

# 2024-2025 EMPLOYEE Benefits Guide



Financial, LLC



Employee Benefits  
Services Group.

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# WELCOME

**Our goal is to provide you and your family with the most effective, cost-efficient and comprehensive benefits package.**

These programs are **reviewed annually** to ensure they are in-line with the current trends and remain in compliance with government regulations such as the Health Care Reform legislation. Each plan year, you'll see a continued dedication to offering a wide array of benefit choices so you can make the best decisions to suit your needs and those of your family. Please read this guide carefully so that you may make informed enrollment decisions.

**This guide is designed to highlight your benefit options.** It is not a complete Summary Plan Description. For more details including covered expenses, exclusions, and limitations, please refer to individual Summary Plan Descriptions or request information directly from the insurance carrier. If any discrepancy exists between this guide and the official documents, the Summary Plan Description will prevail.



# NEW HIRE ENROLLMENT

## NEW HIRE ENROLLMENT FOR THE 2024 - 2025 PLAN YEAR

As a new employee at Longbridge Financial, you have a 30-day window of opportunity to make your benefit elections (or waive coverage, if you so choose). This 30-day window is the time period to make sure you have enrolled in the health benefits that meet your family's healthcare needs to fit your overall financial and wellbeing plan. Once you have made an election in the enrollment system (ADP Workforce Now), you are locked into those elections for the remainder of the plan year (plan year runs from September 1<sup>st</sup> 2024 – August 31<sup>st</sup> 2025). Only if you have a qualifying event, does that allow you to make changes to your benefit elections mid plan year. Please see page 5 for qualifying event examples.

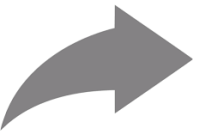
### Your **Top Tasks** for New Hire Enrollment



**Benefits Website:** check out the Longbridge Benefits Website at: <https://longbridgefinancial.mybenefitsinfo.com/>

#### **On-demand webinars available covering all benefit topics:**

- **All Ancillary Benefits** (covering dental, vision, life & disability insurance, as well as all other voluntary benefits)
- **CIGNA Medical Benefits** (covering CIGNA medical insurance)
- **Kaiser Medical Benefits** (covering Kaiser medical insurance for CA and HI residents).
- **FSA vs. HSA** (covering the rules and key differences between each of these spending accounts)



Log onto the ADP Workforce Now (WFN) benefit administration system to review and make elections. You will have 30 days from your date of hire to make your elections in the system. After this time period expires, you will not be able to make any changes to your elections throughout the year, unless you experience a life qualifying event.

# WHO IS ELIGIBLE?

## EMPLOYEES

If you are...

**A regular, full-time employee or commissioned employee scheduled to work at least 30 hours per week, you are eligible for all benefits outlined in this guide.**

## INITIAL ELIGIBILITY PERIOD

As a new hire, you have 30 days from your date of hire to make your benefit election in the ADP WFN system. If you choose to enroll in medical, dental, or vision, those benefits will go into effect after 30 days. Any other benefits (i.e. Basic Life, Voluntary Life, Short-Term or Long-Term disability, or Supplemental Health Benefits), will go into effect the first of the month following date of hire. For commissioned employees at Longbridge Financial, if you choose to elect Voluntary Life and/or Short-Term and Long-Term Disability coverage, those benefits will go into effect after 6 months of employment.

## DEPENDENTS

You may enroll your dependents in certain plans. For benefit purposes, your eligible dependents are defined as:

- Your spouse (unless legally separated) or domestic partner
- Your children, including:
  - Your naturally born children;
  - Your legally adopted child. An adopted child is considered a dependent from the moment the child is placed in the custody of the adoptive parents.
  - A stepchild, foster child, or any child of whom you have legal custody, who resides in your household in a regular parent-child relationship and is principally dependent on you for his/her support and maintenance and is named as an exemption on your most recent federal income tax return (proof may be required).
  - Any child whom you are required to provide health care coverage for under a Qualified Medical Child Support Order.

Eligible children (as defined above) are covered for medical, dental, and vision purposes until the end of the month following their 26th birthday.

## QUALIFIED LIFE EVENT:

After open enrollment, you may change your benefits only if you experience a qualifying life event, such as the below examples:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

Requests for a qualifying event must be received within 30 days of the event date. The change will be added to your coverage as of the date of the event. If you submit a qualifying event more than 30 days after the event, the change is subject to carrier approval.



# MEDICAL PLANS – ALL EMPLOYEES

(EXCEPT CA & HI)

## Cigna Healthcare

Coverage	Cigna Hybrid Plan	Cigna \$2,500 HDHP (HSA)	Cigna \$5,000 HDHP (HSA)
<b>Accumulation for Deductibles &amp; Out of Pocket Maximums are based on plan year (9/1 – 8/31)</b>			
<b>In-Network Coverage</b>			
<b>Deductible (single / family)</b>	\$1,000 / \$3,000 (embedded)	\$2,500 / \$5,000 (aggregate)	\$5,000 / \$10,000 (embedded)
<b>Coinsurance</b>	0%	20%	0%
<b>Out-of-pocket Maximum (single / family)</b>	\$2,500 / \$5,000 (embedded)	\$4,500 / \$9,000 (aggregate)	\$6,000 / \$12,000 (embedded)
<b>Out-of-Network Coverage</b>			
<b>Deductible</b>	\$2,000/\$6,000	\$10,000/\$20,000	\$10,000/\$20,000
<b>Coinsurance</b>	40%	50%	30%
<b>Out of Pocket Maximum</b>	\$7,500/\$15,000	\$40,000/\$80,000	\$20,000/\$40,000
<b>Covered Medical Highlights</b>			
<b>Preventive Routine Care</b>	<b>Covered in Full</b>		
<b>Primary Office Visit</b>	\$25 Copay	Covered at 80%, subject to deductible	Covered at 100% subject to deductible
<b>Specialist Office Visit</b>	\$40 Copay	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
<b>Urgent Care Center</b>	\$75 Copay	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
<b>Emergency Room</b>	\$100 Copay	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
<b>Outpatient Surgical Procedure (facility)</b>	Covered at 100%, subject to deductible	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
<b>Inpatient Hospitalization</b>	Covered at 100%, subject to deductible	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
<b>Prescriptions (Rx)</b>			
<b>Rx Deductible</b>	None	Subject to Deductible (except Prev Rx)	Subject to Deductible (except Prev Rx)
<b>Generic (Tier 1)</b>	\$10 Copay	\$10 Copay	\$10 Copay
<b>Brand (Tier 2)</b>	\$35 Copay	\$35 Copay	\$35 Copay
<b>Non-Formulary (Tier 3)</b>	\$70 Copay	\$60 Copay	\$60 Copay

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.



# MEDICAL PLANS – CA & HI EMPLOYEES

## Kaiser Permanente

Coverage	Kaiser \$1,000 Hybrid HMO	Kaiser \$2,000 HDHP (HSA)	Kaiser \$4,500 HDHP (HSA)	Kaiser Hawaii Plan Only*
Accumulation for Deductibles & Out of Pocket Maximums are based on plan year (9/1 – 8/31)				Accumulation based on calendar year
<b>*In-Network Coverage Only</b>				
<b>Deductible (single/family)</b>	\$1,000 / \$2,000 (embedded)	\$2,000 / \$4,000 (embedded)	\$4,500 / \$9,000 (embedded)	N/A
<b>Coinsurance</b>	30%	NA	40%	N/A
<b>Out-of-Pocket Max (single/family)</b>	\$3,000 / \$6,000	\$3,500 / \$7,000	\$6,500 / \$13,000	\$2,000 / \$4,000
<b>Covered Medical Highlights</b>				
<b>Preventive Routine Care</b>	<b>Covered in Full</b>			
<b>Primary Office Visit</b>	\$30 Copay	\$30 Copay, after deductible	Covered at 60%, subject to deductible	\$20 Copay
<b>Specialist Office Visit</b>	\$30 Copay	\$50 Copay, after deductible	Covered at 60%, subject to deductible	\$20 Copay
<b>Urgent Care Center</b>	\$30 Copay	\$30 Copay, after deductible	Covered at 60%, subject to deductible	\$20 Copay
<b>Ground Ambulance</b>	\$150 Copay, after deductible	\$100 Copay, after deductible	Covered at 60%, subject to deductible	20% coinsurance
<b>Emergency Room</b>	Covered at 70%, subject to deductible	\$100 Copay, after deductible	Covered at 60%, subject to deductible	\$100 Copay
<b>Outpatient Surgical Procedure (facility)</b>	Covered at 70%, subject to deductible	\$150 Copay, after deductible	Covered at 60%, subject to deductible	\$75 Copay
<b>Inpatient Hospitalization</b>	Covered at 70%, subject to deductible	\$250 Copay, after deductible	Covered at 60%, subject to deductible	\$250 Copay
<b>Prescriptions (Rx)</b>				
<b>Rx Deductible</b>	NA	Subject to Deductible	Subject to Deductible	NA
<b>Generic (Tier 1)</b>	\$10 Copay	\$10 Copay	30%, not to exceed \$50	\$3 Copay
<b>Brand (Tier 2)</b>	\$30 Copay	\$30 Copay	40%, not to exceed \$100	\$10 Copay
<b>Non-Formulary (Tier 3)</b>	20%, not to exceed \$250	20%, not to exceed \$250	40%, not to exceed \$250	\$45 Copay

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

# How A HDHP WORKS

High Deductible Health Plans (HDHPs) – a plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more health care costs yourself before the insurance company starts to pay its share (your deductible). A HDHP can be combined with a health savings account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes.

For 2024, the IRS defines a high deductible health plan as any plan with a deductible of at least \$2,000 for an individual, or \$4,000 for a family. A HDHP's total yearly out-of-pocket (including deductibles, copayments, and coinsurance) cannot be more than \$7,500 for an individual, and \$15,000 for a family (this limit doesn't apply to out-of-network services).

## How You and Your Insurer Share Costs

### Example: Jane's Health Insurance Plan

Deductible \$1,500 • Coinsurance 20% • Out-of-Pocket Limit \$5,000



Illustrative Example Only. Actual Coverage will be based on Allowable Charges





# HEALTH SAVINGS ACCOUNT

Optum

Available *only* with the Cigna \$2,500 & \$5,000 HDHPs *and* Kaiser \$2,000 & \$4,500 HDHPs

## HEALTH SAVINGS ACCOUNT (HSA) OVERVIEW

HSAs are a great way to save money and budget for a qualified medical expenses. HSAs are triple tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

## WHAT ARE THE BENEFITS OF AN HSA?

There are many benefits of using an HSA, including the following:

- **It saves you money:** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is portable:** The money in your HSA is carried over year-to-year and is yours to keep, even if you leave the company.
- **It is a tax-saver:** HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2024 is \$4,150 for individual coverage and \$8,300 for family coverage. Additionally, if you are 55 years or older, you can make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

## Make the most of your HSA

Go you. By opening an HSA, you've taken the first step to take charge of health costs. Learn more about how to make the most of your HSA.



### What is your max?

Are you taking full advantage of all of your HSA's tax benefits by contributing the maximum each year? Check your contribution amount today.



### Swipe and save

Using your HSA card is the fast and convenient way to pay for your health expenses, from braces to bandages, and chiropractors to contacts.



### Tax questions

Your HSA is a tax-advantaged account that can help you pay for qualified medical expenses for you and anyone you claim on your taxes.



### Invest in your future

Once your HSA reaches a certain designated balance, you can accelerate your financial wellness by choosing to invest a portion of your HSA.



Optum Bank<sup>®</sup>



# FLEXIBLE SPENDING ACCOUNT

Optum

\*We have aligned the FSA on the policy plan year for 9/1/24, meaning that you will need to elect if you'd like to participate in the FSA program effective 9/1/24 – 8/31/25.

## WHAT ARE THE BENEFITS OF AN FSA?

There are a variety of different benefits of using an FSA, including the following:

- **It saves you money:** Allows you to put aside money tax-free that can be used for qualified medical expenses
- **It's a tax saver:** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **You receive money day-1:** You can use your FSA funds at any time, even if it's the beginning of the year.

You can contribute up to \$3,200 in 2024 on a pre-tax basis to help cover a wide variety of healthcare expenses. For a list of eligible expenses, please check out <https://store.optum.com/expense-eligibility>. If you are contributing to a Health Savings Account (HSA) in 2024, you are **not** allowed to enroll in a General Purpose FSA.

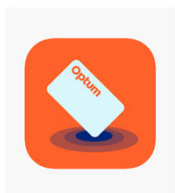
### ROLLOVER:

With an FSA, funds do not roll over year to year. However, Longbridge Financial does allow the IRS max rollover on the plan, which going into 2025 is \$640. Any funds in excess of \$640 at the end of the run-out period for 2024, will be forfeited back to the company. So, plan wisely!

## FSA - DEPENDENT CARE

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately). Dependent Care Eligible for Reimbursement::

- Care at a licensed nursery school, day camp, or day care center
- Services from individuals who provide dependent care in or outside your home, unless the provider is your spouse, your own children under the age of 19, or any other dependent
- After-school care for children under age 13
- Household services related to the care of an elderly or disabled adult who lives with you
- Any other services that qualify as dependent care expenses under IRS regulations.



# MENTAL & EMOTIONAL WELLBEING

## You Have Options...

### IN-PERSON COUNSELING



Coverage for in-person counseling (with a psychologist or psychiatrist) is available through any of the group health plans Longbridge Financial offers. You'll want to check with your provider ahead of time to see if they accept Cigna and/or Kaiser Permanente (as in-network) or if they are considered out-of-network (check your SBC's for out-of-network coverage). You can also do a search using online provider tools.

Cigna plans: <https://www.mycigna.com>

Kaiser plans: <https://kp.org/searchdoctors>

### BEHAVIORAL HEALTH TELEMEDICINE



Behavioral health telemedicine helps break barriers and allows patients to receive treatment they need from the privacy of their own home. If you are enrolled in a group health plan that Longbridge Financial offers, you have access to the behavioral health programs. Please check the appropriate behavioral health brochures for Cigna or Kaiser located in this guide (or on the benefits website).

Employees have phone and video chat access to licensed psychiatrists and therapists for various conditions. Costs can vary for behavioral health sessions, so be sure to inquire prior to receiving any services.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

All employees at Longbridge Financial have access to the EAP program **at no cost to you**. The program is voluntary and completely confidential; only your EAP professional will know you have called. This program includes assistance for not only yourself, but also your immediately family members.

**COMPSYCH**<sup>®</sup>  
— The GuidanceResources Company<sup>®</sup> —

The EAP plan includes up to 5 face-to-face assessment and counseling sessions. Individuals also have access to unlimited phone counseling, available 24/7/365. Access the EAP program by telephone: 1-888-327-9573, or online: [guidanceresources.com](http://guidanceresources.com).

Web ID is: **SYMETRA**.

# TELEMEDICINE/BEHAVIORAL HEALTH

Cigna Healthcare

## WHEN LEAVING THE HOUSE IS EASIER SAID THAN DONE.

Get care whenever and wherever with virtual medical and behavioral care.\*

**Life is demanding.** It's hard to find time to take care of yourself and your family members as it is, never mind when one of you isn't feeling well. That's why your health plan through Cigna includes access to virtual medical and behavioral care.

Whether it's late at night and your doctor or therapist isn't available or you just don't have the time or energy to leave the house, you can:

- › Access care from anywhere via video or phone.
- › Get minor medical virtual care 24/7/365 – even on weekends and holidays.
- › Schedule a behavioral/mental health virtual care appointment online in minutes.
- › Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists.
- › Have a prescription sent directly to your local pharmacy, if appropriate.

**Convenient? Yes.  
Costly? No.**

Medical virtual care for minor conditions costs less than ER or urgent care center visits, and maybe even less than an in-office primary care provider visit.

**Together, all the way.®**





# TELEMEDICINE/ BEHAVIORAL HEALTH

## Cigna Healthcare

### Virtual medical care

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- › Acne
- › Allergies
- › Asthma
- › Bronchitis
- › Cold and flu
- › Constipation
- › Diarrhea
- › Earaches
- › Fever
- › Headaches
- › Infections
- › Insect bites
- › Joint aches
- › Nausea
- › Pink eye
- › Rashes
- › Respiratory infections
- › Shingles
- › Sinus infections
- › Skin infections
- › Sore throats
- › Urinary tract infections

### Virtual behavioral care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral health conditions, such as:

- › Addictions
- › Bipolar disorders
- › Child/Adolescent issues
- › Depression
- › Eating disorders
- › Grief/Loss
- › Life changes
- › Men's issues
- › Panic disorders
- › Parenting issues
- › Postpartum depression
- › Relationship and marriage issues
- › Stress
- › Trauma/PTSD
- › Women's issues

### Connect with virtual care your way.

- › Contact your in-network provider or counselor
- › Talk to an MDLIVE medical provider on demand on **myCigna.com**
- › Schedule an appointment with an MDLIVE provider or licensed therapist on **myCigna.com**
- › Call MDLIVE 24/7 at 888.726.3171

**To connect with an MDLIVE virtual provider, visit [myCigna.com](https://myCigna.com) and click on the "Talk to a doctor" callout.**

**To locate an Evernorth Behavioral Health provider, visit [myCigna.com](https://myCigna.com), go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type," or call the number on the back of your Cigna ID card 24/7.**





# Get care from the comfort of home

We know the coronavirus is a major concern for everyone, but rest assured you can continue to get the high-quality care you depend on for all your health needs. For primary care, specialty care, and mental health services, connect with your care team from the safety and comfort of your home.



### 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.<sup>1,2</sup>



### Email

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



### Video visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.<sup>1,2</sup>



### Mail-order pharmacy

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

1. Where appropriate and available. 2. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 3. Some prescriptions are not available through the mail-order pharmacy. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 10 business days.

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 601 Union St., Suite 3100, Seattle, WA 98101

## Ready to make an appointment?

### Go online:

Sign in to [kp.org](https://kp.org) or use the Kaiser Permanente app. If you're a member in Colorado or Washington, you can also chat online with a doctor through your kp.org account.

### Call us 24/7:

Find your location information below.

### California

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

### Colorado

- Denver/Boulder: 303-338-4545 (TTY 711)
- Mountain/Northern Colorado: 970-207-7171 (TTY 711)
- Southern Colorado: 1-800-218-1059 (TTY 711)

### Georgia

404-365-0966 (TTY 711)

### Hawaii

- Oahu: 808-432-2000 (TTY 711)
- Maui: 808-243-6000 (TTY 711)
- Hawaii Island: 808-334-4400 (TTY 711)
- Kauai: 808-246-5600 (TTY 711)

### Maryland/Virginia/Washington, D.C.

1-800-777-7904 (TTY 711)

### Oregon/SW Washington

- Portland: 503-813-2000 (TTY 711)
- All other areas: 1-800-813-2000 (TTY 711)

### Washington

1-800-297-6877 (TTY 711)



# BEHAVIORAL HEALTH

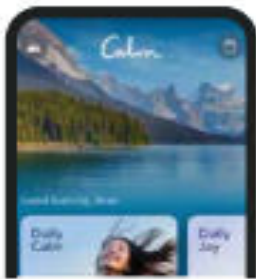
Kaiser Permanente

## Support for emotional wellness

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

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

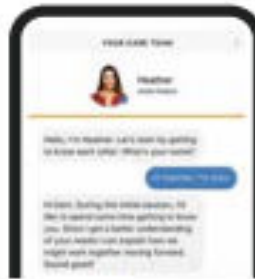
Kaiser Permanente members can explore 3 evidence-based apps:<sup>1,2,3</sup>



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<sup>4,5</sup>



myStrength<sup>®</sup>  
by Teladoc Health

Personalized programs designed to help you:

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



Visit [kp.org/selfcareapps](https://kp.org/selfcareapps) to get started

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. The apps and services may be discontinued at any time.

2. The apps and services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members who become members of Kaiser Permanente.

3. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old.

4. Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Ginger app and services.

5. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost.

Calm, Ginger, and myStrength are not available to Kaiser Permanente Dental-only members.

# HEALTHY REWARDS

Cigna Healthcare



## HEALTHY CHOICES DESERVE HEALTHY DISCOUNTS

### Start saving today with Cigna Healthy Rewards®\*

Just use your Cigna ID wallet card when you pay and let the savings begin.

Get discounts on the health products and programs you use every day for:

- › Nutritional Meal Delivery Service
- › Fitness Memberships and Devices\*\*
- › Vision Care, Lasik Surgery, Hearing Aids
- › Alternative medicine
- › Yoga Products and Virtual Workouts\*\*

**Real brands. Real discounts. Real easy.**

Log into **myCigna.com** and navigate to Healthy Rewards Discount Program or call **800.870.3470**.

\* Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. All goods, services and discounts offered through Healthy Rewards are provided by third parties who are solely responsible for their products, services and discounts.

\*\* Fitness Membership and Devices along with Yoga Products and Virtual Workouts can only be accessed by login into **myCigna.com** and navigating to Healthy Rewards Discount Program.



For Cigna customers who don't have access to **myCigna.com** and want an Active&Fit Direct™ gym membership:

- › Call **800.870.3470**; and
- › Press 3 to be transferred to a customer service agent.

**Together, all the way.®**







# KAISER REWARDS

## Kaiser Permanente

### Get Wellness Support

Take advantage of these extra perks – from personal health coaching to discounts on alternative medical therapies.

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#### Sign up for healthy lifestyle programs

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our complimentary programs can help you:

1. Lose weight
2. Eat healthier
3. Quit smoking
4. Reduce stress
5. Manage ongoing conditions like diabetes or depression.

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor.

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#### Get a wellness coach

If you need a little extra support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help reach your health goals.

[Kp.org/wellnesscoach](https://kp.org/wellnesscoach)

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#### Join health Classes

With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee. Go online to see the classes available near you:

[Kp.org/classes](https://kp.org/classes)

[Kp.org/classes \(en Espanol\)](https://kp.org/classes)

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#### Enjoy member discounts

Get reduced rates on a variety of health-related products and services through TheChooseHealthy program. These include:

1. **Acupuncture** – Up to 25% off a contracted acupuncturists regular rates
2. **Active&Fit Direct** – members pay \$25 per month (plus a one-time \$25 enrollment fee) for access to a national network of more than 10,000 fitness centers
3. **Chiropractic Care** – Up to 25% off a contracted chiropractor's regular rates
4. **Massage Therapy** – Up to 25% off a contracted massage therapist's regular rates

#### To find a provider:

Go to [kp.org/choosehealthy](https://kp.org/choosehealthy)

1. Choose your region
2. Click the "ChooseHealthy" link
3. Click "Find a Provider"

Or call **1-877-335-2746** for help

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

## ComPsych

### Employee Assistance Program

## Helping you cope with the present and plan for the future



When life gets tough, it's helpful to have someone in your corner to listen, offer advice and point you in the right direction for additional help. That's what you get from DisabilityGuidance<sup>SM</sup>—an Employee Assistance Program that offers confidential counseling when you need it most.

### Your Employee Assistance Program

We're available 24/7 to assist you.

Call: 1-888-327-9573

TDD: 1-800-697-0353

Online: [guidanceresources.com](http://guidanceresources.com)

Web ID: SYMETRA

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

### Your DisabilityGuidance<sup>SM</sup> Employee Assistance Program

#### Access Anytime

Call: 1-888-327-9573

TDD: 1-800-697-0353

Online: [guidanceresources.com](http://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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Symetra<sup>®</sup> is a registered service mark of Symetra Life Insurance Company.

## Program Highlights

You and eligible family members can meet face-to-face with a counselor, financial planner or attorney for expert, confidential information and guidance.<sup>1</sup> Your household is eligible for a total of five sessions per calendar year, plus an additional five with a covered disability claim.<sup>2</sup> These services are included in the overall premium so no additional payment is required to use the program.

### Confidential Counseling

Trained counselors with a master's or doctorate degree are just a phone call away—and completely confidential. They'll listen to your concerns and quickly refer you to appropriate resources and providers for:

- Stress, anxiety and depression
- Credit card or loan problems
- Difficulties with children
- Job pressures
- Grief and loss
- Substance abuse

### Financial Information and Resources

Contact a certified public accountant or certified financial planner for financial information and guidance, including:

- Getting out of debt
- Credit card or loan problems
- Tax questions
- Retirement planning
- Estate planning
- Saving for college

### Legal Support

Talk to an attorney about:

- Divorce and family law
- Debt and bankruptcy
- Landlord/tenant issues
- Real estate transactions
- Civil and criminal actions
- Contracts

### Need Legal Representation?

A guidance consultant will refer you to a qualified attorney in your area for a free 30-minute consultation. Any customary legal fees after that are reduced by 25%.



## Online Resources and Tools

Get trusted, professional information online about relationships, work, school, children, wellness, legal or financial issues, and more. Turn to **GuidanceResources<sup>®</sup>** online for:

- Timely articles, tutorials, videos and self-assessments
- “Ask the Expert” personal responses to your questions
- Searches for child or elder care, attorneys and financial planners

**First-time users, follow these simple steps:**

- 1 Go to [www.guidanceresources.com](http://www.guidanceresources.com) and click on “Register.”
- 2 Provide your organization web ID: SYMETRA
- 3 Create a user name and password.

### Future logins

Simply enter your user name and password, then click on the “Login” button.

If you have problems registering or logging in, send an email to [memberservices@compsych.com](mailto:memberservices@compsych.com) or call 1-888-327-9573. Be sure to mention Symetra as your employer sponsor.

## Planning for the Future

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<sup>®</sup> 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](http://www.estateguidance.com)
- 2 Enter your promotional code: SYMETRA
- 3 Choose any of the options in the drop-down menu.

Group benefits are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

DisabilityGuidance<sup>SM</sup>, GuidanceResources<sup>®</sup> and EstateGuidance<sup>®</sup> are provided by ComPsych<sup>®</sup> Corporation. Benefits may not be available in all states. ComPsych is not affiliated with Symetra Life Insurance Company or any of its affiliates. ComPsych<sup>®</sup>, GuidanceResources<sup>®</sup> and EstateGuidance<sup>®</sup> are registered trademarks of ComPsych Corporation. For more information, visit [www.guidanceresources.com](http://www.guidanceresources.com).

**COMPSYCH<sup>®</sup>**  
GuidanceResources<sup>®</sup> | WellMind<sup>®</sup>

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<sup>1</sup> Once you are enrolled in a group benefits policy from Symetra Life Insurance Company.

<sup>2</sup> In California, counseling sessions are limited to three sessions in a six-month period.



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135  
[www.symetra.com](http://www.symetra.com)

Symetra<sup>®</sup> is a registered service mark of  
Symetra Life Insurance Company.

# ASPCA Pet Insurance

worry less  
about cost  
and focus  
on care



## Vet bills can really add up. Get cash back!

ASPCA® Pet Health Insurance plans can help you follow your vet's recommendations and worry less about cost.

We don't limit you to a network, so you can visit any licensed vet, specialist, or emergency clinic you trust.

## OUR BEST PROTECTION Complete Coverage<sup>SM</sup>

accidents  
illnesses  
dental  
diseases



cancer  
hereditary  
conditions  
behavioral  
issues

exam fees • diagnostic imaging • lab tests  
hospitalization • surgery • rehabilitation  
chemotherapy • acupuncture  
stem cell therapy • prescription food\*  
supplements • and more

We also offer an Accident-only Coverage plan.  
Preventive Care Coverage can be added to  
all plans for an additional cost.

## We keep it simple!

You customize your  
annual limit, deductible  
and reimbursement for  
the right coverage  
at the right price.

**\$3,600**

COVERED  
VET BILL

**-\$250**

ANNUAL  
DEDUCTIBLE

**x90%**

REIMBURSEMENT  
PERCENTAGE

**\$3,015**

CASH BACK



## Anytime from anywhere.

- ⚙️ ACCESS PLAN DETAILS
- 📞 24/7 VET TRIAGE LINE
- 📄 SUBMIT & TRACK CLAIMS
- ➕ ADD A PET
- 📍 FIND A NEARBY VET
- 🐾 AND MORE!



Click here to  
get started!



# The Coverage They Need

## The Way You Want

### Our Best Plan Ever Complete Coverage<sup>SM</sup>

With the ASPCA® Pet Health Insurance program, you can choose the care you want when your pet is hurt or sick and take comfort in knowing they have coverage.

#### Simple to Use

Just pay your vet bill, submit claims, and get reimbursed for covered expenses! You're free to visit any licensed vet, specialist, or emergency clinic you want, and you can choose to receive reimbursement by direct deposit or mail.

#### Exam Fees, Diagnostics, and Treatments

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

#### Customizable Options

**Annual Limit** - from \$3,000 to unlimited.

**Reimbursement Percentage** - 90%, 80%, or 70% of your covered vet bill.

**Deductible** - select \$100, \$250, or \$500. You'll only need to satisfy it once per 12-month policy period.

**Add Preventive Care Coverage** - Get reimbursed scheduled amounts for things that protect your pet from getting sick, like vaccines, dental cleanings, and screenings for a little more per month.

**Select Accident-Only Coverage** - If you're just looking to have some cushion when your pet gets hurt, you can choose coverage that only includes care for accidents.

**Let us help you find the perfect plan for you and your pet.**

Save with your discount! | Visit: [www.aspcapetinsurance.com/LongbridgeFinancial](http://www.aspcapetinsurance.com/LongbridgeFinancial) | Priority Code: EB22LF

\*Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit [www.aspcapetinsurance.com/terms](http://www.aspcapetinsurance.com/terms). Preventive and Wellness Care reimbursements are based on a schedule. Complete Coverage<sup>SM</sup> reimbursements are based on the invoice. Levels 1-4 reimbursements are based on usual and customary eligible costs. Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout.

The ASPCA® is not an insurer and is not engaged in the business of insurance. Products are underwritten by United States Fire Insurance Company (NAIC #21112, Morristown, NJ), produced and administered by C&F Insurance Agency, Inc. (NPN # 3894227), a Crum & Forster company. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Crum & Forster Pet Insurance Group<sup>SM</sup> is a trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by A.M. Best Company 2020.

LE021-COVERAGE



# DENTAL PLAN

## Guardian

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleaning and x-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body – including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

In order to search for a dentist in-network, you'll go to search tool: <https://www.guardiananytime.com/fpapp/search> and search under, **Plan Type PPO: DentalGuard Preferred**. You can search by zip code/location, as well as dentist name and/or office name.

Carrier	Guardian DentalGuard Preferred
<b>General Plan Information</b>	
<b>Annual Deductible</b>	\$50 Single / \$150 Family
<b>Annual Maximum</b>	\$1,500
<b>Out-of-Network Coverage</b>	Yes – Fee Schedule (refer to benefits summary)
<b>Dental Services</b>	
<b>Preventive Services</b>	Covered at 100%
<b>Basic Services</b>	Covered at 80%, subject to deductible
<b>Major Services</b>	Covered at 50%, subject to deductible
<b>Orthodontia Services</b>	
<b>Lifetime Maximum (Adults &amp; Children)</b>	\$1,500
<b>Orthodontia Services</b>	Covered at 50%



# VISION PLAN

EyeMed



Driving to work, reading a news article and watching TV are all activities you likely perform everyday. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

If you sign up for coverage, you will receive an envelope in the mail containing ID cards, as well as a listing of in-network providers in your surrounding area. Should you need to do a search online for a provider: <https://www.eyemed.com>

Carrier	EyeMed Vision Plan (Insight Network)
<b>Vision Services</b>	
<b>Eye Exam</b>	\$10 Copay (*\$0 exam with PLUS Providers)
<b>Provider Frames*</b>	Up to \$130 Allowance + 20% off Balance (*\$180 Allowance + 20% off balance with PLUS Providers)
<b>Standard Plastic Lenses</b>	\$25 Copay
<b>Contact Lenses*</b>	<b>Elective:</b> Up to \$130 Allowance + 15% off balance <b>Medically Necessary:</b> \$0 Copay
<b>Vision Service Frequency</b>	
<b>Eye Exam</b>	Once Every Calendar Year
<b>Frames</b>	Once Every Other Calendar Year
<b>Contacts</b>	Once Every Calendar Year

\*You can get both frames and contacts within the same calendar year



### BASIC LIFE & ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

#### *Basic Life/AD&D Insurance Plan*



Basic Life Insurance provides your family with crucial financial protection along with a variety of support services designed to help them cope with both emotional and financial issues. It can help you preserve your dream of a secure lifestyle for your family, even if you cannot be there.

As an eligible employee, **Longbridge Financial** pays the full cost of the coverage. In addition, you may designate anyone as your beneficiary.

Carrier	Basic Life / AD&D Plan
<b>General Plan Information</b>	
<b>Who Pays For Coverage</b>	LONGBRIDGE FINANCIAL
<b>Basic Life Benefit</b>	
<b>Life Benefit Amount</b>	\$50,000
<b>Guarantee Issue Amount</b>	\$50,000
<b>Accidental Death &amp; Dismemberment Benefit</b>	Equal to Life benefit
<b>Accelerated Death Benefit</b>	Included (up to 75% of Life benefit)
<b>Benefit Age Reduction</b>	
<b>At Age 65</b>	35%
<b>At Age 70</b>	50%

### ***Voluntary Life/AD&D Insurance Plan***

While **Longbridge Financial** offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through a post-tax payroll deduction. You can purchase coverage for yourself in increments of \$10,000 up to \$500,000. If you purchase coverage for yourself, you can also purchase coverage for your spouse in increments of \$5,000 up to \$250,000 (cannot exceed 50% of employee's election). You can elect coverage for your child(ren) in a flat amount of \$10,000. The ADP Workforce Now benefits administration system will reflect the appropriate premium amounts based on your selections in the system.

**PLEASE NOTE:** \*If you are a commissioned employee at Longbridge Financial, after 6 months of employment, if you wish to enroll in Voluntary Life, please contact your HR Department to complete your enrollment.



### **Guaranteed Issue (GI)**

If you are electing coverage as a new employee at Longbridge, you are able to elect up to the Guaranteed Issue (GI) amount with no Evidence of Insurability (EOI) form required.

**Please Note:** Should you waive coverage as a new hire, and would like to elect coverage at a later date, you will then be considered a late entrant. As a late entrant, *any* amount you elect will be subject to EOI review/approval.

Should you submit an EOI and get a letter from Symetra with follow up instructions (i.e. additional questions, or asking for a medical exam), you will need to complete everything in order for your coverage to be considered. You will receive a letter from Symetra to your home address indicating if your coverage has been approved (or declined), along with an effective date of the coverage. You will not pay for the coverage until Symetra has approved the request.

# SHORT- AND LONG-TERM DISABILITY

## Symetra Financial

Short- and Long-Term Disability Insurance can help replace a portion of your income during the weeks and months of a disability claim to help you pay your bills and maintain your current lifestyle. It helps by protecting you and your income if a sickness or accidental injury limits you from working.

Longbridge Financial will continue to offer all full-time employees (working 30+ hours per week) both Short- and Long-Term Disability coverage, on a voluntary basis, for the upcoming 2024 – 2025 plan year. For those who elect coverage, 100% of the premium will be paid by the employee through post-tax payroll deductions.

Please Note: If you are a commissioned employee at Longbridge Financial, after 6 months of employment, if you wish to enroll in coverage, please contact your HR Department to complete your enrollment.

	Short-Term Disability Plan	Long-Term Disability Plan
<b>General Plan Information</b>		
<b>Benefits Begin</b>	7 days Accident / 7 days Illness	180 days
<b>% of Income Replaced</b>	66.67%	60%
<b>Maximum Benefit</b>	\$1,500 per week	\$5,000 per month
<b>Maximum Duration</b>	26 Weeks	Up until SSNRA (Social Security Normal Retirement Age)
<b>*Pre-Existing Limitation</b>	3 month / 6 month	3 month / 12 month
<b>Carrier</b>	Symetra Financial	Symetra Financial

\*Pre-existing condition limitations are only applied if you file a claim. Based on your effective date of enrollment, that's when the pre-existing condition limitation clock begins. If you file a claim within the first 6 months (STD) and/or first 12 months (LTD) after your effective date, the carrier will look at the 3 months prior to your effective date of coverage. If you were treated for the same condition that you're submitting a claim for, the claim will not be approved.

## Guaranteed Issue (GI)

If you are electing coverage as a new employee at Longbridge, you are able to elect coverage with no Evidence of Insurability (EOI) form required.

**Please Note:** Should you waive coverage as a new hire, and would like to elect coverage at a later date, you will then be considered a late entrant. As a late entrant, *coverage* will be subject to EOI review/approval.

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

# ACCIDENT COVERAGE

## Symetra Financial

### A plan for the unexpected

Accident Protection coverage allows you to protect yourself financially by ensuring you are covered for specific services and care associated with an injury. The plan provides you with the financial resources to make getting back to your regular routine as easy as possible.

Longbridge Financial offers Accident Insurance to employees on a voluntary basis. If you choose to enroll in the plan, you pay the premium on a post-tax basis through payroll deductions. Some other great features of the accident plan include:

- **You can cover your entire family** -coverage available for employees, spouses, and child(ren)
- **24-hour coverage** – covers you on and/or off-the-job
- **Guaranteed Issue** – no health questions asked
- **Flexible** – you can use the benefit payments for any purpose, as its your money
- **Portable** – if you leave employment, you can take the coverage with you

Carrier	SYMETRA
General Plan Information	Classic Plan
<b>Accident Benefit</b>	
<b>Accident Death Benefit Amount</b>	\$50,000 EE / \$25,000 SP / \$12,500 CH
<b>Sample of Covered Services</b>	
<b>Ground Ambulance</b>	\$250
<b>Air Ambulance</b>	\$1,500
<b>Emergency Room Visit</b>	\$200
<b>Hospital Admission</b>	\$1,250
<b>Intensive Care Unit Admission</b>	\$2,500
<b>Coma</b>	\$6,000
<b>Physical Therapy</b>	\$75 per visit
<b>Follow Up Doctors Visit</b>	\$75 per visit
<b>Chiropractic Visit</b>	\$50 per visit

# CRITICAL ILLNESS COVERAGE

## Symetra Financial

### Financial relief at a crucial time

#### What is Critical Illness Insurance?

Critical Illness pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. Critical Illness is a limited benefit policy. Longbridge Financial offers Critical Illness Insurance on a voluntary basis.

#### What benefits are available?

Critical Illness Insurance provides a benefit payment for the following illnesses and conditions.

#### Who is eligible for Critical Illness Insurance?

- **Employees** – all full-time, benefit eligible
- **Your Spouse** – Coverage available only if employee coverage elected
- **Your Child(ren)** – to age 26. Coverage available only if employee coverage elected.

#### Wellness Benefit:

This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests. The annual benefit amount is \$50 (for each covered member) per plan year.

Carrier	SYMETRA		
General Plan Information			
Critical Illness Benefit	Employee	Spouse	Child(ren)
Benefit Amount	\$5,000	50% of Employee's Benefit	25% of Employee's Benefit
	\$10,000		
	\$15,000		
	\$20,000		
Covered Conditions (100% benefit – unless stated otherwise)			
<ul style="list-style-type: none"><li>• Invasive cancer</li><li>• Heart attack</li><li>• Major organ failure</li><li>• Minor cancer</li><li>• Coma (due to accident)</li><li>• Paralysis (due to accident)</li><li>• Severe burns</li></ul>		<ul style="list-style-type: none"><li>• Stroke</li><li>• End-stage renal disease</li><li>• Alzheimers disease</li><li>• Multiple Sclerosis</li><li>• Parkinson’s disease</li><li>• ALS &amp; other motor neuron diseases</li><li>• Skin Cancer (\$250)</li></ul>	
Benefit Limitations			
Pre-Existing Limitation	None		
Wellness Benefit	\$50		

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.



# HOSPITAL INDEMNITY

## Symetra Financial

### Building a financial safety net for the unexpected..

Hospital Indemnity insurance pays a fixed dollar amount per day for each day you're confined to a hospital, up to a maximum number of days each year. Stays in a mental health, substance abuse or nursing facility are also covered.

There are no pre-existing condition limitations, no health questions to answer, and no medical tests to take. You're paid the full per-day benefit no matter what other insurance you have.

Benefit	Symetra Hospital Plan
<b>Hospital Admission</b> (500 days per lifetime)	\$250 per day (31 days pp/pcy)
<b>Intensive Care Unit (ICU) Admission</b>	\$250 per day (31 days pp/pcy)
<b>VALUE ADDS</b>	
<b>Health Advocacy</b>	Personalized assistance with a full range of health coverage and insurance-related issues such as locating doctors and other providers, scheduling appointments, getting cost estimates and more.
<b>NurseLine</b>	Direct access to a registered nurse 24/7 for non-urgent concerns
<b>EAP+Work/Life</b>	License professional counselors and work/life specialists provide confidential, short-term help with personal, family, and work-related issues.
<b>Wellness Program</b>	Unlimited access to highly trained wellness coaches by telephone, email or instant messaging.
<b>Survivor Benefit</b>	If an employee dies while insured, any covered dependents will be extended benefits, without premium payments for up to two years after the employee's death (as long as the plan remains in force)



# LEGAL INSURANCE

## MetGen Legal

### Legal experts on your side, whenever you need them

As an employee, if you elect the legal insurance, not only you, but also your spouse, and dependents get legal assistance from some of the most frequently needed personal legal matters – with no waiting periods, no deductibles, and no claims forms, when using a network attorney for a covered matter.

You can choose one from the MetGen network of prequalified attorneys, or use an attorney outside of the network and be reimbursed some of the cost.

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>• Debt Collection Defense</li> <li>• Identity Theft Defense</li> <li>• LifeStages Identity Restoration Services<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• LifeStages Premium Identity Protection &amp; Restoration<sup>2</sup></li> <li>• Negotiations with Creditors</li> <li>• Personal Bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>• Promissory Notes</li> <li>• Tax Audit Representation</li> <li>• Tax Collection Defense</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>• Boundary &amp; Title Disputes</li> <li>• Deeds</li> <li>• Eviction Defense</li> <li>• Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>• Home Equity Loans</li> <li>• Mortgages</li> <li>• Property Tax Assessments</li> <li>• Refinancing of Home</li> </ul>	<ul style="list-style-type: none"> <li>• Sale or Purchase of Home</li> <li>• Security Deposit Assistance</li> <li>• Tenant Negotiations</li> <li>• Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>• Codicils</li> <li>• Complex Wills</li> <li>• Healthcare Proxies</li> <li>• Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>• Revocable &amp; Irrevocable Trusts</li> <li>• Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>• Adoption</li> <li>• Affidavits</li> <li>• Conservatorship</li> <li>• Demand Letters</li> <li>• Divorce (20 hours)</li> <li>• Garnishment Defense</li> <li>• Guardianship</li> <li>• Immigration Assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Juvenile Court Defense, Including Criminal Matters</li> <li>• Name Change</li> <li>• Parental Responsibility Matters</li> <li>• Personal Property Protection</li> <li>• Prenuptial Agreement</li> </ul>	<ul style="list-style-type: none"> <li>• Protection from Domestic Violence</li> <li>• Review of ANY Personal Legal Document</li> <li>• School Hearings</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>• Administrative Hearings</li> <li>• Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Disputes Over Consumer Goods &amp; Services</li> <li>• Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Pet Liabilities</li> <li>• Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	Consultation & Document Review for your parents: <ul style="list-style-type: none"> <li>• Deeds</li> <li>• Leases</li> </ul>	<ul style="list-style-type: none"> <li>• Medicaid</li> <li>• Medicare</li> <li>• Notes</li> <li>• Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>• Powers of Attorney</li> <li>• Prescription Plans</li> <li>• Wills</li> </ul>
<b>Traffic &amp; Other Matters</b>	<ul style="list-style-type: none"> <li>• Defense of Traffic Tickets<sup>3</sup></li> <li>• Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>• License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>• Repossession</li> </ul>

### Estate Planning at your fingertips

The website provides you with the ability to create wills, living wills, and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through the video notary feature.

To learn more about your coverages, view our attorney network, or grant your dependents access, create an account at [members.legalplans.com](https://members.legalplans.com) or call **800-821-6400** Monday—Friday 8:00 a.m. to 8:00 p.m., ET.

# EMPLOYEE CONTACT LIST

CARRIER	PHONE	WEBSITE
Cigna Healthcare	1-800-997-1654	<a href="https://www.cigna.com">https://www.cigna.com</a>
Kaiser Permanent	1-800-464-4000 (CA) 1-800-966-5955 (HI)	<a href="https://healthy.kaiserpermanente.org/">https://healthy.kaiserpermanente.org/</a>
Guardian Dental	1-888-482-7342	<a href="https://www.guardianlife.com">https://www.guardianlife.com</a>
EyeMed Vision	1-866-939-3633	<a href="https://www.eyemed.com/en-us">https://www.eyemed.com/en-us</a>
Symetra Financial	1-800-796-3872	<a href="https://www.Symetra.com">https://www.Symetra.com</a>
ASPCA Pet Insurance	1-866-204-6764	<a href="http://www.aspcapetinsurance.com/LongbridgeFinancial">www.aspcapetinsurance.com/LongbridgeFinancial</a> Priority Code: EB22LF
MetGen Legal	1-800-821-6400	<a href="https://login.legalplans.com/register">https://login.legalplans.com/register</a>
ComPsych EAP Program	1-888-327-9573	<a href="https://www.guidanceresources.com">https://www.guidanceresources.com</a> Web ID: SYMETRA
Optum Bank (FSA)	1-800-243-5543	<a href="https://www.optumbank.com">https://www.optumbank.com</a>
Optum Bank (HSA)	1-866-234-8913	<a href="https://www.optumbank.com">https://www.optumbank.com</a>

## Human Resources Department

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Michael Krebsbach	HR Director	551-252-4615	<a href="mailto:mkrebsbach@longbridge-financial.com">mkrebsbach@longbridge-financial.com</a>

## US Employee Benefits Services Group (USEBSG)

Name	Title	Phone	Email
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The information in this guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit summaries. While every effort was taken to accurately summarize your benefits, discrepancies, or errors are always possible. In case of discrepancy between this guide and the official plan documents, the official plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.