



Financial, LLC

Open Enrollment

Presented by: Kimberly Boddy

Open Enrollment Contact



Kim Boddy

Director of Account Management

kboddy@usebsg.com

One South Clinton Ave. Suite 1030

Rochester, NY 14604

Phone: 585.270.5761 x108

www.usebsg.com

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, 2024 – August 31, 2025
- 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 22nd - August 2nd
 - How to make and/or change elections
- Answer any questions you may have

2024-2025 Group Insurance Benefits

Dental	Vision
Employee Assistance Program EAP	Group Life AD&D
Voluntary Life AD&D	Voluntary Short Term Disability
Voluntary Long Term Disability	Metlife Legal
Accident	Critical Illness
Hospital Indemnity	ASPCA Pet Insurance





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



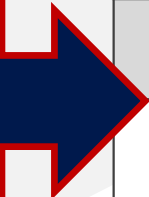
Vision

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**



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.



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



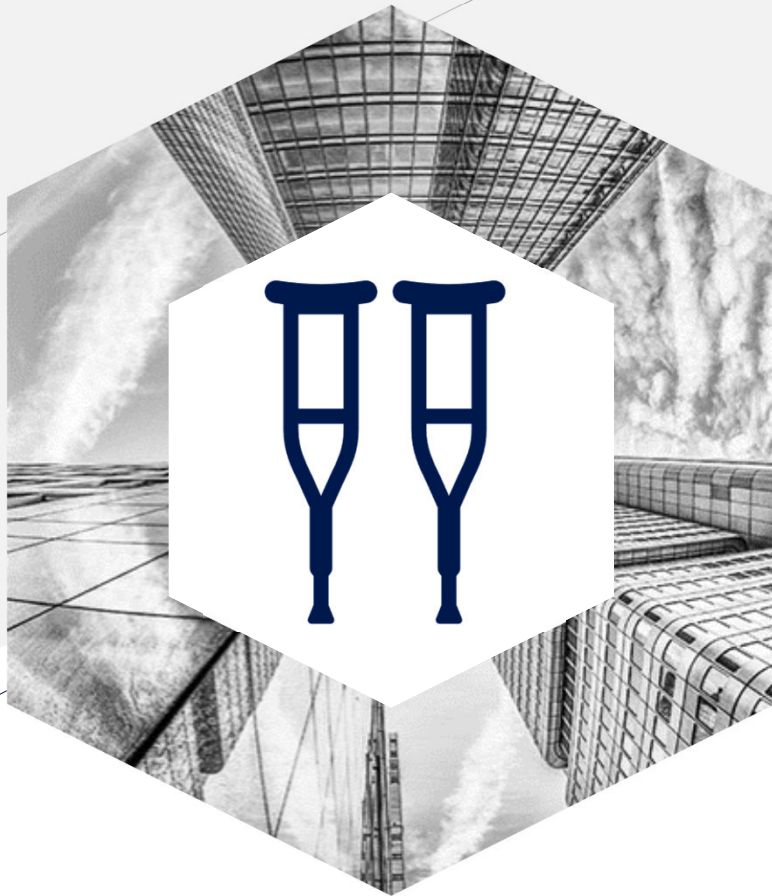


Voluntary Life and AD&D Insurance

- **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:

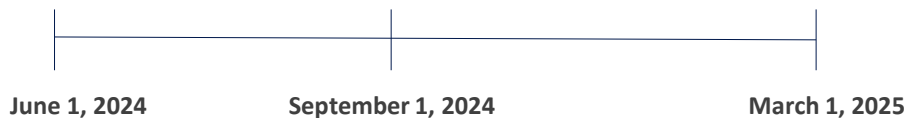
If you waived coverage during last years open enrollment, or during your new hire period, and you'd like to elect coverage for the 9/1/24 open enrollment, you are now considered a **late entrant**. Any amount elected will require an EOI submission.



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**



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

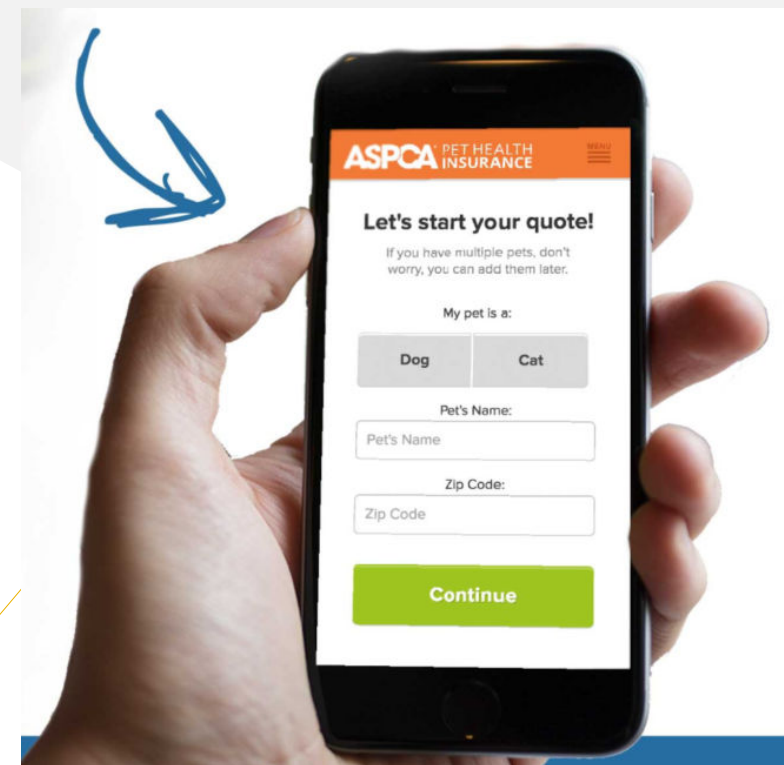


Quote & Enroll

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

Next Steps

Open Enrollment
Kick-Off:
July 17th, 2023

Election Period:
July 22nd -
August 2nd

Benefits Effective:
September 1, 2024

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 flag icon. 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 main content area is a link that says 'FORGOT YOUR USER ID?'. At the very bottom, there is a link for 'New user ?' followed by a blue plus icon and the text 'CREATE ACCOUNT'.

ADP® Mobile Solutions

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Download the Free Mobile App



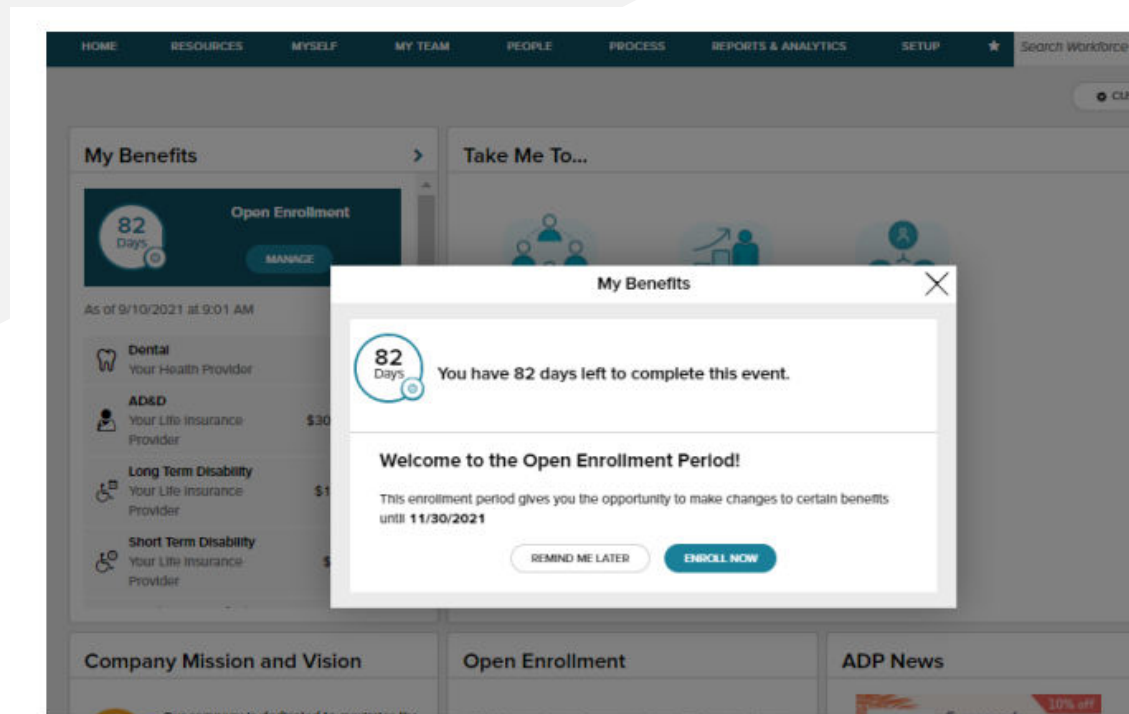
Enter your User ID and password, and then click **Sign In**

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 table columns are PLAN, PROVIDER, PER PAYCHECK, EMPLOYER COST, and EFFECTIVE DATE. For 'Medical HDHP', the PER PAYCHECK is \$20.77 and EMPLOYER COST is \$10.15. For 'Medical HMO', the PER PAYCHECK is \$5.08 and EMPLOYER COST is \$10.15. Both plans have a 'SELECT PLAN' button. 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 – 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

AVAILABLE BENEFITS

- MEDICAL
- DENTAL
- VISION
- FSA HEALTH CARE
- HEALTH CARE FSA
- LIMITED HEALTH ...
- EMPLOYEE LIFE

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 (Base Amount)

2. Who would you like to assign as your beneficiaries?

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

Select your Primary beneficiaries:

George Albright (50.00%) Kate Albright (50.00%)

Do you want to add Secondary beneficiaries?

George Albright (50.00%) Kate Albright (50.00%)

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.

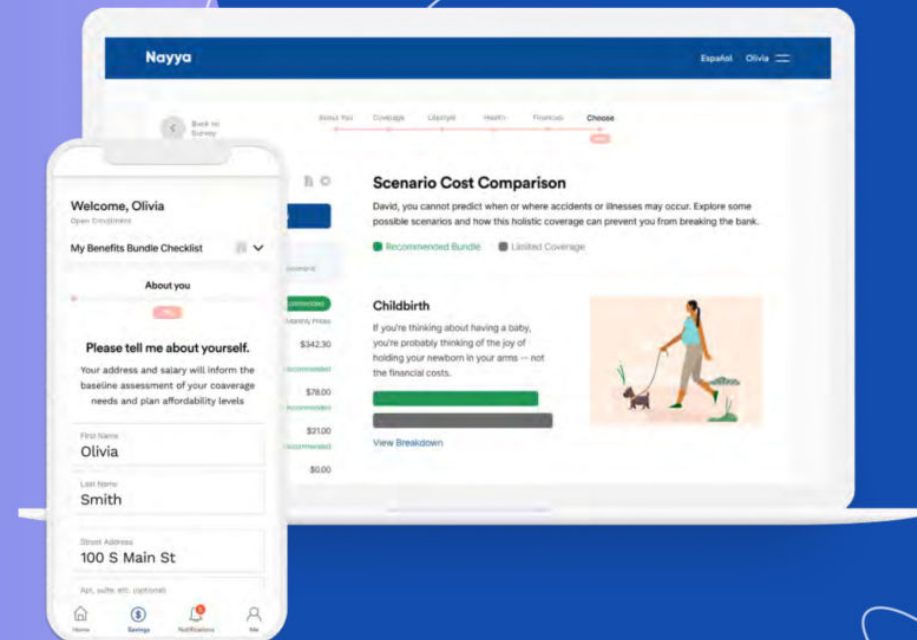
CLOSE

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.





Thank You.