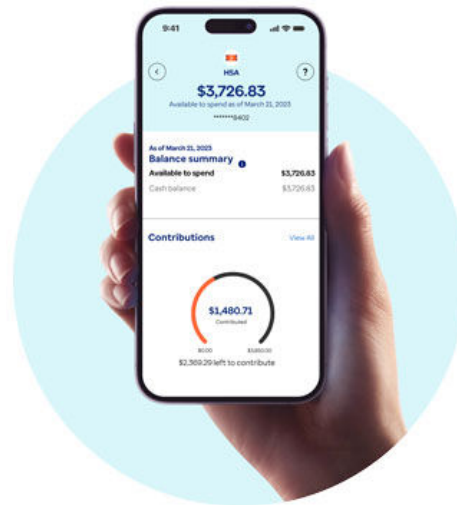
Dependent Care FSA

Dependent Care max is \$5,000 per year

***Plan Year: 9/1/2023 – 8/31/2024**

As of 9/1/2023, the FSA plan year will align with all other benefits.

Optum Bank®



Sign in to your account at optumfinancial.com or use our mobile app to:

- Check your balance
- Submit a claim
- Monitor payments
- Receive messages
- Submit receipts

How To Be A Better Healthcare Consumer



TELEMEDICINE



RX MAIL
ORDER



MOBILE APP



CHILD HEALTH
PLUS (CHIP)



CHARITY CARE

Telemedicine

Get care from the comfort of home



- If your primary care doctor is not available
- Instead of going to the ER or an Urgent Care (for a non-emergency issue)
- Prescription refills (cannot be used for controlled substance / medications)
- Available 24 / 7 / 365



Minor Medical Virtual Care (Adults & Children)

- | | |
|---------------------|----------------------------------|
| • Acne | • Nausea |
| • Allergies | • Pink Eye |
| • Asthma/Bronchitis | • Rashes |
| • Cold & Flu | • Respiratory Infections |
| • Constipation | • Shingles |
| • Diarrhea | • Sinus Infections |
| • Earaches | • Skin Infections |
| • Fever | • Sore Throats |
| • Headaches | • Urinary Tract Infections (UTI) |
| • Infections | |
| • Insect Bites | |

Telemedicine



E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.



Phone appointment

Schedule an appointment to talk with a Kaiser Permanente clinician over the phone – just like an in-person visit.^{1,2}



Email

Message your doctor's office with nonurgent questions anytime through your kp.org account.¹



Video visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.^{1,2}



Mail-order pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.³

Ready to make an appointment?

Go Online:

Sign in to kp.org or use the Kaiser Permanente app.

Call us 24/7/365

California

- Northern California: **650-358-7015** (TTY 711)
- Southern California: **1-833-574-2273** (TTY 711)

Hawaii

- Oahu: **808-432-2000** (TTY 711)
- Maui: **808-243-6000** (TTY 711)
- Hawaii Island: **808-34-4400** (TTY 711)
- Kauai: **808-246-5600** (TTY 711)



Health Benefits App

Manage your care online

See how easy it is to stay on top of your care. When you register at **kp.org**, you get the most out of your membership – and can manage your health anytime, anywhere.¹

Take charge of your care

Your connection to great health and great care is only a click away on **kp.org**. When you register for an online account, you can access many time-saving tools and tips for healthy living. Visit **kp.org** anytime, anywhere, to:

- View most lab test results
- Refill most prescriptions
- Choose your doctor based on what's important to you, and change anytime
- Email your Kaiser Permanente doctor's office with nonurgent questions
- Schedule and cancel routine appointments
- Print vaccination records for school, sports, and camp
- Manage a family member's health²

Register now – it's easy

You can register online at **kp.org** or on the Kaiser Permanente mobile app. Just follow the sign-on instructions. You'll need your health/medical record number, which you can find on your Kaiser Permanente ID card.

kp.org/register
kp.org/registreseahora (en español)

Download the Kaiser Permanente app

You can also use the Kaiser Permanente mobile app to register for an online account, message your doctor's office with nonurgent questions, find doctors and locations, view upcoming appointments, and more.

Learn more about the app at:
kp.org/mobile
kp.org/movil (en español)



Use the convenient features of **My Health Manager** right from your smartphone or other mobile device.

- ▶ Email your doctor's office
- ▶ View most test results
- ▶ Schedule or cancel routine appointments
- ▶ Refill most prescriptions
- ▶ View past visits

Just download the Kaiser Permanente app at no cost from your preferred app site.



Are you registered? If you're already registered on **kp.org**, you're all set to start using your Kaiser Permanente app. If not, you'll need to go to **kp.org/registernow** to set up your account from a computer. Then use your new user ID and password to activate the app.



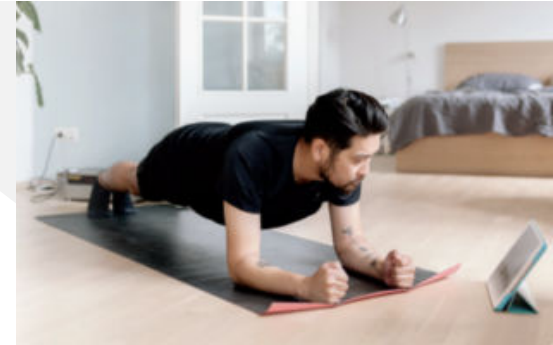
Class-Pass

Help your employees stay active from anywhere

No matter where your employees want to sweat it out, **ClassPass** has them covered.

What employees get with ClassPass

- Unlimited on-demand video workouts
 - Access to over 4,000 on-demand workouts at no cost on your phone or laptop. Video workouts include HIIT, strength training, cardio, yoga, barre, and more – all from the comfort of your own home.
- Livestreams of top-rated fitness classes
 - Reduced rates for real-time online classes from top studios and instructors from around the world. Classes include boxing, Pilates, dance, yoga, HIIT, barre, boot camp, prenatal, and more.
- In-person gym classes
 - Reduced rates for classes at some of the top gyms and fitness studios in your area. ClassPass partners with 30,000 gyms and studios around the world.



Healthy lifestyle programs can help your bottom line

Research shows companies that offer workforce health programs have:*



25% lower health plan costs



25% lower workers' compensation costs



25% lower disability insurance costs



25% reduction in employee sick leave

To get access to ClassPass, have your employees visit
kp.org/exercise

Self Care Apps

Support for emotional wellness

Try on-demand self-care apps today at no additional cost

Get help with anxiety, stress, sleep, mood, and more. Anytime you need it.

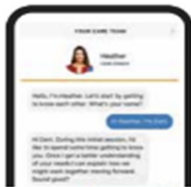
Kaiser Permanente members can explore 3 evidence-based apps:^{1,2,3}



Calm

The #1 app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



ginger

1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Ginger's text-based coaching services at no cost, no referral needed^{4,5}



myStrength[®]
by Teladoc Health

Personalized programs designed to help you:

- Set mental health goals
- Learn coping skills
- Track your progress over time
- Make positive changes



Healthy Lifestyle Programs



No matter where your employees want to sweat it out, ClassPass has them covered. We teamed up with industry leader ClassPass to make it easier for your employees to stay active from anywhere. By supporting your employees' fitness goals, you're creating a work culture that promotes more energy, less stress, and improved focus.

What your employees get with ClassPass:

► Unlimited on-demand video workouts

Access to over 4,000 on-demand workouts at no cost on their phone or laptop. Video workouts include HIIT, strength training, cardio, yoga, barre, and more – all from the comfort of their living room.

► Livestreams of top-rated fitness classes

Reduced rates for real-time online classes from top studios and instructors from around the world. Classes include boxing, Pilates, dance, yoga, HIIT, barre, boot camp, prenatal, and more.

► In-person gym classes

Reduced rates for classes at some of the top gyms and fitness studios in their area. ClassPass partners with 30,000 gyms and studios around the world.

To get access to ClassPass, have your employees visit kp.org/exercise



Healthy lifestyle programs can help your bottom line

Research shows companies that offer workforce health programs have:*



25% lower health plan costs



25% lower workers' compensation costs



25% lower disability insurance costs



25% reduction in employee sick leave

Maternity Care at Kaiser

Personalized care from a dedicated team

Your prenatal care team is there to help keep you and your baby healthy, empower and support you throughout your pregnancy, and help you have the birth experience you want. Your first step is choosing a doctor or midwife

Planning for a positive delivery day experience

Making a birth plan lets you tell us how you envision your day, so Kaiser can do our best to honor your wishes and help you have a safe, positive experience

Breastfeeding your baby for a health start in life

If you choose to nurse your baby, you'll get plenty of support from Kaiser. Board-certified lactation consultants are available to give you one-on-one support – both in the hospital and after you go home.

If you and your baby need specialized care

Learning that your pregnancy is high-risk can be scary – but many of high-risk moms-to-be have healthy pregnancies and healthy babies. Any specialty prenatal care you may need will be built into your maternity care plan.

If you're high-risk, you'll see a perinatologist who specializes in complicated pregnancies. And if your baby needs extra TLC, Kaiser's highly trained neonatal intensive care team provides specialized care for newborns with unique needs.



Support for a healthy pregnancy

We're here for you before, during, and after the birth of your baby.

Visit kp.org/classes to explore classes and programs for expecting parents – including:²

- Preparing for childbirth
- Prenatal yoga
- Breastfeeding
- Newborn care

Go to kp.org/maternity for in-depth resources for every stage of pregnancy, labor and delivery, and your baby's first few weeks at home. Come back often for articles, checklists, videos, virtual tours of our maternity wards, and more.

Employee Assistance Program (EAP)



Employees and eligible family members (spouses and dependents), can meet face-to-face with a counselor, financial planner or attorney for expert, confidential information and guidance.

- Your household is eligible for a total of five (5) sessions per calendar year, plus an additional five (5) with a covered disability claim, and no cost to you.
 - Confidential counseling
 - Stress, anxiety, and depression
 - Grief and loss
 - Substance abuse
 - Marital issues
 - Financial Information & Resources
 - Getting out of debt
 - Tax questions
 - Retirement planning
 - Estate planning
 - Legal Support
 - Divorce and family law
 - Debt & bankruptcy
 - Landlord/tenant issues
 - *Need representation? A guidance consultant will refer you to a qualified attorney in your area for a free 30-minute consultation. Any legal fees afterward reduced by 25%

Access Anytime

Call: 1-888-327-9573

TDD: 1-800-697-0353

Online: guidanceresources.com

Web ID: SYMETRA

When talking on the phone, mention
Symetra as your employer sponsor.



Confidential support, information and resources for all of life's challenges.
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EstateGuidance

A will is one of the most important legal documents you can have. It ensures that you'll control who gets your property, who will be your children's guardian, and who manages your estate when you die.

- EstateGuidance makes it easy to create a simple, customized, legally binding will by offering
 - Convenient online access to will documentation tools
 - Simple-to-follow instructions guiding you through the will generation process
 - Online support from licensed attorneys, if needed
 - The ability to make revisions at no cost

You can create a simple will for \$14.99, printing and mailing services are available for an additional fee.

*Prices may be subject to change – contact ComPsych for additional information.



To get started:

- 1 Visit www.estateguidance.com
- 2 Enter your promotional code: SYMETRA
- 3 Choose any of the options in the drop-down menu.



Pet Insurance



ASPCA Pet Insurance

**Choose the coverage you want.
Coverage includes exam fees,
diagnostics, and treatments for:**

- Accidents
- Illnesses
- Cancer
- Hereditary Conditions
- Behavioral Issues
- Dental Disease

Simple to customize:

- Pick Your Annual Limit
- Add Preventive Care
- Select Accident-Only Coverage

ASPCA PET HEALTH
INSURANCE

ASPCA Pet Insurance

HOW IT WORKS	
Covered Vet Bill	\$3,600
Annual Deductible	- \$250
Reimbursement %	x 90%
CASH BACK =	\$3,015

Submit Claims

- Online, mail, or fax

Get Reimbursed

- Reimbursement by direct deposit

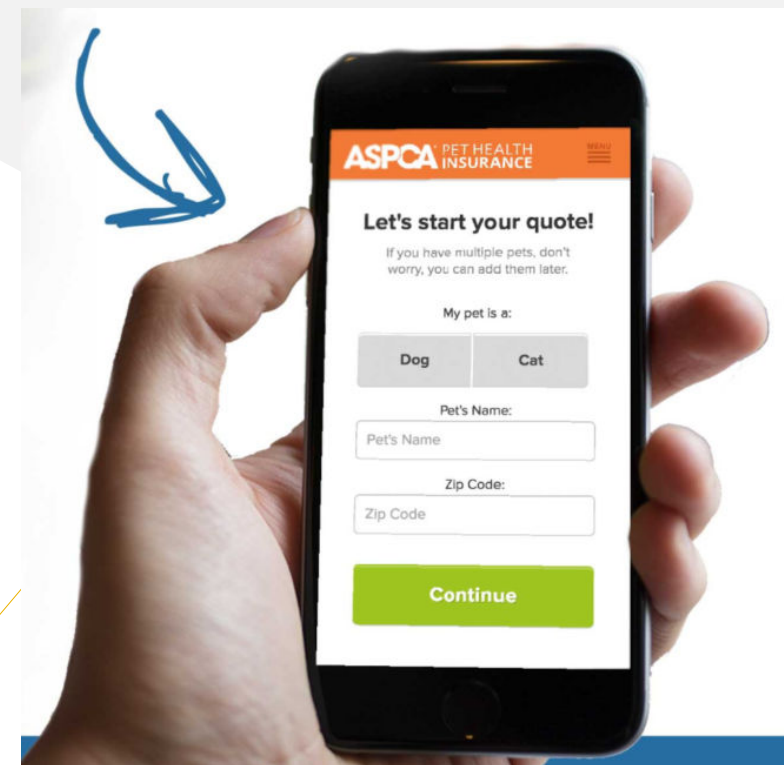


Quote & Enroll

1-877-343-5314

www.aspcapetinsurance.com/LongbridgeFinancial

Priority Code: EB22LF



Metlife Legal

For \$22.50 per month, you, your spouse, and dependents get legal assistance for some of the most frequently needed personal legal matters:

- No waiting periods
- No deductibles
- No claims forms

To learn more about your coverages and see our attorney network, create an account at **legalplans.com** or call **800.821.6400** Monday – Friday 8:00 am to 8:00 pm (ET).

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Management Services² • Identity Theft Defense 	<ul style="list-style-type: none"> • Negotiations with Creditors • Personal Bankruptcy • Promissory Notes 	<ul style="list-style-type: none"> • Tax Audit Representation • Tax Collection Defense • Triple Bureau Credit Monitoring²
Home & Real Estate	<ul style="list-style-type: none"> • Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home 	<ul style="list-style-type: none"> • Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship • Demand Letters • Divorce (20 hours) • Garnishment Defense • Guardianship • Immigration Assistance 	<ul style="list-style-type: none"> • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection • Prenuptial Agreement 	<ul style="list-style-type: none"> • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Incompetency Defense 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Vehicle & Driving	<ul style="list-style-type: none"> • Defense of Traffic Tickets³ • Driving Privileges Restoration 	<ul style="list-style-type: none"> • License Suspension Due to DUI 	<ul style="list-style-type: none"> • Repossession



Dental

Dental Insurance



Coverage	Guardian - Dental Guard Preferred
Deductible Single/Family	\$50 Single / \$150 Family
Annual Max Per Person	\$1,500 Plus Maximum Rollover
Dependent Age	26 / 26
Out of Network Coverage	Yes – fee schedule (as shown on benefits summary)
Preventive Services	
Oral exam	Covered at 100%
Cleanings	
X-Rays	
Fluoride for Children	
Basic Service	
Fillings	Covered at 80%
Root Canal	
Major Service	
Crowns	Covered at 50%
Dentures	
Orthodontia	
Orthodontia (Children and Adults)	50% up to Lifetime Maximum of \$1,500



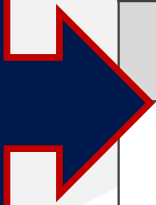
Vision

Vision Insurance



Coverage	EyeMed Vision Plan
	Insight Network
General Plan Information	
Eye Exam Copay	\$20 Copay <i>(*\$0 exam with PLUS Providers)</i>
Materials Copay	\$20 Copay
**Frames Allowance	\$130 Max Allowance + 20% off balance <i>(*\$180 Allowance + 20% off balance at PLUS Providers)</i>
**Contacts Allowance	Elective: \$130 Max Allowance + 15% off balance Medically Necessary: \$0 Copay (Covered in Full)
Frequency	
Exam Frequency	Once Every Plan Year
Lens Frequency	Once Every Plan Year
Frame Frequency	Once Every Plan Year

****You can get both frames & contacts in the same plan year with EyeMed**





Life AD&D

Group Paid Life and AD&D Insurance

- **Eligibility:** 1st of Month following Date of Hire
- **Benefit:** \$50,000
- **Conversion / Portability:** Included
- **Accidental Death & Dismemberment (AD&D):**
Equal to Life Benefit



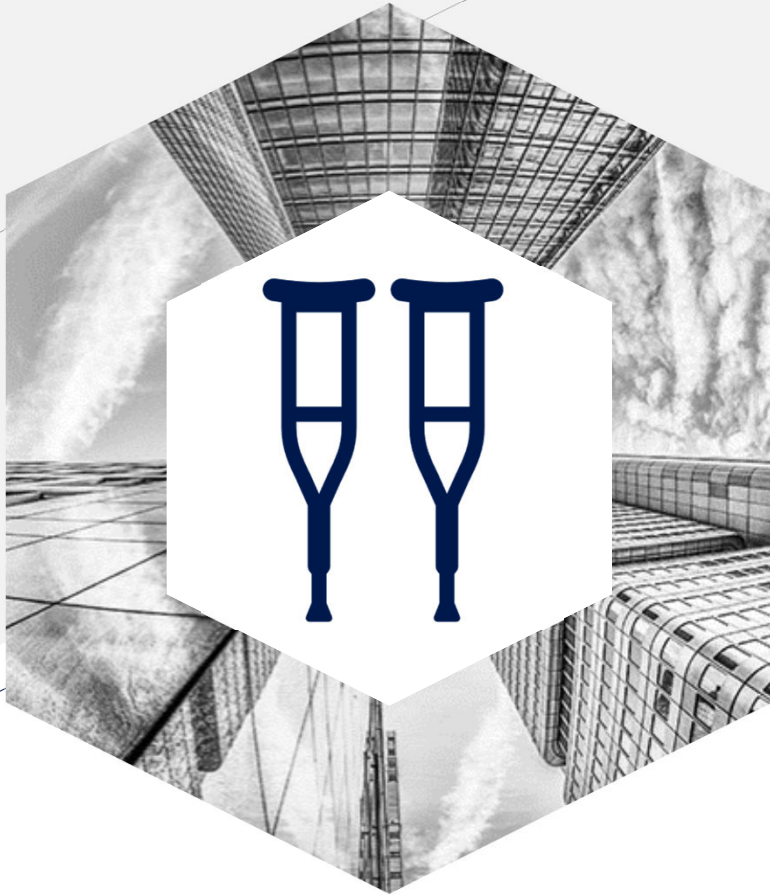


Voluntary Life and AD&D Insurance

- **Employee:** Increments of \$10k up to \$500,000
- **Spouse:** Increments of \$5k up to \$250,000 (not to exceed 50% of Employee benefit)
- **Child (up to age 26):** \$10,000
- **Guaranteed Issue Amounts:**
 - Employee: \$100,000
 - Spouse: \$30,000
 - Child(ren): \$10,000

Evidence of Insurability (EOI) Requirements:

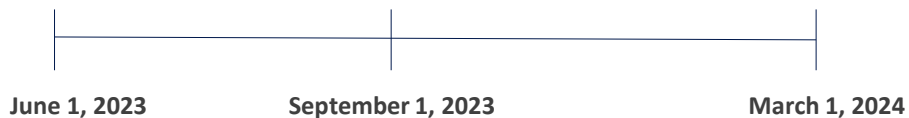
If you waived coverage during last years open enrollment, or during your new hire period, and you'd like to elect coverage for the 9/1/23 open enrollment, you are now considered a **late entrant**. Any amount elected will require an EOI submission.



Disability

Voluntary Short Term Disability Insurance

- **Maximum Weekly Benefit:** 66.67% of weekly salary up to \$1,500/week (*Reduced* by NYSDBL Coverage)
- **Waiting period:** 7 days accident / 7 days illness
- Premiums withheld post tax; benefits received tax-free
- **Maximum Number of Weeks:** 26
- **Pre-existing Condition:** 3 months / 6 months





Voluntary Long Term Disability Insurance

- **Maximum Monthly Benefit:** 60% of monthly salary up to \$5,000 max per month
- **Definition of Disability:** 24-month Own Occupation
- **Elimination Period:** 180 days
- **Maximum Number of Weeks:** SSNRA
- **Pre-existing Condition:** 3 months / 12 months



Evidence of Insurability (EOI) will be required if:
You are a late entrant



Accident Critical Illness Hospital Indemnity

Accident Insurance



PAYS BENEFITS



FILLS GAPS



OUT OF POCKET
COSTS

Accident Insurance – Highlights

- **Guaranteed Issue:** No underwriting or health questions asked
- No pre-existing condition exclusion
- On and/or Off the Job coverage
- **Fully portable:** can take the coverage with you if you no longer work for the employer

Claim Example:

Son was injured during a little league game, sustained a concussion and was kept overnight for observation. Here's how the claim payment would look as an example.

Procedure	Benefit
Ambulance ride	\$250
Emergency Room visit	\$200
Hospital admission	\$1,250
MRI	\$150
Two (2) Follow-up doctor visits	$\$75 \times 2 = \150
GRAND TOTAL	\$2,000

Critical Illness Insurance



PAYS BENEFITS FOR COVERED EMPLOYEES, SPOUSES, AND CHILDREN BASED UPON DIAGNOSED CONDITIONS.



FILLS GAPS THAT ARE PRESENT DUE TO HIGH DEDUCTIBLE HEALTH PLANS AND OTHER COMMON MEDICAL PLANS IN TODAY'S BENEFITS MARKET.

Critical Illness Description

Plan Options:

Employee Benefit: \$5,000 increments up to \$20,000

Spouse Benefit: 50% of Employee's benefit

Child: 25% of Employee's benefit

No Pre-Existing Condition Limitations

Health Screening Benefit

- If covered person undergoes or receives health screening tests (i.e. mammography, blood tests, etc.)
- **Employee/Spouse/Child:** \$50 each/year

Covered Illness	Benefit
Cancer	100%
Minor Cancer	25%
Heart Attack	100%
Stroke	100%
Coronary Artery Disease	25%
End-Stage Renal (Kidney) Disease	100%
Major Organ Failure	100%

Hospital Indemnity Insurance



SUPPLEMENTAL INSURANCE PLAN DESIGNED TO
PAY FOR THE COSTS OF A HOSPITAL ADMISSION
AND OTHER RELATED SERVICES



COVERS EMPLOYEES, SPOUSES, AND/OR
CHILD(REN) WHO ARE ADMITTED TO A HOSPITAL
OR ICU FOR A COVERED SICKNESS OR INJURY

Hospital Indemnity - Highlights

Benefits:

- Employee/Spouse: 100% of fixed benefit
- Child (up to age 26): 100% of fixed benefit

Pre-existing Condition: None

Fully portable: employee can keep product post-employment

Benefit Type	Benefit
Hospital Admission Max of 31 days per person, per calendar year	\$250 per day
Hospital Intensive Care Unit Stay Max of 31 days per person, per calendar year	\$250 per day

****Specific Conditions, Exclusions, and Limitations apply**

NEW! CHUBB Life and LTC (Lifetime Benefit Term)



LIFE INSURANCE BENEFITS LASTING A LIFETIME
AS WELL AS CASH BENEFITS PAID DIRECTLY TO
YOU WHILE YOU ARE LIVING FOR LONG TERM
CARE EXPENSES.



COVERAGE AVAILABLE FOR EMPLOYEES,
SPOUSES, AND/OR CHILD(REN)



Lifetime Benefit Term - Highlights

Guaranteed Life Insurance Premiums

- Basic Life insurance premiums are level for life
 - Issue ages are from 15 days through 70
 - Nicotine / Non-nicotine rates

Guaranteed Death Benefit

- Fully guaranteed through age 70 or for 25 years, whichever is greater
- Guaranteed paid up values are vested after 10th coverage year

Guaranteed Portability & Continuation of Coverage

- Same premium and benefits
- Coverage continues if master policy terminates



CHUBB

Lifetime Benefit Term - Features

Coverage Options

- Issuance of up to \$100,000 of coverage without any health questions
- Issuance of up to \$150,000 after answering a few health questions
- No medical exams ever required

Family Coverage

- Coverage is available for your spouse, children, and dependent grandchildren
- Spouses can elect up to \$62,500 with limited health questions.

CHUBB

Lifetime Benefit Term

Acceleration for Long Term Care

- Accelerates 4% of Death Benefit per Month for 25 Months
- LTC Benefits include Home Health Care, Assisted Living, Adult Day Care and Nursing Home Care

Initial Death Benefit	\$ 100,000
<i>1st Monthly LTC Payment</i>	\$ - 4,000 payment
Remaining Death Benefit	\$ 96,000
<i>2nd Monthly LTC Payment</i>	\$ - 4,000 payment
Remaining Death Benefit	\$ 92,000
<i>3rd Monthly LTC Payment</i>	\$ - 4,000 payment
Remaining Death Benefit	\$ 88,000

CHUBB

Lifetime Benefit Term

Long Term Care Features:

- “Chronically ill” benefit triggers
 - Failure of 2 of 6 activities of daily living
 - Sever cognitive impairment
- Filed as tax qualified coverage
- 90 day elimination period
- Guaranteed renewable
- Vested paid up life insurance values also apply to LTC benefits
- Premiums are waived for life insurance and all riders while LTC benefits are paid

Extension of Benefits for Long Term Care

Extends the Monthly LTC Benefit
for up to **50 More Months**

25 Months of Acceleration
+ 50 Months of LTC Extension
= **75 Months Total**

CHUBB

Next Steps

Open Enrollment
Kick-Off:
July 17th, 2023

Election Period:
July 17th –
August 4th

Benefits Effective:
September 1, 2023

****Every employee is required to make an election in ADP by August 4th. Since medical and vision plans are new for the upcoming year, medical, vision, FSA, and HSA elections will not roll over. If you do not make an election, you will not have coverage. All other benefits will not require a new election for the upcoming plan year.**

ADP Employee Self-Serve

Log in to your website: <https://workforcenow.adp.com>

A screenshot of the ADP Employee Self-Serve login page. The page has a light green background with a subtle pattern. At the top right, there is a language selector showing 'ENGLISH' with a dropdown arrow. The main heading is 'Welcome to ADP®'. Below it is a 'User ID' label followed by a white input field. Under the input field is a checkbox labeled 'Remember My User ID' with a blue information icon. A grey 'NEXT' button is centered below the checkbox. At the bottom of the login area is a link that says 'FORGOT YOUR USER ID?'. At the very bottom of the page, there is a link for 'New user ?' followed by a blue plus icon and the text 'CREATE ACCOUNT'.

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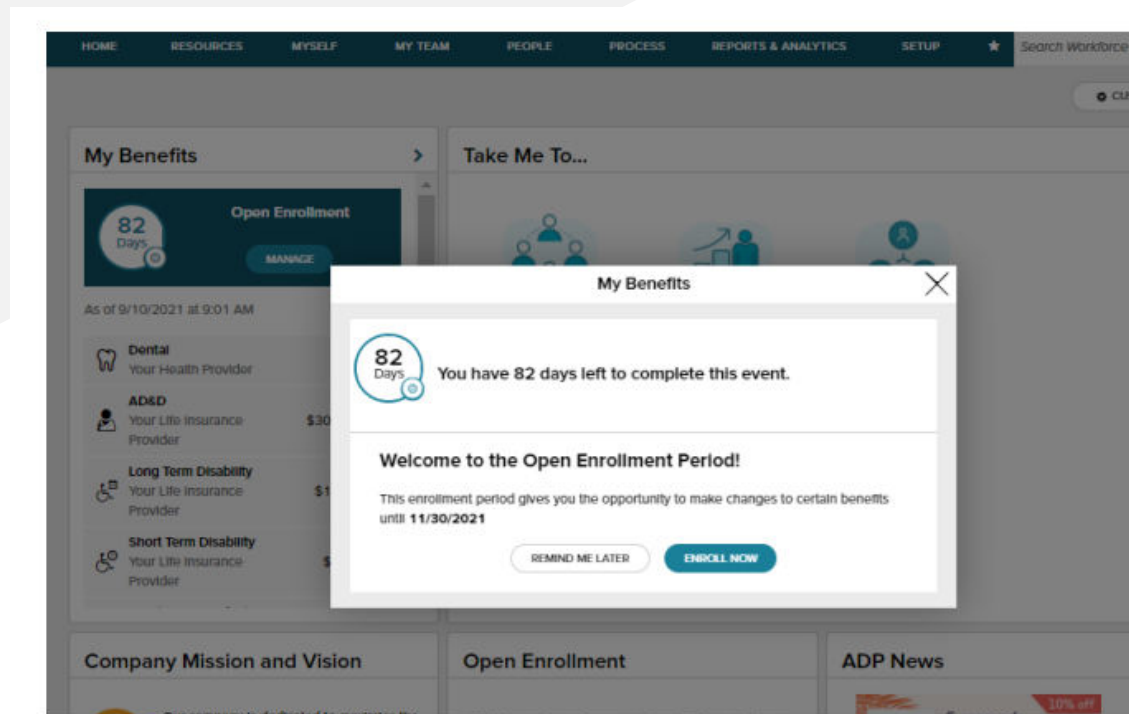
Enter your User ID and password, and then click **Sign In**

Note: If this is your first time logging in, click **Sign Up**.

If you are unsure of the registration code, please contact your HR Team.

ADP Employee Self-Serve

Upon logging in, you will be presented with a pop-up showing important information about this Open Enrollment period. You can click Enroll Now or Remind Me Later. This pop-up is displayed each time you log in during the Open Enrollment period until you complete your selections.



ADP – Plan Selections

The left side of the screen will indicate the different plan types that are available to enroll in. When you are viewing the selected plan type, all enrollment options will be displayed on the screen.

You may choose to click **Select Plan** for the desired enrollment or **Waive This Benefit**. If you choose to waive a benefit, you may be required to select a waive reason.

The screenshot displays the ADP Enrollments interface. On the left, a sidebar titled 'AVAILABLE BENEFITS' lists options: MEDICAL, DENTAL, VISION, FSA HEALTH CARE, HEALTH CARE FSA, LIMITED HEALTH ..., and EMPLOYEE LIFE. The 'MEDICAL' option is selected and highlighted. The main content area is titled 'Medical' and includes a welcome message 'Welcome to D Test' with a progress bar showing '7 days left to complete this event'. Below this, a message states 'Your company requires you to enter a reason to waive this coverage.' The first step is '1. Which plan would you prefer?'. A table lists two plans: 'Medical HDHP' and 'Medical HMO', both provided by 'Health & Welfare Provider'. The 'Medical HDHP' plan has a 'PER PAYCHECK' cost of \$20.77 and an 'EMPLOYER COST' of \$10.15. The 'Medical HMO' plan has a 'PER PAYCHECK' cost of \$5.08 and an 'EMPLOYER COST' of \$10.15. Both plans have an 'EFFECTIVE DATE' of '---'. To the right of each plan row are 'SELECT PLAN' buttons. Below the table is a 'WAIVE THIS BENEFIT' button. The second step is '2. Who do you want to cover?'. It shows three options: 'You' (selected), 'George Albright Child', and 'Katie Albright Child'. At the bottom, there are buttons for 'SAVE FOR LATER' and 'CONTINUE TO PREVIEW'. A red arrow points to the 'CONTINUE TO PREVIEW' button.

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE
Medical HDHP	Health & Welfare Provider	\$20.77	\$10.15	---
Medical HMO	Health & Welfare Provider	\$5.08	\$10.15	---

ADP – Voluntary Life Insurance

If the amount selected is over the Guarantee Issue amount, approval will be required and you will be asked to collect an **Evidence of Insurability (EOI)** and submit it to your employer. Your HR team will send you an EOI following completion of the Open Enrollment period. Full election amount will not be approved until this document is received.

EE Vol Life	Guardian Life	\$0.00	\$7.38	---	SELECTED
WAIVE THIS BENEFIT					
1. How much coverage would you like?					
<input type="text" value="\$80,000.00"/>		\$0.00 Per Pay Period			
Additional Amount					
\$80,000.00		Total Elected coverage			
<div> Over The Limit - Approval Required The additional amount of coverage is over the guarantee issue amount of \$50,000.00. The amount over the limit will be subject to the approval of the plan administrator and/or the insurance carrier.</div>					

Next, select your beneficiaries

2. Who would you like to assign as your beneficiaries?		MANAGE BENEFICIARIES
You can select as many beneficiaries as you would like as long as the total equals 100%.		
Select your Primary beneficiaries		
Alice Albright Spouse 100.00 %	Anthony Albright Child	Maggie Albright Child
		Randy Albright Child
		Joanna Anthony Child
		-100.00% (total must equal 100%)
Do you want to add Secondary beneficiaries?		
Alice Albright Spouse	Anthony Albright Child 25.00 %	Maggie Albright Child 25.00 %
		Randy Albright Child 25.00 %
		Joanna Anthony Child 25.00 %
		-100.00% (total must equal 100%)
SAVE FOR LATER		CONTINUE TO PREVIEW

ADP – Confirmation Summary

Continue through each step until all elections are complete and the **Continue to Summary** button is activated.

Review all your selections. When you have confirmed them, click **Submit Enrollment**. If you click **Save for later** instead, the enrollments will not be submitted to your HR team until you fully submit the enrollment

Employee Life

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE
Basic Employee Life	Insurance Provider	\$0.00	\$23.08	---

1. How much coverage would you like? \$0.00 Per Pay Period

2. Who would you like to assign as your beneficiaries? [MANAGE BENEFICIARIES](#)

You can select as many beneficiaries as you would like as long as the total equals 100%.

Select your Primary beneficiaries:

George Albright (0%) Kate Albright (0%) <0.00% (total must equal 100%)

Do you want to add Secondary beneficiaries?

George Albright (0%) Kate Albright (0%) <0.00% (total must equal 100%)

SAVE FOR LATER **CONTINUE TO SUMMARY**

ADP – Enrollment Complete

Please ensure you receive the confirmation note indicating your elections have been submitted.

✓ You have completed your enrollment.

You have successfully completed your D Test enrollment. Contact your administrator if you have questions.

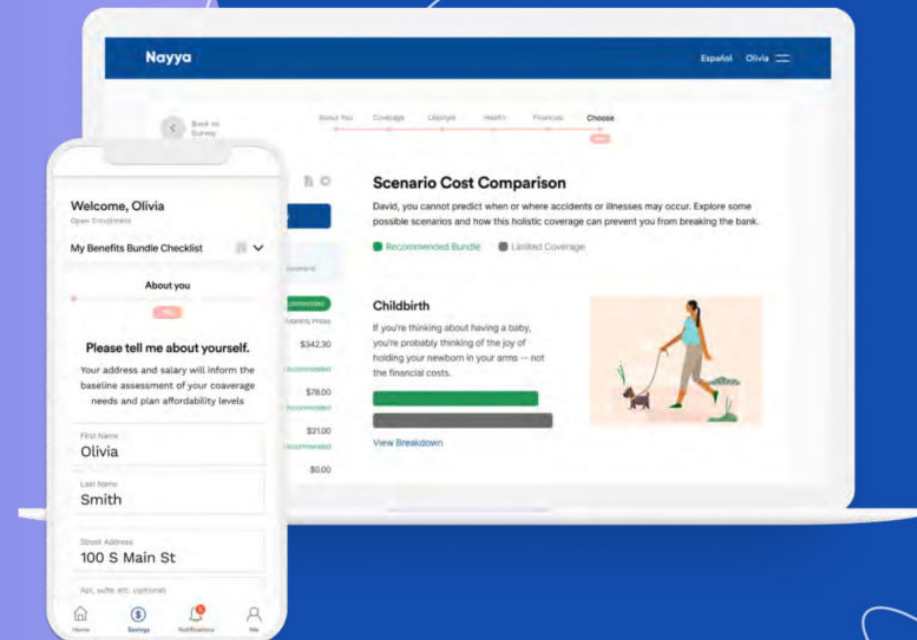
CLOSE

Nayya - CHOOSE

Nayya

Selecting Your Benefits User Guide

Nayya Choose, our data-driven decision support platform, is designed to guide you through open enrollment with personalized insights so you can feel more confident in your benefits decisions.



Nayya - CHOOSE



How does it work?

Nayya walks you through open enrollment with a quick, step-by-step assessment to determine the right level of coverage based on your unique needs. With Nayya, you can complete enrollment in less than 10 minutes!



We'll take care of the heavy lifting

Nayya provides a bundled recommendation that encompasses the full portfolio of your available benefits, including medical, dental, and vision, as well as 401(k) and HSA investment support, providing a holistic view of your coverage.



Upcoming Sessions...

Tuesday, July 21st, 2023 @ 1 PM EST: Life and Disability

Tuesday, July 25th, 2023 @ 1 PM EST: Ancillary benefits

Thursday, July 27th, 2023 @ 1 PM EST: EAP Program



Thank You.