2025
2026

EMPLOYEE BENEFITS GUIDE

reepforbenefits.org

REEP for Benefits

MSJC
Mt. San Jacinto College

Employee Benefits Guide 2025-2026

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The information in this brochure is a general outline of the benefits offered under Mt. San Jacinto Community College's benefits program. Specific details and plan limitations are provided in the Summary Plan Descriptions (SPD), which is based on the official Plan Documents that may include policies, contracts and plan procedures. The SPD and Plan Documents contain all the specific provisions of the plans. In the event the information in this brochure differs from the Plan Documents, the Plan Documents will prevail.

Welcome to Open Enrollment!

Open Enrollment is your annual opportunity to review your benefit options and make any changes to your current elections. Whether you're enrolling in benefits for the first time or updating your existing coverage, this guide is here to help you understand your choices and make informed decisions for the upcoming plan year. Please take time to review this guide carefully. It contains important plan details, and helpful tips. We encourage you to keep this guide for reference throughout the year. If you have any questions about our benefits, you can contact the Benefits Department at benefits@msjc.edu.

Open Enrollment Period: May 1 – May 15, 2025

During this window, you may:

- Enroll in or make changes to your medical, dental, vision, and other benefit plans
- Add or remove dependents
- Update your beneficiary information

All elections must be submitted online through ***BenefitBridge***. Instructions for logging in and navigating the system are included in this guide.

Qualifying Life Events

Once the open enrollment deadline is past, your choices are binding until the next open enrollment period. Mid-year cancelation and/or plan changes are not permitted unless you experience a qualifying life event. Completed enrollment forms and documentation of qualifying life events will be required within 31 days of the event.

A list of possible qualifying life events and supporting documentation include:

- **Marriage –** Copy of a certified marriage certificate
- **Divorce –** Copy of the legal divorce decree
- **Newly Eligible Dependent Child(ren) Up to Age 26 –** Birth certificate or adoption certificate
- **Disabled Dependent Children (age 26 and over) –** See Benefits Office for required filing
- **Loss of Coverage for a Spouse –** Letter from the spouse's insurance provider stating you and any dependents is no longer covered by their insurance plan

Mt. San Jacinto Community College Online Benefits Enrollment is easy with BenefitBridge!

Need Help?

For all questions related to your benefits, please contact your employer's benefits administrator. For BenefitBridge technical assistance ***only***, please contact BenefitBridge Customer Care at 800.814.1862; Mon – Fri, 8:00 a.m. – 5:00 p.m., PST or email benefitbridge@keenan.com.

Here's what you can do on BenefitBridge:

- View Current Plan Year Benefits
- Compare Plan Options
- Enroll in Benefits
- Resource Center: Health Insurance Basics, Medicare, Glossary, Media Resources
- Add or Remove Dependents/ Beneficiaries
- Message Center
- Update My Account Info
- Available 24/7 via the Internet

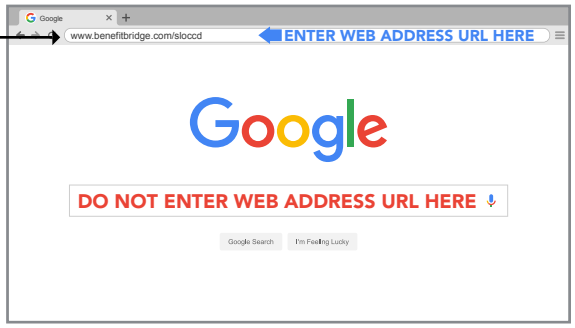
Registration and Login

Already have login credentials?

1. Login to **BenefitBridge** at www.benefitbridge.com/msjc
2. Forgot your Username or Password? Click on **"Forgot Username/Password?"**
3. Please add or update your email address to receive an email confirmation of your enrollment approval.

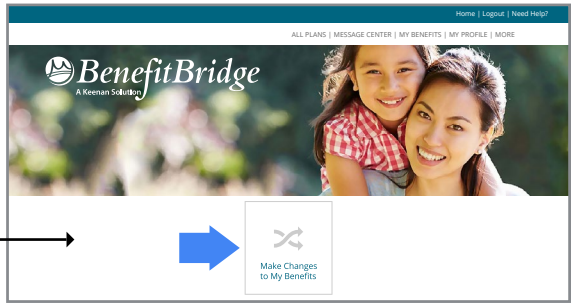
Need to create login credentials?

1. In the **address bar**, type www.benefitbridge.com/msjc **(Not in the Google, Yahoo, Bing, etc. search engine field)**
2. Click the **Enter** key, then follow the instructions below to register:
   - **STEP 1:** Select **"Register"** to **Create an Account**
     - **You will need to create an account using your first and last names as they appear on your payroll statement.**
   - **STEP 2:** Create a **Username** and **Password**
   - **STEP 3:** Select a picture, as instructed
   - **STEP 4:** Select **"Continue"** to access **BenefitBridge**



Enrolling in Benefits

Access your enrollment via the **"Make Changes to My Benefits"** button



For BenefitBridge technical assistance only, please contact BenefitBridge Customer Care at

800.814.1862

Monday – Friday, 8:00 AM - 5:00 PM, PST or email benefitbridge@keenan.com.

REEP Carrier Logos

Contact Information

Below is a listing of the telephone numbers you can call with questions about the plans available to you. You can also use the website (if available) to access information from providers for the various plans.

Carrier	Phone Number	Website
Benefits Office		benefits@msjc.edu
BenefitBridge Customer Care	800-814-1862	benefitbridge@keenan.com
REEP General		www.reepforbenefits.org
Medical		
• Kaiser	800-464-4000	choose.kaiserpermanente.org/reep
• Anthem	866-837-4388	www.anthem.com/ca
• Marathon	951-229-0708	https://marathon.health/
• Express Scripts	888-806-4969	www.express-scripts.com
• ComPsych EAP	855-459-6512	www.compsych.com/services
Dental		
• Delta Dental	866-499-3001	deltadentalins.com/members
• Anthem Dental	877-567-1804	www.anthem.com/ca
Vision		
• VSP	800-877-7195	eyeconic.com
• EyeMed	866-939-3633	member.eyemedvisioncare.com
Basic Life AD&D		
• Madison National	800-356-9601	
Ancillary		
• Simplicollege		https://www.simplicollege.com/
• Colonial	800-325-4368	ColonialLife.com
• Transcarent	844-643-0606	member.transcarent.com
• TruHearing	877-396-7194	truhearing.com/vsp
• CompleteCare	877-872-4232	https://britehr.app/REEP
• Omada Wellness	888-987-8337	www.omadahealth.com/reep
• Metlife Legal	800-821-6400	members.legalplans.com
• American Fidelity	800-365-9180	americanfidelity.com

2025-2026 Benefit Updates & Policy Changes

Once again, the REEP JPA has been hard at work, acting to implement plans and benefit enhancements designed to provide the REEP member districts with more options and reduce overall costs. Below is an overview of the updates and policy changes for the 2025-2026 plan year.

REEP Health Center for Anthem PPO, HSA and MVP Members

Our Health Center has updated its hours to better accommodate our members' schedules. Additionally, we have welcomed a new provider to our team, enhancing the quality of care available to our members. See the flyer on the Marathon Health Center on page 40 for additional information.

The Marathon Health Center covers up to 90% of your comprehensive and primary care needs with virtually no out-of-pocket costs ($0 copay for all preventive services for PPO and HSA plan participants. $0 copay for non-preventive services for PPO members and only a $10 copay for HSA plan participants). REEP participating school district/college employees and dependents on **PPO, HSA or MVP** plans can access Marathon Health services including virtual care and 24/7 access to your provider for emergencies.

Marathon Health Center services include, but are not limited to the following:

- Annual physical exams
- Chronic condition management
- Full-scope family medicine
- Men's and women's health
- Mental health screenings
- No cost onsite lab work
- School and sports physicals
- Select onsite medications at little to no cost
- Sick and urgent care
- Same and next day appointments
- 24/7 phone access to your care team for urgent needs

To learn more, visit https://marathon.health/

Plan Updates for 2025:

Anthem Medical Changes

This year, the Minimum Value Plan has been renamed to PPO MVP 5900 to align with traditional medical plans. The "5900" in the name signifies the deductible amount, ensuring clarity and consistency across our offerings.

Anthem and Kaiser Medical Changes

In compliance with federal mandates, we have updated the deductibles for our HSA plans. The HSA 1600 plan will now be known as HSA 1650.

There will be no changes to the PPO MVP 5900 benefits.

Change in EAP Provider

We are excited to announce a change in our Employee Assistance Program (EAP) carrier. Starting July 1st, 2025, ComPsych EAP will be providing our EAP services, offering enhanced support and resources for our employees.

If you are currently receiving care through an Anthem provider, your care will continue through the end of the authorized number of visits and you will need to receive a new referral through ComPhysch for any new EAP visits needed.

Additional information can be found on page 65.

SimpliCollege

SimpliCollege is now a service available to all employees, their students and families! See flyer on page 78 for more information.

2025-2026 Benefit Updates & Policy Changes (continued)

Change in Life Insurance Provider

We are pleased to announce effective July 1, 2025, your MetLife policies will become insured with Madison National Life. Madison National Life has been a trusted leader in the insurance business for over 60 years, providing superior service to more than 1,500 Public and Education clients. Madison National Life will provide all the essential benefits found in your current contract with no benefit changes. In addition, the rates are guaranteed until July 1, 2030. New certificates of coverage detailing your plan of benefits will be issued to you in the next few weeks.

If you are enrolled in the voluntary life and/or voluntary AD&D plan and wish to change your coverage, you can do so on BenefitBridge during open enrollment. If you are not enrolled in one of these plans and wish to enroll you can also elect to enroll in the voluntary life plan in BenefitBridge. Any employee wishing to increase or enroll in the voluntary life plan for the first time is required to complete a Statement of Health form and submit the form to Madison National Life for approval. Instructions for this process are included on the form.

Express Scripts

We are pleased to inform you that REEP will continue to partner with Express Scripts as our prescription drug provider for Anthem Medical plans. There will be no changes to our current plans, ensuring that you can continue to access your medications seamlessly and without interruption.

Anthem Dental

We are pleased to introduce new benefits to our dental plan at no additional cost. Whitening and occlusal guards will now be covered, aligning with the enhancements made to Delta Dental last year. Additionally, we are moving to a preferred platform to streamline services and improve member experience.

VSP Vision Plan

We have made several enhancements to our vision plan, all at no additional cost to our members. The frame allowance has been increased to $150, and the contact lens allowance has also been raised to $150. We have added UV protection to our coverage and increased the standard out-of-network allowances, ensuring better vision care for all.

REEP Instagram Page

REEP has a new Instagram Page! Follow to stay up to date on REEP Employee Benefits!

Click the URL: https://www.instagram.com/reep_benefits/ , scan the QR code, or look us up on the app @reep_benefits to follow.

Bi-weekly random follower drawings for **$100!**

*Must fill out form in bio to enter

REEP_BENEFITS

Medical: Plan Options

Whether you have a common cold or will be undergoing surgery, medical benefits cover a range of services and can provide peace of mind to help you offset health care costs.

You have several health plans options to choose from under the REEP umbrella. The main difference between the plans are network of providers and copays for services. There is Kaiser plan options and Anthem HMO plan options to choose from.

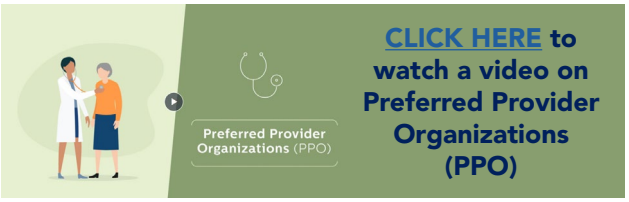
Kaiser Medical Plans	
• HMO 20	• HSA
• DHMO 500	• MVP

Anthem Medical Plans		
• Anthem HMO 20	• Anthem PPO 500 90/70	• Anthem HSA 1650
• Anthem HMO 30	• Anthem PPO 750	• Anthem PPO MVP 5900
• Anthem DHMO 500	• Anthem PPO 1250	

Selecting a Plan that's Right for You

When choosing a health plan, it's important to consider several key factors:

- **Choice:** If you have preferred doctors, specialists, or medical facilities, ensure that the plan you select covers services from these providers. Some health plans limit your choice of providers, while others offer more flexibility.
- **Cost:** Cost is often a significant factor in selecting a plan. Be sure to look at various cost components such as deductibles, copayments, and coinsurance, as well as the amount deducted from your payroll for the plan.



Rates: Full Time Employees – Classified

Full Time Employees – Classified

Employee Contribution Rates for 2025-2026

The amount listed is the employee's share of the monthly premium and include District contribution for coverage beginning 7/1/2025 through 6/30/2026.

Anthem HMO Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
Anthem HMO 20 / VSP Vision / Delta Dental PPO	$ 0.00	$ 936.41	$ 662.27	$ 1400.60
Anthem HMO 20 / VSP Vision / Anthem PPO	$ 0.00	$ 921.05	$ 646.91	$ 1385.24
Anthem HMO 20 / VSP Vision / MetLife DHMO	$ 0.00	$ 873.79	$ 601.64	$ 1339.97
Anthem HMO 20 / EyeMed Vision / Delta Dental PPO	$ 0.00	$ 929.54	$ 655.40	$ 1393.73
Anthem HMO 20 / EyeMed Vision / Anthem PPO	$ 0.00	$ 914.18	$ 640.04	$ 1378.37
Anthem HMO 20 / EyeMed Vision / MetLife DHMO	$ 0.00	$ 866.92	$ 594.77	$ 1333.10
Anthem HMO 30 / VSP Vision / Delta Dental PPO	$ 0.00	$ 809.25	$ 553.28	$ 1221.98
Anthem HMO 30 / VSP Vision / Anthem PPO	$ 0.00	$ 793.89	$ 537.92	$ 1206.62
Anthem HMO 30 / VSP Vision / MetLife DHMO	$ 0.00	$ 746.63	$ 492.65	$ 1161.35
Anthem HMO 30 / EyeMed Vision / Delta Dental PPO	$ 0.00	$ 802.38	$ 546.41	$ 1215.11
Anthem HMO 30 / EyeMed Vision / Anthem PPO	$ 0.00	$ 787.02	$ 531.05	$ 1199.75
Anthem HMO 30 / EyeMed Vision / MetLife DHMO	$ 0.00	$ 739.76	$ 485.78	$ 1154.48
Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$ 0.00	$ 641.40	$ 409.41	$ 986.20
Anthem DHMO 500 / VSP Vision / Anthem PPO	$ 0.00	$ 626.04	$ 394.05	$ 970.84
Anthem DHMO 500 / VSP Vision / MetLife DHMO	$ 0.00	$ 578.78	$ 348.78	$ 925.57
Anthem DHMO 500 / EyeMed Vision / Delta Dental PPO	$ 0.00	$ 634.53	$ 402.54	$ 979.33
Anthem DHMO 500 / EyeMed Vision / Anthem PPO	$ 0.00	$ 619.17	$ 387.18	$ 963.97
Anthem DHMO 500 / EyeMed Vision / MetLife DHMO	$ 0.00	$ 571.91	$ 341.91	$ 918.70

Anthem PPO Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1095.27	$3170.81	$2577.48	$4539.41
Anthem PPO 500 / VSP Vision / Anthem PPO	$1079.91	$3155.45	$2562.12	$4524.05
Anthem PPO 500 / VSP Vision / MetLife DHMO	$1016.73	$3108.19	$2516.85	$4478.78
Anthem PPO 500 / EyeMed Vision / Delta Dental PPO	$1088.40	$3163.94	$2570.61	$4532.54
Anthem PPO 500 / EyeMed Vision / Anthem PPO	$1073.04	$3148.58	$2555.25	$4517.18
Anthem PPO 500 / EyeMed Vision / MetLife DHMO	$1009.86	$3101.32	$2509.98	$4471.91
Anthem PPO 750 / VSP Vision / Delta Dental PPO	$899.12	$2758.91	$2224.42	$3960.78
Anthem PPO 750 / VSP Vision / Anthem PPO	$883.76	$2743.55	$2209.06	$3945.42
Anthem PPO 750 / VSP Vision / MetLife DHMO	$820.58	$2696.29	$2163.79	$3900.15
Anthem PPO 750 / EyeMed Vision / Delta Dental PPO	$892.25	$2752.04	$2217.55	$3953.91
Anthem PPO 750 / EyeMed Vision / Anthem PPO	$876.89	$2736.68	$2202.19	$3938.55
Anthem PPO 750 / EyeMed Vision / MetLife DHMO	$813.71	$2689.42	$2156.92	$3893.28
Anthem PPO ESS 1250 / VSP Vision / Delta Dental PPO	$421.78	$1756.48	$1365.21	$2552.62
Anthem PPO ESS 1250 / VSP Vision / Anthem PPO	$406.42	$1741.12	$1349.85	$2537.26
Anthem PPO ESS 1250 / VSP Vision / MetLife DHMO	$343.24	$1693.86	$1304.58	$2491.99
Anthem PPO ESS 1250 / EyeMed Vision / Delta Dental PPO	$414.91	$1749.61	$1358.34	$2545.75
Anthem PPO ESS 1250 / EyeMed Vision / Anthem PPO	$399.55	$1734.25	$1342.98	$2530.39
Anthem PPO ESS 1250 / EyeMed Vision / MetLife DHMO	$336.37	$1686.99	$1297.71	$2485.12
Anthem PPO HSA 1650 / VSP Vision / Delta Dental PPO	$222.04	$1337.05	$1005.68	$1963.41
Anthem PPO HSA 1650 / VSP Vision / Anthem PPO	$206.68	$1321.69	$990.32	$1948.05
Anthem PPO HSA 1650 / VSP Vision / MetLife DHMO	$143.50	$1274.43	$945.05	$1902.78
Anthem PPO HSA 1650 / EyeMed Vision / Delta Dental PPO	$215.17	$1330.18	$998.81	$1956.54
Anthem PPO HSA 1650 / EyeMed Vision / Anthem PPO	$199.81	$1314.82	$983.45	$1941.18
Anthem PPO HSA 1650 / EyeMed Vision / MetLife DHMO	$136.63	$1267.56	$938.18	$1895.91

For questions, please email our Benefits Office at benefits@msjc.edu. For more information on medical, dental, vision, life insurance, and other voluntary plans, and to review Benefit Plan Summaries, please visit our website MSJC Employee Benefits. Employee paid premiums are processed on post-tax basis unless enrolled in pre-tax basis through American Fidelity.

Full Time Employees – Classified

Employee Contribution Rates for 2025-2026

The amount listed is the employee's share of the monthly premium and include District contribution for coverage beginning 7/1/2025 through 6/30/2026.

Kaiser HMO Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$ 0.00	$908.22	$736.45	$1282.80
Kaiser HMO 20 / VSP Vision / Anthem PPO	$ 0.00	$892.86	$721.09	$1267.44
Kaiser HMO 20 / VSP Vision / MetLife DHMO	$ 0.00	$845.60	$675.82	$1222.17
Kaiser HMO 20 / EyeMed Vision / Delta Dental PPO	$ 0.00	$901.35	$729.58	$1275.93
Kaiser HMO 20 / EyeMed Vision / Anthem PPO	$ 0.00	$885.99	$714.22	$1260.57
Kaiser HMO 20 / EyeMed Vision / MetLife DHMO	$ 0.00	$838.73	$668.95	$1215.30
Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$ 0.00	$598.93	$455.30	$861.06
Kaiser DHMO 500 / VSP Vision / Anthem PPO	$ 0.00	$583.57	$439.94	$845.70
Kaiser DHMO 500 / VSP Vision / MetLife DHMO	$ 0.00	$536.31	$394.67	$800.43
Kaiser DHMO 500 / EyeMed Vision / Delta Dental PPO	$ 0.00	$592.06	$448.43	$854.19
Kaiser DHMO 500 / EyeMed Vision / Anthem PPO	$ 0.00	$576.70	$433.07	$838.83
Kaiser DHMO 500 / EyeMed Vision / MetLife DHMO	$ 0.00	$529.44	$387.80	$793.56
Kaiser HSA / VSP Vision / Delta Dental PPO	$ 0.00	$461.25	$330.09	$673.28
Kaiser HSA / VSP Vision / Anthem PPO	$ 0.00	$445.89	$314.73	$657.92
Kaiser HSA / VSP Vision / MetLife DHMO	$ 0.00	$398.63	$269.46	$612.65
Kaiser HSA / EyeMed Vision / Delta Dental PPO	$ 0.00	$454.38	$323.22	$666.41
Kaiser HSA / EyeMed Vision / Anthem PPO	$ 0.00	$439.02	$307.86	$651.05
Kaiser HSA / EyeMed Vision / MetLife DHMO	$ 0.00	$391.76	$262.59	$605.78

Minimum Value Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
Kaiser MVP / VSP Vision / Delta Dental PPO	$ 0.00	$215.00	$106.25	$337.53
Kaiser MVP / VSP Vision / Anthem PPO	$ 0.00	$199.64	$90.89	$322.17
Kaiser MVP / VSP Vision / MetLife DHMO	$ 0.00	$152.38	$45.62	$276.90
Kaiser MVP / EyeMed Vision / Delta Dental PPO	$ 0.00	$208.13	$99.38	$330.66
Kaiser MVP / EyeMed Vision / Anthem PPO	$ 0.00	$192.77	$84.02	$315.30
Kaiser MVP / EyeMed Vision / MetLife DHMO	$ 0.00	$145.51	$38.75	$270.03
PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$ 0.00	$ 0.00	$ 0.00	$82.17
PPO CHOICE MVP / VSP Vision / Anthem PPO	$ 0.00	$ 0.00	$ 0.00	$66.81
PPO CHOICE MVP / VSP Vision / MetLife DHMO	$ 0.00	$ 0.00	$ 0.00	$21.54
PPO CHOICE MVP / EyeMed Vision / Delta Dental PPO	$ 0.00	$ 0.00	$ 0.00	$75.30
PPO CHOICE MVP / EyeMed Vision / Anthem PPO	$ 0.00	$ 0.00	$ 0.00	$59.94
PPO CHOICE MVP / EyeMed Vision / MetLife DHMO	$ 0.00	$ 0.00	$ 0.00	$14.67

For questions, please email our Benefits Office at benefits@msjc.edu. For more information on medical, dental, vision, life insurance, and other voluntary plans, and to review Benefit Plan Summaries, please visit our website MSJC Employee Benefits. Employee paid premiums are processed on post-tax basis unless enrolled in pre-tax basis through American Fidelity.

Rates: Full Time Employees - Faculty, Sup/Conf, Administrators

Full Time Employees - Faculty, Sup/Conf, Administrators
Employee Contribution Rates for 2025-2026

The amount listed is the employee's share of the monthly premium and include District contribution for coverage beginning 7/1/2025 through 6/30/2026.

Pay Cycle	Anthem HMO Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
12 month	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$ 0.00	$936.41	$662.27	$1,400.60
11 month	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$ 0.00	$1021.54	$722.48	$1,527.93
10 month	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$ 0.00	$1123.69	$794.72	$1,680.72
12 month	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$ 0.00	$809.25	$553.28	$1,221.98
11 month	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$ 0.00	$882.82	$603.58	$1,333.07
10 month	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$ 0.00	$971.10	$663.94	$1,466.38
12 month	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$ 0.00	$614.40	$409.41	$986.20
11 month	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$ 0.00	$699.71	$446.63	$1,075.85
10 month	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$ 0.00	$769.68	$491.29	$1,183.44

Pay Cycle	Anthem PPO Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
12 month	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1095.27	$3,170.81	$2,577.48	$4,539.41
11 month	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1194.84	$3,459.07	$2,811.80	$4,952.08
10 month	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1314.32	$3,804.97	$3,092.98	$5,447.29
12 month	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$899.12	$2,758.91	$2,224.42	$3,960.78
11 month	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$980.86	$3,009.72	$2,426.64	$4,320.85
10 month	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$1078.94	$3,310.69	$2,669.30	$4,752.94
12 month	Anthem PPO ESS 1250 / VSP Vision / Delta Dental PPO	$421.78	$1,756.48	$1,365.21	$2,552.62
11 month	Anthem PPO ESS 1250 / VSP Vision / Delta Dental PPO	$460.12	$1,916.16	$1,489.32	$2,784.68
10 month	Anthem PPO ESS 1250 / VSP Vision / Delta Dental PPO	$506.14	$2,107.78	$1,638.25	$3,063.14
12 month	Anthem PPO HSA 1650 / VSP Vision / Delta Dental PPO	$222.04	$1,337.05	$1,005.68	$1,963.41
11 month	Anthem PPO HSA 1650 / VSP Vision / Delta Dental PPO	$242.23	$1,458.60	$1,097.11	$2,141.90
10 month	Anthem PPO HSA 1650 / VSP Vision / Delta Dental PPO	$266.45	$1,604.46	$1,206.82	$2,356.09

Pay Cycle	Kaiser HMO Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
12 month	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$ 0.00	$908.22	$736.45	$1282.80
11 month	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$ 0.00	$990.79	$803.40	$1399.42
10 month	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$ 0.00	$1089.86	$883.74	$1,539.36
12 month	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$ 0.00	$598.93	$455.30	$861.06
11 month	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$ 0.00	$653.38	$496.69	$939.34
10 month	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$ 0.00	$718.72	$546.36	$1,033.27
12 month	Kaiser HSA 1600 / VSP Vision / Delta Dental PPO	$ 0.00	$461.25	$330.09	$673.28
11 month	Kaiser HSA 1600 / VSP Vision / Delta Dental PPO	$ 0.00	$503.18	$360.10	$734.49
10 month	Kaiser HSA 1600 / VSP Vision / Delta Dental PPO	$ 0.00	$553.50	$396.11	$807.94

Pay Cycle	Minimum Value Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
12 month	Kaiser MVP / VSP Vision / Delta Dental PPO	$ 0.00	$ 215.00	$ 106.25	$337.53
11 month	Kaiser MVP / VSP Vision / Delta Dental PPO	$ 0.00	$ 234.55	$ 115.91	$368.21
10 month	Kaiser MVP / VSP Vision / Delta Dental PPO	$ 0.00	$ 258.00	$ 127.50	$405.04
12 month	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$ 0.00	$ 0.00	$ 0.00	$82.17
11 month	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$ 0.00	$ 0.00	$ 0.00	$89.64
10 month	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$ 0.00	$ 0.00	$ 0.00	$98.60

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Rates: Part Time Employees

Part Time Employees
Employee Contribution Rates for 2025-2026

The amount listed is the employee's share of the monthly premium and include District contribution for coverage beginning 7/1/2025 through 6/30/2026.

Hours	Anthem HMO Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
32 hours	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$206.25	$1156.41	$882.27	$1,683.10
30 hours	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$257.82	$1211.41	$937.27	$1,753.73
29 hours	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$283.60	$1238.91	$964.77	$1,789.04
27.5 hours	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$322.27	$1280.16	$1006.02	$1,842.01
20 hours	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$515.63	$1,486.41	$1212.27	$2,106.85
19 hours	Anthem HMO 20 / VSP Vision / Delta Dental PPO	$541.41	$1,513.91	$1239.77	$2,142.16
32 hours	Anthem HMO 20 / VSP Vision / Anthem PPO	$203.18	$1141.05	$866.91	$1,667.74
30 hours	Anthem HMO 20 / VSP Vision / Anthem PPO	$253.98	$1196.05	$921.91	$1,738.37
29 hours	Anthem HMO 20 / VSP Vision / Anthem PPO	$279.37	$1223.55	$949.41	$1,773.68
27.5 hours	Anthem HMO 20 / VSP Vision / Anthem PPO	$317.47	$1264.80	$990.66	$1,826.65
20 hours	Anthem HMO 20 / VSP Vision / Anthem PPO	$507.95	$1,471.05	$1196.91	$2,091.49
19 hours	Anthem HMO 20 / VSP Vision / Anthem PPO	$533.35	$1,498.55	$1224.41	$2,126.80
32 hours	Anthem HMO 20 / VSP Vision / MetLife DHMO	$190.54	$1093.79	$821.64	$1,622.47
30 hours	Anthem HMO 20 / VSP Vision / MetLife DHMO	$238.18	$1148.79	$876.64	$1,693.10
29 hours	Anthem HMO 20 / VSP Vision / MetLife DHMO	$262.00	$1176.29	$904.14	$1,728.41
27.5 hours	Anthem HMO 20 / VSP Vision / MetLife DHMO	$297.73	$1217.54	$945.39	$1,781.38
20 hours	Anthem HMO 20 / VSP Vision / MetLife DHMO	$476.36	$1,423.79	$1151.64	$2,046.22
19 hours	Anthem HMO 20 / VSP Vision / MetLife DHMO	$500.18	$1,451.29	$1179.14	$2,081.53
32 hours	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$194.14	$1029.25	$773.28	$1,504.48
30 hours	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$242.68	$1084.25	$828.28	$1,575.11
29 hours	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$266.95	$1111.75	$855.78	$1,610.42
27.5 hours	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$303.35	$1153.00	$897.03	$1,663.39
20 hours	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$485.36	$1,359.25	$1103.28	$1,928.23
19 hours	Anthem HMO 30 / VSP Vision / Delta Dental PPO	$509.62	$1,386.75	$1130.78	$1,963.54
32 hours	Anthem HMO 30 / VSP Vision / Anthem PPO	$191.07	$1013.89	$757.92	$1,489.12
30 hours	Anthem HMO 30 / VSP Vision / Anthem PPO	$238.84	$1068.89	$812.92	$1,559.75
29 hours	Anthem HMO 30 / VSP Vision / Anthem PPO	$262.72	$1096.39	$840.42	$1,595.06
27.5 hours	Anthem HMO 30 / VSP Vision / Anthem PPO	$298.55	$1137.64	$881.67	$1,648.03
20 hours	Anthem HMO 30 / VSP Vision / Anthem PPO	$477.68	$1,343.89	$1087.92	$1,912.87
19 hours	Anthem HMO 30 / VSP Vision / Anthem PPO	$501.56	$1,371.39	$1115.42	$1,948.18
32 hours	Anthem HMO 30 / VSP Vision / MetLife DHMO	$178.43	$966.63	$712.65	$1,443.85
30 hours	Anthem HMO 30 / VSP Vision / MetLife DHMO	$223.04	$1021.63	$767.65	$1,514.48
29 hours	Anthem HMO 30 / VSP Vision / MetLife DHMO	$245.35	$1049.13	$795.15	$1,549.79
27.5 hours	Anthem HMO 30 / VSP Vision / MetLife DHMO	$278.80	$1090.38	$836.40	$1,602.76
20 hours	Anthem HMO 30 / VSP Vision / MetLife DHMO	$446.09	$1,296.63	$1042.65	$1,867.60
19 hours	Anthem HMO 30 / VSP Vision / MetLife DHMO	$468.39	$1,324.13	$1070.15	$1,902.91
32 hours	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$178.16	$861.40	$629.41	$1,268.70
30 hours	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$222.70	$916.40	$684.41	$1,339.33
29 hours	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$244.97	$943.90	$711.91	$1,374.64
27.5 hours	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$278.37	$985.15	$753.16	$1,427.61
20 hours	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$445.40	$1,191.40	$959.41	$1,692.45
19 hours	Anthem DHMO 500 / VSP Vision / Delta Dental PPO	$467.66	$1,218.90	$986.91	$1,727.76
32 hours	Anthem DHMO 500 / VSP Vision / Anthem PPO	$175.09	$846.04	$614.05	$1,253.34
30 hours	Anthem DHMO 500 / VSP Vision / Anthem PPO	$218.86	$901.04	$669.05	$1,323.97
29 hours	Anthem DHMO 500 / VSP Vision / Anthem PPO	$240.74	$928.54	$696.55	$1,359.28
27.5 hours	Anthem DHMO 500 / VSP Vision / Anthem PPO	$273.57	$969.79	$737.80	$1,412.25
20 hours	Anthem DHMO 500 / VSP Vision / Anthem PPO	$437.72	$1,176.04	$944.05	$1,677.09
19 hours	Anthem DHMO 500 / VSP Vision / Anthem PPO	$459.60	$1,203.54	$971.55	$1,712.40
32 hours	Anthem DHMO 500 / VSP Vision / MetLife DHMO	$162.45	$798.78	$568.78	$1,208.07
30 hours	Anthem DHMO 500 / VSP Vision / MetLife DHMO	$203.06	$853.78	$623.78	$1,278.70
29 hours	Anthem DHMO 500 / VSP Vision / MetLife DHMO	$223.37	$881.28	$651.28	$1,314.01
27.5 hours	Anthem DHMO 500 / VSP Vision / MetLife DHMO	$253.83	$922.53	$692.53	$1,366.98
20 hours	Anthem DHMO 500 / VSP Vision / MetLife DHMO	$406.13	$1,128.78	$898.78	$1,631.82
19 hours	Anthem DHMO 500 / VSP Vision / MetLife DHMO	$426.43	$1,156.28	$926.28	$1,667.13

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Rates: Part Time Employees (continued)

Part Time Employees - Employee Contribution Rates for 2025-2026

The amount listed is the employee's share of the monthly premium and include District contribution for coverage beginning 7/1/2025 through 6/30/2026.

Hours	Anthem PPO Plan Packages	Employee	Employee + Children	Employee + Spouse	Family
32 hours	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1295.27	$3,390.81	$2,797.48	$4,821.91
30 hours	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1345.27	$3,445.81	$2,852.48	$4,892.54
29 hours	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1370.27	$3,473.31	$2,879.98	$4,927.85
27.5 hours	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1407.77	$3,514.56	$2,921.23	$4,980.82
20 hours	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1595.27	$3,720.81	$3,127.48	$5,245.66
19 hours	Anthem PPO 500 / VSP Vision / Delta Dental PPO	$1620.27	$3,748.31	$3,154.98	$5,280.97
32 hours	Anthem PPO 500 / VSP Vision / Anthem PPO	$1279.91	$3,375.45	$2,782.12	$4,806.55
30 hours	Anthem PPO 500 / VSP Vision / Anthem PPO	$1329.91	$3,430.45	$2,837.12	$4,877.18
29 hours	Anthem PPO 500 / VSP Vision / Anthem PPO	$1354.91	$3,457.95	$2,864.62	$4,912.49
27.5 hours	Anthem PPO 500 / VSP Vision / Anthem PPO	$1392.41	$3,499.20	$2,905.87	$4,965.46
20 hours	Anthem PPO 500 / VSP Vision / Anthem PPO	$1579.91	$3,705.45	$3,112.12	$5,230.30
19 hours	Anthem PPO 500 / VSP Vision / Anthem PPO	$1604.91	$3,732.95	$3,139.62	$5,265.61
32 hours	Anthem PPO 500 / VSP Vision / MetLife DHMO	$1216.73	$3,328.19	$2,736.85	$4,761.28
30 hours	Anthem PPO 500 / VSP Vision / MetLife DHMO	$1266.73	$3,383.19	$2,791.85	$4,831.91
29 hours	Anthem PPO 500 / VSP Vision / MetLife DHMO	$1291.73	$3,410.69	$2,819.35	$4,867.22
27.5 hours	Anthem PPO 500 / VSP Vision / MetLife DHMO	$1329.23	$3,451.94	$2,860.60	$4,920.19
20 hours	Anthem PPO 500 / VSP Vision / MetLife DHMO	$1516.73	$3,658.19	$3,066.85	$5,185.03
19 hours	Anthem PPO 500 / VSP Vision / MetLife DHMO	$1541.73	$3,685.69	$3,094.35	$5,220.34
32 hours	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$1099.12	$2,978.91	$2,444.42	$4,243.28
30 hours	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$1149.12	$3,033.91	$2,499.42	$4,313.91
29 hours	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$1174.12	$3,061.41	$2,526.92	$4,349.22
27.5 hours	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$1211.62	$3,102.66	$2,568.17	$4,402.19
20 hours	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$1399.12	$3,308.91	$2,774.42	$4,667.03
19 hours	Anthem PPO 750 / VSP Vision / Delta Dental PPO	$1424.12	$3,336.41	$2,801.92	$4,702.34
32 hours	Anthem PPO 750 / VSP Vision / Anthem PPO	$1083.76	$2,963.55	$2,429.06	$4,227.92
30 hours	Anthem PPO 750 / VSP Vision / Anthem PPO	$1133.76	$3,018.55	$2,484.06	$4,298.55
29 hours	Anthem PPO 750 / VSP Vision / Anthem PPO	$1158.76	$3,046.05	$2,511.56	$4,333.86
27.5 hours	Anthem PPO 750 / VSP Vision / Anthem PPO	$1196.26	$3,087.30	$2,552.81	$4,386.83
20 hours	Anthem PPO 750 / VSP Vision / Anthem PPO	$1383.76	$3,293.55	$2,759.06	$4,651.67
19 hours	Anthem PPO 750 / VSP Vision / Anthem PPO	$1408.76	$3,321.05	$2,786.56	$4,686.98
32 hours	Anthem PPO 750 / VSP Vision / MetLife DHMO	$1020.58	$2,916.29	$2,383.79	$4,182.65
30 hours	Anthem PPO 750 / VSP Vision / MetLife DHMO	$1070.58	$2,971.29	$2,438.79	$4,253.28
29 hours	Anthem PPO 750 / VSP Vision / MetLife DHMO	$1095.58	$2,998.79	$2,466.29	$4,288.59
27.5 hours	Anthem PPO 750 / VSP Vision / MetLife DHMO	$1133.08	$3,040.04	$2,507.54	$4,341.56
20 hours	Anthem PPO 750 / VSP Vision / MetLife DHMO	$1320.58	$3,246.29	$2,713.79	$4,606.40
19 hours	Anthem PPO 750 / VSP Vision / MetLife DHMO	$1345.58	$3,273.79	$2,741.29	$4,641.71
32 hours	Anthem PPO ESS / VSP Vision / Delta Dental PPO	$621.78	$1,976.48	$1,585.21	$2,835.12
30 hours	Anthem PPO ESS / VSP Vision / Delta Dental PPO	$671.78	$2,031.48	$1,640.21	$2,905.75
29 hours	Anthem PPO ESS / VSP Vision / Delta Dental PPO	$696.78	$2,058.98	$1,667.71	$2,941.06
27.5 hours	Anthem PPO ESS / VSP Vision / Delta Dental PPO	$734.28	$2,100.23	$1,708.96	$2,994.03
20 hours	Anthem PPO ESS / VSP Vision / Delta Dental PPO	$921.78	$2,306.48	$1,915.21	$3,258.87
19 hours	Anthem PPO ESS / VSP Vision / Delta Dental PPO	$946.78	$2,333.98	$1,942.71	$3,294.18
32 hours	Anthem PPO ESS / VSP Vision / Anthem PPO	$606.42	$1,961.12	$1,569.85	$2,819.76
30 hours	Anthem PPO ESS / VSP Vision / Anthem PPO	$656.42	$2,016.12	$1,624.85	$2,890.39
29 hours	Anthem PPO ESS / VSP Vision / Anthem PPO	$681.42	$2,043.62	$1,652.35	$2,925.70
27.5 hours	Anthem PPO ESS / VSP Vision / Anthem PPO	$718.92	$2,084.87	$1,693.60	$2,978.67
20 hours	Anthem PPO ESS / VSP Vision / Anthem PPO	$906.42	$2,291.12	$1,899.85	$3,243.51
19 hours	Anthem PPO ESS / VSP Vision / Anthem PPO	$931.42	$2,318.62	$1,927.35	$3,278.82
32 hours	Anthem PPO ESS / VSP Vision / MetLife DHMO	$543.24	$1,913.86	$1,524.58	$2,774.49
30 hours	Anthem PPO ESS / VSP Vision / MetLife DHMO	$593.24	$1,968.86	$1,579.58	$2,845.12
29 hours	Anthem PPO ESS / VSP Vision / MetLife DHMO	$618.24	$1,996.36	$1,607.08	$2,880.43
27.5 hours	Anthem PPO ESS / VSP Vision / MetLife DHMO	$655.74	$2,037.61	$1,648.33	$2,933.40
20 hours	Anthem PPO ESS / VSP Vision / MetLife DHMO	$843.24	$2,243.86	$1,854.58	$3,198.24
19 hours	Anthem PPO ESS / VSP Vision / MetLife DHMO	$868.24	$2,271.36	$1,882.08	$3,233.55
32 hours	Anthem PPO HSA / VSP Vision / Delta Dental PPO	$422.04	$1,557.05	$1,225.68	$2,245.91
30 hours	Anthem PPO HSA / VSP Vision / Delta Dental PPO	$472.04	$1,612.05	$1,280.68	$2,316.54
29 hours	Anthem PPO HSA / VSP Vision / Delta Dental PPO	$497.04	$1,639.55	$1,308.18	$2,351.85
27.5 hours	Anthem PPO HSA / VSP Vision / Delta Dental PPO	$534.54	$1,680.80	$1,349.43	$2,404.82
20 hours	Anthem PPO HSA / VSP Vision / Delta Dental PPO	$722.04	$1,887.05	$1,555.68	$2,669.66
19 hours	Anthem PPO HSA / VSP Vision / Delta Dental PPO	$747.04	$1,914.55	$1,583.18	$2,704.97
32 hours	Anthem PPO HSA / VSP Vision / Anthem PPO	$406.68	$1,541.69	$1,210.32	$2,230.55
30 hours	Anthem PPO HSA / VSP Vision / Anthem PPO	$456.68	$1,596.69	$1,265.32	$2,301.18
29 hours	Anthem PPO HSA / VSP Vision / Anthem PPO	$481.68	$1,624.19	$1,292.82	$2,336.49
27.5 hours	Anthem PPO HSA / VSP Vision / Anthem PPO	$519.18	$1,665.44	$1,334.07	$2,389.46
20 hours	Anthem PPO HSA / VSP Vision / Anthem PPO	$706.68	$1,871.69	$1,540.32	$2,654.30
19 hours	Anthem PPO HSA / VSP Vision / Anthem PPO	$731.68	$1,899.19	$1,567.82	$2,689.61
32 hours	Anthem PPO HSA / VSP Vision / MetLife DHMO	$343.50	$1,494.43	$1,165.05	$2,185.28
30 hours	Anthem PPO HSA / VSP Vision / MetLife DHMO	$393.50	$1,549.43	$1,220.05	$2,255.91
29 hours	Anthem PPO HSA / VSP Vision / MetLife DHMO	$418.50	$1,576.93	$1,247.55	$2,291.22
27.5 hours	Anthem PPO HSA / VSP Vision / MetLife DHMO	$456.00	$1,618.18	$1,288.80	$2,344.19
20 hours	Anthem PPO HSA / VSP Vision / MetLife DHMO	$643.50	$1,824.43	$1,495.05	$2,609.03
19 hours	Anthem PPO HSA / VSP Vision / MetLife DHMO	$668.50	$1,851.93	$1,522.55	$2,644.34

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Part Time Employee Rate Sheet 2025-2026 page 2 of 4

Rates: Part Time Employees (continued)

Part Time Employees

Employee Contribution Rates for 2025-2026

The amount listed is the employee's share of the monthly premium and include District contribution for coverage beginning 7/1/2025 through 6/30/2026.

Hours	Kaiser Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
32 hours	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$195.51	$1128.22	$956.45	$1565.30
30 hours	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$244.39	$1183.22	$1011.45	$1635.93
29 hours	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$268.83	$1210.72	$1038.95	$1,671.24
27.5 hours	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$305.49	$1251.97	$1080.20	$1,724.21
20 hours	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$488.79	$1458.22	$1286.45	$1,989.05
19 hours	Kaiser HMO 20 / VSP Vision / Delta Dental PPO	$513.22	$1485.72	$1313.95	$2,024.36
32 hours	Kaiser HMO 20 / VSP Vision / Anthem PPO	$192.44	$1112.86	$941.09	$1549.94
30 hours	Kaiser HMO 20 / VSP Vision / Anthem PPO	$240.55	$1167.86	$996.09	$1620.57
29 hours	Kaiser HMO 20 / VSP Vision / Anthem PPO	$264.61	$1195.36	$1023.59	$1,655.88
27.5 hours	Kaiser HMO 20 / VSP Vision / Anthem PPO	$300.69	$1236.61	$1064.84	$1,708.85
20 hours	Kaiser HMO 20 / VSP Vision / Anthem PPO	$481.11	$1442.86	$1271.09	$1,973.69
19 hours	Kaiser HMO 20 / VSP Vision / Anthem PPO	$505.16	$1470.36	$1298.59	$2,009.00
32 hours	Kaiser HMO 20 / VSP Vision / MetLife DHMO	$179.81	$1065.60	$895.82	$1504.67
30 hours	Kaiser HMO 20 / VSP Vision / MetLife DHMO	$224.76	$1120.60	$950.82	$1575.30
29 hours	Kaiser HMO 20 / VSP Vision / MetLife DHMO	$247.23	$1148.10	$978.32	$1,610.61
27.5 hours	Kaiser HMO 20 / VSP Vision / MetLife DHMO	$280.95	$1189.35	$1019.57	$1,663.58
20 hours	Kaiser HMO 20 / VSP Vision / MetLife DHMO	$449.52	$1395.60	$1225.82	$1,928.42
19 hours	Kaiser HMO 20 / VSP Vision / MetLife DHMO	$471.99	$1423.10	$1253.32	$1,963.73
32 hours	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$167.40	$818.93	$675.30	$1143.56
30 hours	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$209.25	$873.93	$730.30	$1214.19
29 hours	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$230.17	$901.43	$757.80	$1,249.50
27.5 hours	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$261.56	$942.68	$799.05	$1,302.47
20 hours	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$418.49	$1148.93	$1005.30	$1,567.31
19 hours	Kaiser DHMO 500 / VSP Vision / Delta Dental PPO	$439.41	$1176.43	$1032.80	$1,602.62
32 hours	Kaiser DHMO 500 / VSP Vision / Anthem PPO	$164.32	$803.57	$659.94	$1128.20
30 hours	Kaiser DHMO 500 / VSP Vision / Anthem PPO	$205.41	$858.57	$714.94	$1198.83
29 hours	Kaiser DHMO 500 / VSP Vision / Anthem PPO	$225.95	$886.07	$742.44	$1,234.14
27.5 hours	Kaiser DHMO 500 / VSP Vision / Anthem PPO	$256.76	$927.32	$783.69	$1,287.11
20 hours	Kaiser DHMO 500 / VSP Vision / Anthem PPO	$410.81	$1133.57	$989.94	$1,551.95
19 hours	Kaiser DHMO 500 / VSP Vision / Anthem PPO	$431.35	$1161.07	$1017.44	$1,587.26
32 hours	Kaiser DHMO 500 / VSP Vision / MetLife DHMO	$151.69	$756.31	$614.67	$1082.93
30 hours	Kaiser DHMO 500 / VSP Vision / MetLife DHMO	$189.61	$811.31	$669.67	$1153.56
29 hours	Kaiser DHMO 500 / VSP Vision / MetLife DHMO	$208.57	$838.81	$697.17	$1,188.87
27.5 hours	Kaiser DHMO 500 / VSP Vision / MetLife DHMO	$237.01	$880.06	$738.42	$1,241.84
20 hours	Kaiser DHMO 500 / VSP Vision / MetLife DHMO	$379.22	$1086.31	$944.67	$1,506.68
19 hours	Kaiser DHMO 500 / VSP Vision / MetLife DHMO	$398.18	$1113.81	$972.17	$1,541.99
32 hours	Kaiser HSA / VSP Vision / Delta Dental PPO	$154.88	$681.25	$550.09	$955.78
30 hours	Kaiser HSA / VSP Vision / Delta Dental PPO	$193.60	$736.25	$605.09	$1026.41
29 hours	Kaiser HSA / VSP Vision / Delta Dental PPO	$212.95	$763.75	$632.59	$1,061.72
27.5 hours	Kaiser HSA / VSP Vision / Delta Dental PPO	$241.99	$805.00	$673.84	$1,114.69
20 hours	Kaiser HSA / VSP Vision / Delta Dental PPO	$387.19	$1011.25	$880.09	$1,379.53
19 hours	Kaiser HSA / VSP Vision / Delta Dental PPO	$406.55	$1038.75	$907.59	$1,414.84
32 hours	Kaiser HSA / VSP Vision / Anthem PPO	$151.80	$665.89	$534.73	$940.42
30 hours	Kaiser HSA / VSP Vision / Anthem PPO	$189.76	$720.89	$589.73	$1011.05
29 hours	Kaiser HSA / VSP Vision / Anthem PPO	$208.73	$748.39	$617.23	$1,046.36
27.5 hours	Kaiser HSA / VSP Vision / Anthem PPO	$237.19	$789.64	$658.48	$1,099.33
20 hours	Kaiser HSA / VSP Vision / Anthem PPO	$379.51	$995.89	$864.73	$1,364.17
19 hours	Kaiser HSA / VSP Vision / Anthem PPO	$398.49	$1023.39	$892.23	$1,399.48
32 hours	Kaiser HSA / VSP Vision / MetLife DHMO	$139.17	$618.63	$489.46	$895.15
30 hours	Kaiser HSA / VSP Vision / MetLife DHMO	$173.96	$673.63	$544.46	$965.78
29 hours	Kaiser HSA / VSP Vision / MetLife DHMO	$191.36	$701.13	$571.96	$1,001.09
27.5 hours	Kaiser HSA / VSP Vision / MetLife DHMO	$217.45	$742.38	$613.21	$1,054.06
20 hours	Kaiser HSA / VSP Vision / MetLife DHMO	$347.92	$948.63	$819.46	$1,318.90
19 hours	Kaiser HSA / VSP Vision / MetLife DHMO	$365.32	$976.13	$846.96	$1,354.21

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Part Time Employees

Employee Contribution Rates for 2025-2026

The amount listed is the employee's share of the monthly premium and include District contribution for coverage beginning 7/1/2025 through 6/30/2026.

Hours	Minimum Value Plan Packages	Employee	Employee + Spouse	Employee + Children	Family
32 hours	Kaiser MVP / VSP Vision / Delta Dental PPO	$132.49	$435.00	$326.25	$620.03
30 hours	Kaiser MVP / VSP Vision / Delta Dental PPO	$165.62	$490.00	$381.25	$690.66
29 hours	Kaiser MVP / VSP Vision / Delta Dental PPO	$182.18	$517.50	$408.75	$725.97
27.5 hours	Kaiser MVP / VSP Vision / Delta Dental PPO	$207.02	$558.75	$450.00	$778.94
20 hours	Kaiser MVP / VSP Vision / Delta Dental PPO	$331.23	$765.00	$656.25	$1043.78
19 hours	Kaiser MVP / VSP Vision / Delta Dental PPO	$347.79	$792.50	$683.75	$1079.09
32 hours	Kaiser MVP / VSP Vision / Anthem PPO	$129.42	$419.64	$310.89	$604.67
30 hours	Kaiser MVP / VSP Vision / Anthem PPO	$161.78	$474.64	$365.89	$675.30
29 hours	Kaiser MVP / VSP Vision / Anthem PPO	$177.95	$502.14	$393.39	$710.61
27.5 hours	Kaiser MVP / VSP Vision / Anthem PPO	$202.22	$543.39	$434.64	$763.58
20 hours	Kaiser MVP / VSP Vision / Anthem PPO	$323.55	$749.64	$640.89	$1028.42
19 hours	Kaiser MVP / VSP Vision / Anthem PPO	$339.73	$777.14	$668.39	$1063.73
32 hours	Kaiser MVP / VSP Vision / MetLife DHMO	$116.78	$372.38	$265.62	$559.40
30 hours	Kaiser MVP / VSP Vision / MetLife DHMO	$145.98	$427.38	$320.62	$630.03
29 hours	Kaiser MVP / VSP Vision / MetLife DHMO	$160.58	$454.88	$348.12	$665.34
27.5 hours	Kaiser MVP / VSP Vision / MetLife DHMO	$182.48	$496.13	$389.37	$718.31
20 hours	Kaiser MVP / VSP Vision / MetLife DHMO	$291.96	$702.38	$595.62	$983.15
19 hours	Kaiser MVP / VSP Vision / MetLife DHMO	$306.56	$729.88	$623.12	$1018.46
32 hours	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$0.00	$217.86	$77.81	$364.67
30 hours	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$0.00	$272.86	$132.81	$435.30
29 hours	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$0.00	$300.36	$160.31	$470.61
27.5 hours	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$0.00	$341.61	$201.56	$523.58
20 hours	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$84.34	$547.86	$407.81	$788.42
19 hours	PPO CHOICE MVP / VSP Vision / Delta Dental PPO	$109.34	$575.36	$435.31	$823.73
32 hours	PPO CHOICE MVP / VSP Vision / Anthem PPO	$0.00	$202.50	$62.45	$349.31
30 hours	PPO CHOICE MVP / VSP Vision / Anthem PPO	$0.00	$257.50	$117.45	$419.94
29 hours	PPO CHOICE MVP / VSP Vision / Anthem PPO	$0.00	$285.00	$144.95	$455.25
27.5 hours	PPO CHOICE MVP / VSP Vision / Anthem PPO	$0.00	$326.25	$186.20	$508.22
20 hours	PPO CHOICE MVP / VSP Vision / Anthem PPO	$68.98	$532.50	$392.45	$773.06
19 hours	PPO CHOICE MVP / VSP Vision / Anthem PPO	$93.98	$560.00	$419.95	$808.37
32 hours	PPO CHOICE MVP / VSP Vision / MetLife DHMO	$0.00	$155.24	$17.18	$304.04
30 hours	PPO CHOICE MVP / VSP Vision / MetLife DHMO	$0.00	$210.24	$72.18	$374.67
29 hours	PPO CHOICE MVP / VSP Vision / MetLife DHMO	$0.00	$237.74	$99.68	$409.98
27.5 hours	PPO CHOICE MVP / VSP Vision / MetLife DHMO	$0.00	$278.99	$140.93	$462.95
20 hours	PPO CHOICE MVP / VSP Vision / MetLife DHMO	$5.80	$485.24	$347.18	$727.79
19 hours	PPO CHOICE MVP / VSP Vision / MetLife DHMO	$30.80	$512.74	$374.68	$763.10

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MEDICAL PLANS

Anthem Plan Comparisons

REEP for Benefits

Summary of Anthem HMO 20, HMO 30 & DHMO 500 Select Plans

	Anthem Blue Cross		
	HMO 20 - $5/25/40 Rx	HMO 30 - $10/30/60 Rx	DHMO 500 Select - $10/30/60 Rx
General Plan Information			
• Annual Deductible/Individual	$0	$0	$500
• Annual Deductible/Family	$0	$0	$1,000
• Coinsurance	100%	100%	100%
• Office Visit/Exam	$20 copay	$30 copay	$40 copay
• Outpatient Specialist Visit	$20 copay	$30 copay	$40 copay
• Annual Out-of-Pocket Limit/Individual	$500 Rx not included	$500 Rx not included	$1,500 Rx not included
• Annual Out-of-Pocket Limit/Family	$1,500 Rx not included	$1,500 Rx not included	$4,500 Rx not included
• Deductible Included in Out-of-Pocket Limits	N/A	N/A	Yes
• Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited
• Primary Care Physician Election Required	Yes	Yes	Yes
Outpatient Services			
Preventive Services			
• Well-Child Care	100%	100%	100%
• Immunizations	100%	100%	100%
• Well Woman Exams	100%	100%	100%
• Mammograms	100%	100%	100%
• Adult Periodic Exams with Preventive Tests	100%	100%	100%
• Diagnostic X-Ray and Lab Tests	100% $20 copay for CT/SPECT/PET/MRA/MRI	100% $30 copay for CT/SPECT/PET/MRA/MRI	100% $40 copay for CT/SPECT/PET/MRA/MRI
Maternity Care			
• Pregnancy and Maternity Care *(Pre-Natal Care)*	$20 copay	$30 copay	$40 copay

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Anthem Plan Comparisons (continued)

REEP for Benefits

	Anthem Blue Cross		
	HMO 20 - $5/25/40 Rx	HMO 30 - $10/30/60 Rx	DHMO 500 Select - $10/30/60 Rx
Inpatient Hospital Services			
• Inpatient Hospitalization	100%	100%	$250 admit fee after deductible is met
• Pre-Authorization of Services Required	Yes	Yes	Yes
• Semi-Private Room & Board; Including Services and Supplies	100%	100%	100%
Surgical Services			
• Outpatient Facility Charge	100%	100%	100% after $250 copay per admit after deductible has been met
Emergency Services			
• Emergency Room	$100 copay waived if admitted	$100 copay waived if admitted	$100 copay waived if admitted
Ambulance			
• Air	100%	100%	100%
• Ground	100%	100%	100%
Urgent Care			
• Urgent Care Facility	$20 copay	$30 copay	$40 copay
Mental Health Benefits			
• Inpatient Care	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)
• Outpatient Care	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)	100% (Behavioral Health treatment for autism or pervasive development disorders require pre-service review.)
Substance Abuse			
Inpatient Care			
• Inpatient Hospitalization	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)
• Inpatient Detoxification Services	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)

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Anthem Plan Comparisons (continued)

REEP for Benefits

	Anthem Blue Cross		
	HMO 20 - $5/25/40 Rx	HMO 30 - $10/30/60 Rx	DHMO 500 Select - $10/30/60 Rx
Outpatient Care			
• Outpatient Services	100%	100%	100%
Prescription Drug Benefits			
• Prescription Drug Deductible	N/A	N/A	N/A
• Prescription Drug Annual Out-of-Pocket Limit/Individual	$1,000	$1,000	$1,000
• Prescription Drug Annual Out-of-Pocket Limit/Family	$3,000	$3,000	$3,000
• Generic	$5 copay/Tier 1 Pharmacy; $5 copay + $15/Tier 2 Pharmacy provided by ESI	$10 copay/Tier 1 Pharmacy $10 copay + $15/Tier 2 Pharmacy provided by ESI	$10 copay/Tier 1 Pharmacy 10 copay +$15/Tier 2 Pharmacy provided by ESI
	(see www.express-scripts.com for a list of pharmacies)		
• Brand *(Formulary/Preferred)*	$25 copay/Tier 1 Pharmacy $25 copay +$15/Tier 2 Pharmacy provided by ESI	$30 copay/Tier 1 Pharmacy $30 copay +$15/Tier 2 Pharmacy provided by ESI	$30 copay/Tier 1 Pharmacy $30 copay +$15/Tier 2 Pharmacy provided by ESI
	(see www.express-scripts.com for a list of pharmacies)		
• Brand *(Non-Formulary/ Non-preferred)*	$40 copay/Tier 1 Pharmacy $40 copay +$15/Tier 2 Pharmacy provided by ESI	$60 copay/Tier 1 Pharmacy $60 copay +$15/Tier 2 Pharmacy provided by ESI	$60 copay/Tier 1 Pharmacy $60 copay +$15/Tier 2 Pharmacy provided by ESI
	(see www.express-scripts.com for a list of pharmacies)		
• Number of Days Supply	30 days	30 days	30 days
Mail Order			
• Generic	$10 copay provided by Express Scripts	$20 copay provided by Express Scripts	$20 copay provided by Express Scripts
• Brand *(Formulary/Preferred)*	$50 copay provided by Express Scripts	$60 copay provided by Express Scripts	$60 copay provided by Express Scripts
• Brand *(Non-Formulary/ Non-preferred)*	$80 copay provided by Express Scripts	$120 copay provided by Express Scripts	$120 copay provided by Express Scripts
• Number of Days Supply for Mail Order	90 days	90 days	90 days

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Anthem Plan Comparisons (continued)

REEP for Benefits

	Anthem Blue Cross		
	HMO 20 - $5/25/40 Rx	HMO 30 - $10/30/60 Rx	DHMO 500 Select - $10/30/60 Rx
Other Services and Supplies			
• Durable Medical Equipment & Prosthetic Devices	100%	100%	100%
• Home Health Care	100% limited to 100 visits/calendar year; one visit equals four hours or less	100% limited to 100 visits/calendar year; one visit equals four hours or less	100% limited to 100 visits/calendar year; one visit equals four hours or less
• Skilled Nursing or Extended Care Facility	100% limited to 100 days/calendar year	100% limited to 100 days/calendar year	100% limited to 100 days/calendar year
• Hospice Care	100%	100%	100%
• Chiropractic Services	Not covered	Not covered	Not covered
• Acupuncture	$20 copay; when approved by your medical group	$30 copay when approved by your medical group	$40 copay when approved by your medical group
Vision			
Copay			
• Examination	100%	100%	100%
Benefit Frequency			
• Examination	Once every 12 months	Once every 12 months	Once every 12 months
Hearing			
• Screening	100%	100%	100%
• Aid(s)	100% limited to one hearing aid per ear every 3 years	100% limited to one hearing aid per ear every 3 years	100% limited to one hearing aid per ear every 3 years
Infertility			
• Diagnosis	See plan certificate	See plan certificate	See plan certificate
• Treatment	See plan certificate	See plan certificate	See plan certificate
Outpatient Rehabilitative Therapy Services			
• Physical	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined
• Occupational	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined
• Speech	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined	100% limited to a 60-day period of care after illness or injury. Phys./occ/chiro/speech combined

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Anthem Plan Comparisons (continued)

REEP for Benefits

Summary of Anthem PPO 500, PPO 750, PPO Essentials & PPO MVP Plans - All Employees

	Anthem Blue Cross							
	PPO 500 90/70 - $10/30/10 Rx + Cost		PPO 750 - $15/50/15 Rx + Cost		PPO Essentials - $15/50/15 Rx + Cost		PPO MVP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
General Plan Information								
• Annual Deductible/Individual	$500	$1,000	$750	$1,500	$1,250	$1,250	$5,900	$11,800
• Annual Deductible/Family	$1,500	$3,000	$2,250	$4,500	$3,750	$3,750	$11,800	$23,600
• Coinsurance	90%	70%	80%	60%	70%	50%	100% after the deductible has been satisfied	50%
• Office Visit/Exam	$30/Visit; deductible waived	70%	$40/Visit; deductible waived	60%	$40 copay; deductible waived	50%	$35 copay; deductible waived first 3 visits/combined services	50%
• Outpatient Specialist Visit	$30/Visit; deductible waived	70%	$40/Visit; deductible waived	60%	$40 copay; deductible waived	50%	$35 copay; deductible waived first 3 visits/combined services	50%
• Annual Out-of-Pocket Limit/Individual	$3,000 Rx not included	$6,000 Rx not included	$3,000 Rx not included	$6,000 Rx not included	$3,000 Rx not included	$6,000 Rx not included	$6,100 Rx not included	$12,700 Rx not included
• Annual Out-of-Pocket Limit/Family	$9,000 Rx not included	$18,000 Rx not included	$9,000 Rx not included	$18,000 Rx not included	$9,000 Rx not included	$18,000 Rx not included	$12,200 Rx not included	$25,400 Rx not included
• Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

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Anthem Plan Comparisons (continued)

REEP for Benefits

	Anthem Blue Cross							
	PPO 500 90/70 - $10/30/10 Rx + Cost		PPO 750 - $15/50/15 Rx + Cost		PPO Essentials - $15/50/15 Rx + Cost		PPO MVP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Inpatient Hospital Services								
• Inpatient Hospitalization	90%	70% plus $500 admission fee after the deductible has been satisfied (waived for emergency)	80%	60% plus $500 admission fee after the deductible has been satisfied (waived for emergency)	70%	50% plus $500 admission fee after the deductible has been satisfied (waived for emergency)	100% after the deductible has been satisfied	50% plus $500 admission fee after the deductible has been satisfied (waived for emergency)
• Semi-Private Room & Board; Including Services and Supplies	90%	70%	80%	60%	70%	50% plus $500 admission fee after the deductible has been satisfied (waived for emergency)	100% after the deductible has been satisfied	50% plus $500 admission fee after the deductible has been satisfied (waived for emergency)
Emergency Services								
• Emergency Room	90%	90%	80%	80%	70%	70%	100%	100%

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Anthem Plan Comparisons (continued)

	Anthem Blue Cross							
	PPO 500 90/70 - $10/30/10 Rx + Cost		PPO 750 - $15/50/15 Rx + Cost		PPO Essentials - $15/50/15 Rx + Cost		PPO MVP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Mental Health Benefits								
• Inpatient Care	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained.	70% (subject to utilization review; waived for emergency admissions)	50% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	50% (subject to utilization review; waived for emergency admissions)
• Outpatient Care	90%	70% facility care. Physician visits behavioral health treatment for autism or pervasive development disorders requires pre-service review.	90%	70% facility care. Physician visits behavioral health treatment for autism or pervasive development disorders requires pre-service review.	$40 copay; deductible waived (Behavioral Health treatment for Autism or Pervasive Development disorders require pre-service review)	50%	$35 copay/visit with deductible waived for the first 3 visits (Behavioral Health treatment for Autism or Pervasive Development disorders require pre-service review)	50%

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Anthem Plan Comparisons (continued)

	Anthem Blue Cross							
	PPO 500 90/70 - $10/30/10 Rx + Cost		PPO 750 - $15/50/15 Rx + Cost		PPO Essentials - $15/50/15 Rx + Cost		PPO MVP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Substance Abuse								
Inpatient Care								
• Inpatient Hospitalization	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained.	70% (subject to utilization review; waived for emergency admissions)	50% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	50% (subject to utilization review; waived for emergency admissions)
• Inpatient Detoxification Services	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained.	70% (subject to utilization review; waived for emergency admissions)	50% (subject to utilization review; waived for emergency admissions)	100% (subject to utilization review; waived for emergency admissions)	50% (subject to utilization review; waived for emergency admissions)
Outpatient Care								
• Outpatient Services	90%	70%	90%	70%	$40 copay; deductible waived	50%	$35 copay/visit with deductible waived for the first 3 visits	50%

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Anthem Plan Comparisons (continued)

REEP for Benefits

	Anthem Blue Cross							
	PPO 500 90/70 - $10/30/10 Rx + Cost		PPO 750 - $15/50/15 Rx + Cost		PPO Essentials - $15/50/15 Rx + Cost		PPO MVP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Prescription Drug Benefits								
• Generic	$10 copay/Tier 1 Pharmacy $10 copay +$15/Tier 2 Pharmacy provided by ESI (	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI	$15 copay/Tier 1 Pharmacy; $15 copay + $15/Tier 2 Pharmacy provided by ESI	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI	$15 copay/Tier Pharmacy; $15 copay + $15/Tier 2 Pharmacy provided by ESI	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI	$19 copay/Tier 1 Pharmacy; $19 copay + $15/Tier 2 Pharmacy provided by ESI	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI
	(see www.express-scripts.com for a list of pharmacies)							
• Brand *(Formulary/Preferred)*	$30 copay/Tier 1 Pharmacy $30 copay +$15/Tier 2 Pharmacy provided by ESI	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI	$50 copay/Tier 1 Pharmacy; $50 copay + $15/Tier 2 Pharmacy provided by ESI	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI	$50 copay/Tier 1 Pharmacy; $50 copay + $15/Tier 2 Pharmacy provided by ESI	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI	$50 copay/Tier 1 Pharmacy; $50 copay + $15/Tier 2 Pharmacy provided by ESI	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI
	(see www.express-scripts.com for a list of pharmacies)							
• Brand *(Non-Formulary/ Non-preferred)*	$10 copay/Tier 1 Pharmacy $10 copay +$15/Tier 2 Pharmacy + cost difference between generic and brand when generic equivalent is available;	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy + cost difference between generic and brand when generic equivalent is available;	$15 copay/Tier 1 Pharmacy; $15 copay + $15/Tier 2 Pharmacy + cost difference between generic and brand when generic equivalent is available;	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy + cost difference between generic and brand when generic equivalent is available;	$15 copay/Tier 1 Pharmacy; $15 copay + $15/Tier 2 Pharmacy + cost difference between generic and brand when generic equivalent is available;	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy + cost difference between generic and brand when generic equivalent is available;	$75 copay/Tier 1 Pharmacy; $75 copay + $15/Tier 2 Pharmacy provided by ESI	50% + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI
	(see www.express-scripts.com for a list of pharmacies)							
• Number of Days Supply	30 days	30 days	30 days	30 days	30 days	30 days	30 days	30 days

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Anthem Plan Comparisons (continued)

REEP for Benefits

	Anthem Blue Cross							
	PPO 500 90/70 - $10/30/10 Rx + Cost		PPO 750 - $15/50/15 Rx + Cost		PPO Essentials - $15/50/15 Rx + Cost		PPO MVP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Mail Order								
• Generic	$20 copay provided by Express Scripts	Not covered	$30 copay provided by Express Scripts	Not covered	$30 copay provided by Express Scripts	Not covered	$38 copay provided by Express Scripts	Not covered
• Brand *(Formulary/Preferred)*	$60 copay provided by Express Scripts	Not covered	$100 copay provided by Express Scripts	Not covered	$100 copay provided by Express Scripts	Not covered	$100 copay provided by Express Scripts	Not covered
• Brand *(Non-Formulary/ Non-preferred)*	$20 copay plus cost difference between generic and brand when generic equivalent is available; provided by Express Scripts	Not covered	$30 copay plus cost difference between generic and brand when generic equivalent is available; provided by Express Scripts	Not covered	$30 copay plus cost difference between generic and brand when generic equivalent is available; provided by Express Scripts	Not covered	$150 copay provided by Express Scripts	Not covered
• Number of Days Supply for Mail Order	90 days	Not covered	90 days	N/A	90 days	N/A	90 days	N/A
Other Services and Supplies								
• Chiropractic Services	90% limited to 24 visits/calendar year; chiro/phys/occ therapy combined; in/out of network combined	70% chiro/phys/occ therapy combined; in/out of network combined	80% limited to 24 visits/calendar year; chiro/phys/occ therapy combined; in/out of network combined	60% limited to 24 visits/calendar year; chiro/phys/occ therapy combined; in/out of network combined	70% limited to 24 visits/calendar year; chiro/phys/occ therapy combined; in/out of network combined	50% limited to 24 visits/calendar year; chiro/phys/occ therapy combined; in/out of network combined	Not covered	Not covered

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Anthem Plan Comparisons (continued)

Summary of Anthem HSA 1600 Plan - All Employees

	Anthem Blue Cross	
	HSA 1650 - $10/30 Rx	
	In-Network	Out-of-Network
General Plan Information		
• Annual Deductible/Individual	$1,650 medical/prescription/MH-SA in/out of network combined	$1,650 medical/prescription/MH-SA in/out of network combined
• Annual Deductible/Family	$3,300 medical/prescription/MH-SA in/out of network combined	$3,300 medical/prescription/MH-SA in/out of network combined
• Coinsurance	90%	70%
• Office Visit/Exam	90%	70%
• Outpatient Specialist Visit	90%	70%
• Annual Out-of-Pocket Limit/Individual	$3,000	$9,000
• Annual Out-of-Pocket Limit/Family	$6,000	$18,000
• Lifetime Plan Maximum	Unlimited	Unlimited
Inpatient Hospital Services		
• Inpatient Hospitalization	90%	70% plus $500 admission fee after the deductible has been satisfied (waived for emergency)
• Semi-Private Room & Board; Including Services and Supplies	90%	70% plus $500 admission fee after the deductible has been satisfied (waived for emergency)
Emergency Services		
• Emergency Room	90%	90%
Mental Health Benefits		
• Inpatient Care	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained.
• Outpatient Care	90%	70% facility care. Physician visits behavioral health treatment for autism or pervasive development disorders requires pre-service review.

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Anthem Plan Comparisons (continued)

REEP for Benefits

	Anthem Blue Cross	
	HSA 1650 - $10/30 Rx	
	In-Network	Out-of-Network
Substance Abuse		
Inpatient Care		
• Inpatient Hospitalization	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained.
• Inpatient Detoxification Services	90% (subject to utilization review; waived for emergency admissions)	70% plus $500 copay per admission (waived for emergency); there is an additional $250 copay if a utilization review is not obtained.
Outpatient Care		
• Outpatient Services	90%	70%
Prescription Drug Benefits		
• Prescription Drug Deductible	$1,650 ind/$3300 fam medical/prescription/MH-SA in/out of network combined	$1,650 ind/$3300 fam medical/prescription/MH-SA in/out of network combined
• Generic	$10 after deductible Tier 1 Pharmacy $10 copay after deductible + $15/Tier 2 Pharmacy provided by ESI	50% after deductible + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI
	(see www.express-scripts.com for a list of pharmacies)	
• Brand *(Formulary/Preferred)*	$30 after deductible /Tier 1 Pharmacy $30 copay after deductible + $15/Tier 2 Pharmacy provided by ESI	50% after deductible + an additional $15 fee applies per prescription for a Tier 2 Pharmacy; provided by ESI
	(see www.express-scripts.com for a list of pharmacies)	
• Number of Days Supply	30 days	30 days
Mail Order		
• Generic	$20 copay after deductible; provided by Express Scripts	Not covered
• Brand *(Formulary/Preferred)*	$60 copay after deductible; provided by Express Scripts	Not covered
• Number of Days Supply for Mail Order	90 days	Not covered
Other Services and Supplies		
• Chiropractic Services	90% limited to 24 visits/calendar year; phys/occ/chiro combined; in/out of network combined	70% limited to 24 visits/calendar year; phys/occ/chiro combined; in/out of network combined

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Kaiser Plan Comparisons

REEP for Benefits

Summary of Kaiser HMO 20, DHMO 500, HMO MVP & DHMO HSA Plans - All Employees

	Kaiser Permanente			
	HMO 20	DHMO 500	HMO MVP	DHMO HSA
General Plan Information				
• Annual Deductible/Individual	$0	$500	$4,500	$1,600 medical/prescription combined
• Annual Deductible/Family	$0	$1,000	$9,000	$3,200 medical/prescription combined
• Coinsurance	100%	80%	60%	90%
• Office Visit/Exam	$20 copay	$20 copay	$50 copay; after deductible	90% after deductible
• Outpatient Specialist Visit	$20 copay	$20 copay	$50 copay; after deductible	90% after deductible
• Annual Out-of-Pocket Limit/Individual	$1,500	$3,000	$6,000	$3,200
• Annual Out-of-Pocket Limit/Family	$3,000	$6,000	$12,000	$6,400
• Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Inpatient Hospital Services				
• Inpatient Hospitalization	100%	80% after deductible	60% after deductible	90% after deductible
• Semi-Private Room & Board; Including Services and Supplies	100%	80% after deductible	60% after deductible	90% after deductible
Emergency Services				
• Emergency Room	$100 copay waived if admitted	80% after deductible	$250 copay; after deductible	90% after deductible
Mental Health Benefits				
• Inpatient Care	100%	80% after deductible	60% after deductible	90% after deductible
• Outpatient Care	$20 copay	$20 copay; deductible waived	$50 copay; after deductible	90% after deductible

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.

Kaiser Plan Comparisons (continued)

REEP for Benefits

	Kaiser Permanente			
	HMO 20	DHMO 500	HMO MVP	DHMO HSA
Substance Abuse				
Inpatient Care				
• Inpatient Hospitalization	100%	80% after deductible	60% after deductible	90% after deductible
• Inpatient Detoxification Services	100%	80% after deductible	60% after deductible	90% after deductible
Outpatient Care				
• Outpatient Services	$20 copay	$20 copay; deductible waived	$50 copay; after deductible	90% after deductible
Prescription Drug Benefits				
• Prescription Drug Deductible		$100 per Member/calendar year	$250 per Member/calendar year	$1,600 ind/$3,200 fam; medical/prescription combined
• Generic	$10 copay	$10 copay; deductible waived	$15 copay; deductible waived	$10 copay; after deductible
• Brand *(Formulary/Preferred)*	$20 copay	$30 copay; after $100 prescription deductible	$35 copay; after prescription deductible	$30 copay; after deductible
• Brand *(Non-Formulary/ Non-preferred)*				
• Number of Days Supply	30 days	30 days	30 days	30 days
Mail Order				
• Generic	$20 copay	$20 copay; deductible waived	$30 copay; deductible waived	$20 copay; after deductible
• Brand *(Formulary/Preferred)*	$40 copay	$60 copay; after $100 prescription deductible	$70 copay; after prescription deductible	$60 copay; after deductible
• Brand *(Non-Formulary/ Non-preferred)*				
• Number of Days Supply for Mail Order	100 days	100 days	100 days	100 days
Other Services and Supplies				
• Chiropractic Services	Not covered	Not covered	Not covered	Not covered

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Anthem Blue Cross

Find a doctor online

We believe that finding a doctor online is one of the top reasons many of you visit our website. That's why we keep working on our Find a Doctor tool to make it better. Here's how you can get information about doctors in your area.

1. Go to http://www.anthem.com/ca
2. Click on Find Care
3. Click on BASIC SEARCH AS A GUEST
4. Under SELECT THE TYPE OF PLAN OR NETWORK, select MEDICAL PLAN OR NETWORK
5. Under SELECT THE STATE WHERE THE PLAN OR NETWORK IS OFFERED, select CALIFORNIA
6. Under SELECT HOW YOU GET HEALTH INSURANCE, select MEDICAL - EMPLOYER-SPONSORED

   A. **California Members** - Under SELECT A PLAN OR NETWORK:

      1) **HMO Full Network:** Select Blue Cross HMO (CACARE) – Large Group
      2) **Select or Priority Select HMO Network:** Select Select HMO or Priority Select HMO
      3) **PPO and Anthem PPO HSA-California:** Select Blue Cross PPO (Prudent Buyer) – Large Group

   B. **Non-California Members** – Select a Non-California State.

      1) **PPO/Anthem PPO HSA/Lumenos HSA-Non-California:** Select National PPO (Blue Card PPO)

7. Click CONTINUE
8. Next, Enter the CITY, COUNTY or ZIP
9. Next, choose who you like to see. You can search for a doctor nearby or use the doctors name
10. Next, select a provider to see more details

    ***Primary Medical Group/Primary Care Physician code is located under PCP ID/ENROLLMENT ID. Code is either a 3 or 6 digit code**

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Anthem

The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Use Sydney℠ Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

¿Prefieres obtener información en español?

Tienes opciones. Si tu teléfono móvil ya está configurado en español, la aplicación Sydney Health también estará en español. Si no es así, selecciona el **menú** dentro de la aplicación Sydney Health y elige **el idioma de la aplicación**. También puedes visitar anthem.com/es/ca.

Download the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what's covered and check claims.
- View and use digital ID cards.
- Check your plan progress.
- Fill prescriptions.

Scan the QR code to download the Sydney Health app.

You can also set up an account at anthem.com/ca/register to access most of the same features from your computer.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2024 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

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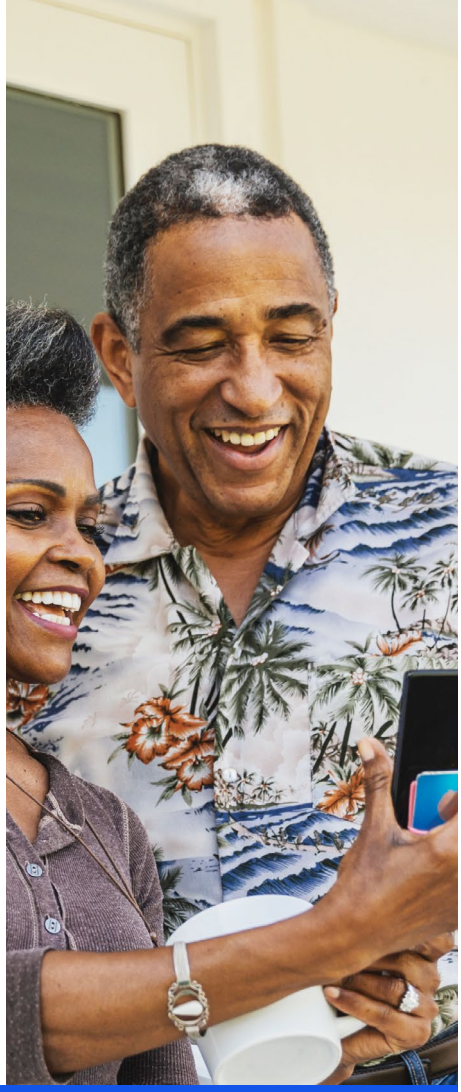
Anthem

Receive virtual care and support 24/7 with our Sydney Health app

Now you can connect more easily to the care you need through our **Sydney℠ Health** app. Have a video visit with a doctor on your mobile device or computer with a camera, 24/7.



Visit with a doctor for common health concerns

Doctors are available anytime, with no appointments or long wait times. They can help you with these types of conditions:

- COVID-19
- Flu
- Cold and fever
- Minor rashes
- Sore throat
- Headaches

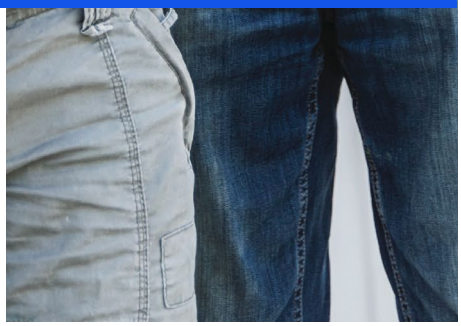
During your video visit, the doctor will assess your condition, provide a treatment plan, and send prescriptions to the pharmacy of your choice, if needed.[1]

What people say about virtual care visits[2]

89% said the doctor they saw was professional and helpful

92% thought the doctor understood their concerns

92% were able to book a virtual visit sooner than an in-person visit



How to download our Sydney Health app:

sydney℠

Download on the App Store

GET IT ON Google Play

Scan the QR code with your phone's camera or visit the App Store® or Google Play™.

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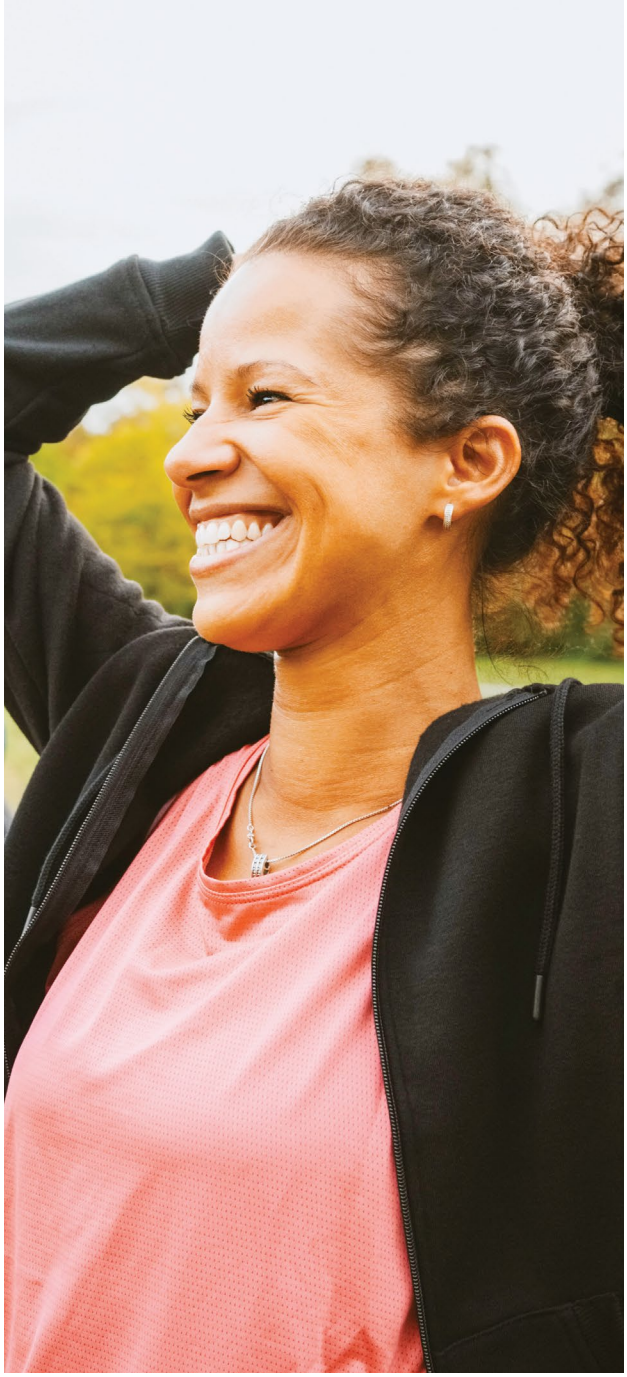
Here's how to access the program through virtual care:

Download our no-cost **Sydney Health** app.

1. Register (if you haven't yet) and log in.
2. Once you register, your username and password are the same for our app and **anthem.com/ca**.
3. Select **Care** and then select **Virtual Care**.

Visit **anthem.com/ca**.

1. Register (if you haven't yet) and log in.
2. Once you register, your username and password are the same for **anthem.com/ca** and our **Sydney Health** app.
3. From the **Care** tab, select **Virtual Care** in the drop down menu. Then, click **Video Visit Options**.



1 Prescription availability is defined by physician judgment.

2 Based on Sydney Health utilization trends from top national clients.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2024 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Save money

with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.

Dental, hearing, and vision

Dental

RefreshaDent

Save on premium dentures sent direct to your home. You can receive a 50% discount on a lifetime warranty. This program includes a lifetime digital record of your dentures for easy replacement.

Hearing

NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You also can receive hearing aids at a discounted rate.

Hearing Care Solutions

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, batteries for two years, and unlimited visits for one year.

Amplifon

Save on top-quality care and ongoing service and support for your hearing aids.

Eyewear

Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost of similar frames from other retailers. You also can receive additional savings on orders of $100 or more, plus no-cost shipping and returns.

EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

LASIK

Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

TruVision

Save on LASIK eye surgery at over 1,000 locations.

MCASH1231C Rev. 08/23

Health and fitness

Health

BREVENA

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

ChooseHealthy®

Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable health trackers, and health products such as vitamins and nutrition bars.

LifeMart®

Receive deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

Fitness

Active&Fit Direct™

Choose from more than 12,000 participating fitness centers and 5,800 premium exercise studios nationwide and receive a discounted membership. This program is offered through American Specialty Health Fitness, Inc.

Fitbit®

Work toward your fitness goals with Fitbit trackers and smartwatches that fit your lifestyle and budget.

Garmin®

Discounts are available on select Garmin wellness devices.

Husk Wellness

Discounts are available for gym memberships, fitness equipment and technology, and fitness and nutrition coaching.

Family and home

Family

23andMe®

Save on health and ancestry kits to learn about your wellness, ancestry, and more.

WINFertility®

Save up to 40% on infertility treatment. WINFertility helps make quality treatment more affordable.

Home

Nationwide® Pet Insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

Medicine and treatment

Medicine

Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products, such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

Treatment

The Living Well Courses

Choose one of the online wellness programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address alcohol or substance dependence.

▷ Learn more about SpecialOffers

Log in to anthem.com/ca, choose **Care**, and select **Discounts**.

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BROUGHT TO YOU BY REEP for Benefits

transcarent

When you choose Transcarent for surgery you may be eligible for a taxable care allowance of $1,650 or $3,300 if you are enrolled in an HSA Plan.

Need Surgery?

Thanks to REEP for Benefits, surgery through Transcarent costs you $0.* If surgery is in your future take these 5 simple steps to get the care you need through Transcarent.

Connect with your Care Team

Download the Transcarent app to message the Care Team or connect by phone.

Discuss care options

Your Care Team can help you determine the best next steps in your care plan.

Select a surgeon

You'll be matched with a selection of top-quality providers that have delivered exceptional results; you'll choose where to have your surgery.

Prep for surgery

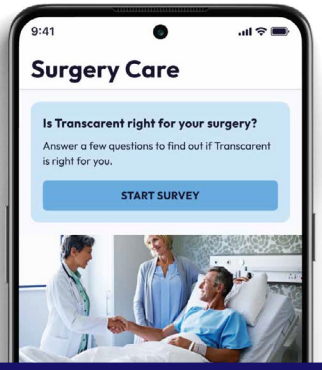
All arrangements will be made for you in advance—all you have to do is show up.

Recover

Get back to yourself—we'll check on you after your procedure!

Available surgical procedures

- Bariatric
- Cardiac
- General
- Neurological
- Orthopedic
- Spine
- Vascular
- Women's Health



Contact Transcarent today

member.transcarent.com

844-643-0606

Scan here to download the app

*PPO plan members pay $0 for surgery. If you are enrolled in a high deductible plan, you pay $0 after your deductible has been met. Your surgery costs, one pre-operative appointment, one post-operative appointment, anesthesia, surgical site fees, and medications given in the facility for your procedure are covered under this benefit. If a local surgeon is not available and travel is required, travel expenses for the patient and an adult companion, including airfare, lodging, and meals allowance are also covered when arranged through Transcarent.

Note: Qualifying medical travel expenses, such as meals and incidentals and lodging expenses, benefiting both employee Members and non-employee Members, may be considered taxable income and subject to taxation by the Employer/Plan. Transcarent does not provide tax advice.

REEP for Benefits

Understanding your Surgery Care benefit

Your Personal Care Coordinator	From concierge support for billing, medical records collection, and questions we've got you covered. Your Care Coordinator manages the entire surgery process, while keeping you informed and in charge at every step.
Your Coverage	**PPO Plan** Surgery costs are covered at 100%. There is no deductible or coinsurance when you choose your provider though Transcarent. No surprise bills. **High Deductible Plan** Surgery costs are covered at 100% after you meet your deductible. There is no coinsurance when you choose your provider through Transcarent. We'll coordinate with your health plan to verify any remaining deductible amount prior to surgery, payable by credit card.
What's Included	Your surgery benefit includes: • Preoperative surgeon appointment • Surgery (all facility, anesthesia, surgical staff, and surgeon charges) • In-patient services, if a hospital stay is required • Postoperative surgeon appointment **Medical expenses that occur before your first and last surgery appointment will be covered under the usual terms of your health plan.**
If Travel is Required	If travel of over 100 miles (one way) from your primary residence is required to get you to a top surgeon for your procedure, we'll pay the travel expenses for you and a companion, including: • Airfare (coach unless first class is medically necessary) • Lodging (one double occupancy room) • Meals and incidentals allowance: - $50 per day for the patient when not admitted (days 1-14) - $50 per day for a companion (days 1-14) - $125 per week per person after 14 days (days 15+) To receive this benefit, airfare and lodging must be arranged by your Care Coordinator. Any travel companion must be at least 18 years of age. Qualifying medical travel expenses, such as meals and incidentals and lodging expenses, benefiting both employee Members and non-employee Members, may be considered taxable income and subject to taxation by the Employer/Plan. Transcarent does not provide tax advice.
Covered Surgical Procedures	Bariatric, Orthopedic, Women's Health, General, Vascular, Cardiac, Neurological, and Spine. **Procedures not available through Transcarent:** Emergency, pediatric (under age 13), cancer, cosmetic, dental, diagnostic, vision and transplant procedures.
Care Allowance	When you choose a Transcarent provider, REEP for Benefits provides a taxable care allowance to assist with care and recovery expenses. PPO plan participants are not eligible for a Care Allowance. • HSA Plan 1 - you receive a $1,650 Care Allowance • HSA Plan 2 - you receive a $3,300 Care Allowance *This update is a Summary of Material Modifications to your Summary Plan Description (SPD) as required by ERISA. Any related taxes associated with this payment are your responsibility. Transcarent does not provide tax advice.*

member.transcarent.com 844-643-0606

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Save Up to 60% on Brand-Name Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than $5,000,* and few people have hearing aid insurance coverage.

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible too.

In addition to great pricing, TruHearing provides you with:

- One year of follow-up visits for fittings, adjustments, and cleanings
- 60-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 80 free batteries per hearing aid for non-rechargeable models

Plus, with TruHearing you'll get:

- Access to a national network of more than 7,000 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High-quality, low-cost batteries delivered to your door

Best of all, if you already have a hearing aid allowance from your health plan or employer, you can combine it with TruHearing prices to reduce your out-of-pocket expense even more!

Over-the-counter hearing aids are also available to VSP members through phone or online orders.**

vsp exclusive member extras

TruHearing®

truhearing.com/vsp

Here's how it works:

Contact TruHearing.
Call **877.396.7194**. You and your family members must mention VSP.

Schedule exam.
TruHearing will answer your questions and schedule a hearing exam with a local provider.

Attend appointment.
The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.

Learn more about this VSP Exclusive Member Extra at truhearing.com/vsp or call 877.396.7194 with questions.

*Based on a 2018 third-party survey of nationwide provider and manufacturer retail pricing.
**Over-the-counter hearing aids are different from prescription hearing aids.

VSP is providing information to its members, but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit **vsp.com/offers/special-offers/hearing-aids/truhearing**. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**.

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Classification: Confidential

Everside Health is soon becoming Marathon Health

New name, same great experience, plus an improved app & portal!

Meet your provider: Abigail Kent, PA-C

Abigail received her Bachelor's degree in Biology from Concordia University Irvine and her Master's degree as a Physician Assistant from Marietta College in Marietta,Ohio. She has many years of experience as a PA in family practice, urgent care and emergency medicine. She enjoys forming relationships with her patients in order to help them achieve their health goals. She was born and raised in San Diego, and enjoys traveling, reading, cooking and spending time with her family, friends and pets.

Your onsite and virtual primary care services

- Annual physical exams
- Annual wellness review
- Condition management
- Diet, nutrition review, and counseling
- Labs and onsite testing
- Lab test recommendations
- Select medications at no cost
- School and sports physicals
- Sick and immediate care
- See a provider virtually through our secure portal
- 24/7 virtual access to manage your care
- More time with your provider

NEW Extended Hours

Mon. 7 am - 3:30 pm
Tues. 10 am - 7 pm
Wed. 10 am - 7 pm
Thur. 7 am - 3:30 pm
Fri. 7 am - 2 pm

REEP Health Center

25395 Hancock Ave.
Ste. 200
Murrieta,CA 92562
951-229-0708

Available for REEP members on Anthem PPO/HSA/MVP/HPN health plans!

Schedule an appointment
Call 951-229-0708
or visit **my.marathon.health**

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Marathon Health

Virtual care services

Whether you're at home, at work, or feeling under the weather, **get the care you need, when you need it.**

How is a virtual visit different from an in-person visit?
Virtual care is great for healthcare needs that don't require a physical exam. Otherwise, it's very similar. Visits can be held on your smartphone or computer where your healthcare provider will ask questions about your health and focus on your main concern. If there are urgent health needs, you might be referred to the right level of care.

Primary and preventive care

- Routine check-ups and preventive screenings
- Condition management (diabetes, heart disease, COPD, and more)
- Mental health support (provider assessment for mental health concerns)
- Establishing care (getting to know your provider)
- Discussing medications or getting refills

Immediate & sick care

- Bronchitis
- Common cold and cough
- Constipation
- Diarrhea
- Eye infections
- Headache
- Joint pain
- Nausea and vomiting
- Nosebleed
- Sinus infections
- Skin infections
- Strep throat

Family care (ages <X+>)

- Minor injuries (cuts, scrapes, and minor burns)
- Sick care (fever, flu, vomiting, pink eye, cough, and more)

Schedule an appointment
Call 888-830-6538
or visit **my.marathon.health**

All visits are conducted through a secure platform to ensure patient confidentiality. The care you receive by Marathon Health is protected by state and federal law.

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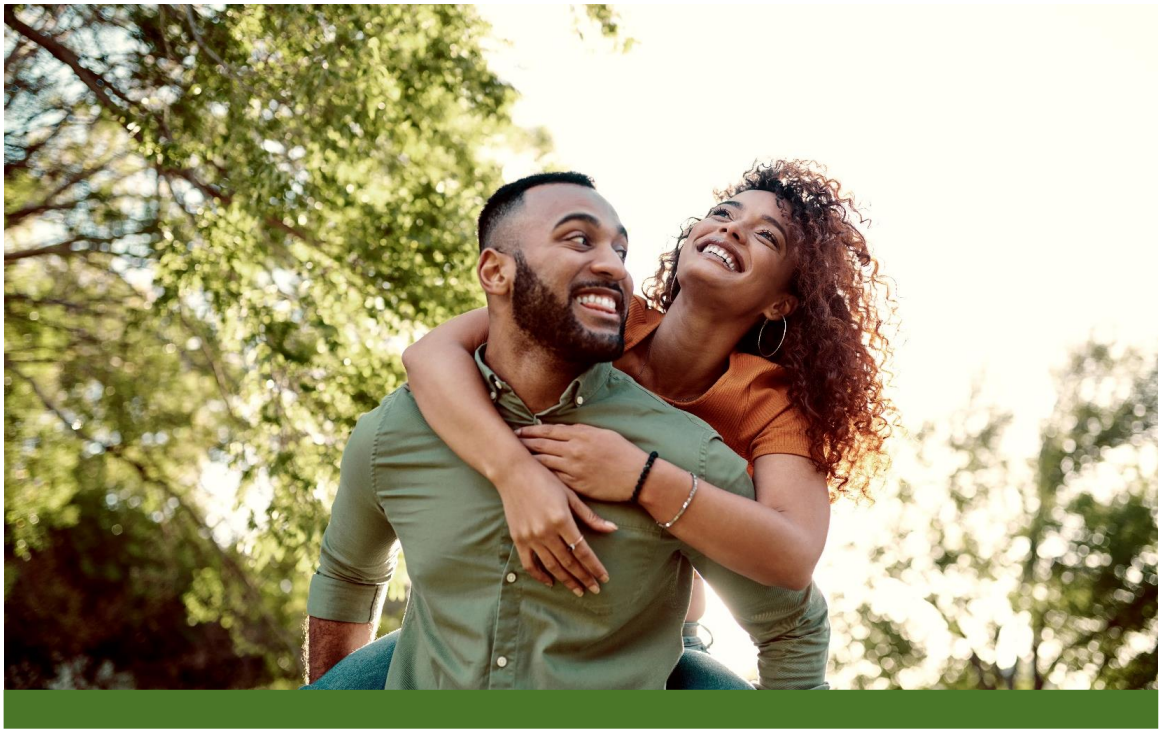
KAISER PERMANENTE MICROSITE



Rediscover Kaiser Permanente on a website just for **REEP for Benefits Members**

Whether you are a current member or considering Kaiser Permanente for the first time, you can get all the information you need at **choose.kaiserpermanente.org/reep**.

- View detailed information about your health plan benefits
- Wellness Tools and Resources
- Personal telephonic wellness coaching
- See how easy it is to stay on top of your health online
- Fitness program discount
- On-demand videos

KAISER PERMANENTE®

Explore health and wellness resources

You deserve support for your total health – mind, body, and spirit. These resources can help you reach your health goals and improve your overall well-being. It's care made easy, designed to help you live well and thrive.

For your mental wellness

Members can get help with depression, anxiety, addiction, and mental or emotional health – without a referral for mental health care within Kaiser Permanente.

Access resources to help you feel your best

Share your concerns with anyone on your care team at any time, and they can connect you to the support you need, including:

- Individual or group therapy
- Medication
- Self-care resources
- Mental wellness apps[1]

kp.org/mentalhealth

KAISER PERMANENTE®

For your physical health

Take advantage of these convenient perks – from personal health coaching to reduced rates on alternative medical therapies.

Live healthier with helpful resources[2]

Get tools, tips, and information to help you create positive changes in your life. Our complimentary resources can help you:

- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing conditions like diabetes or depression

kp.org/health-wellness
kp.org/salud-bienestar (en español)

Connect to a wellness coach

If you need more 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 you reach your health goals.

kp.org/wellnesscoach

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.

kp.org/classes
kp.org/clases (en español)

Achieve your fitness goals

Get help reaching your health goals with a fitness membership from One Pass Select Affinity from Optum.[1] Choose your plan and get unlimited access to a large nationwide network of gyms and boutique studios.

You'll also get access to Optum's affinity musculoskeletal program. Enjoy 20% off chiropractor, acupuncture, and therapeutic massage services at participating providers.

kp.org/exercise

Getting great care is easy

Are you new to Kaiser Permanente? Thinking about joining? It's simple to get started with your new plan.

Get started with Kaiser Permanente at **kp.org/newmember**.

1. The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. **2.** This value-added service is an extra service provided by entities other than Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), and is neither offered nor guaranteed under any KFHP-MAS contract. This entity may change or discontinue offering this service at any time. KFHP-MAS disclaims any liability for the service provided by this entity.

Colorado state law requires that an access plan be available that describes Kaiser Foundation Health Plan of Colorado's network of provider services. To obtain a copy, please call Member Services or visit kp.org.

Services covered under your health plan are provided and/or arranged by 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 • 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., 2715 Naches Ave. SW, Renton, WA 98057

KAISER PERMANENTE®

1474202105 October 2024

Caring for the whole you

Mental health and addiction care services

Mental health care goes hand-in-hand with all the care we provide.

Primary care

Talk to your primary care doctor about any mental health or substance use concerns anytime. Your doctor can assess your needs and connect you with the right care.

Specialty care

Visit **kp.org/mentalhealthservices** for information on available options and how to make an appointment with a Kaiser Permanente mental health care professional – no referral needed. This includes dedicated help for those struggling with alcohol or drugs. If you or someone you love needs support, talk to your doctor or visit **kp.org/addiction**.

Self-care and wellness resources

You have access to many tools including self-care apps that can help with stress, anxiety, and sleep – available at no cost. You can also try wellness coaching, join a health class,[1] and take online self-assessments. Visit **kp.org/wellnessresources** to learn more.

Connected care

Your entire Kaiser Permanente care team is connected to each other, and to you, through your electronic health record. So, it's easy for our doctors to consult with one another about your care. Your team may include many health professionals to support you, including:

- Primary care doctors
- Psychiatrists
- Therapists
- Addiction medicine specialists

Common conditions

We provide assessment and treatment for a variety of mental, emotional, and substance use issues, including but not limited to:

- Anxiety and stress
- Attention deficit hyperactivity disorder (ADHD)
- Autism spectrum disorders
- Bipolar disorder
- Depression
- Eating disorders
- Obsessive-compulsive disorder (OCD)
- Personality disorders
- Postpartum depression
- Post-traumatic stress disorder (PTSD)
- Schizophrenia
- Sleep problems
- Substance use disorders

(continued on back)

Learn more at **kp.org/mentalhealth**

KAISER PERMANENTE®

(continued from front)

Support and resources

You can count on us to help guide you throughout your journey with a wide range of treatment. These include but aren't limited to:

- Classes and support groups[1]
- Digital wellness resources
- Healthy lifestyle programs
- Integration with primary care
- Intensive outpatient services
- Inpatient services
- Outpatient services
- Preventive care
- Recovery and social support
- Self-care apps
- Wellness coaching

Self-care at your fingertips

It's common to struggle with everyday life sometimes. These no-cost self-care apps can help you with stress, sleep, depression, and more.[2,3]

Calm is the number one app for sleep, meditation, and relaxation.[4]

Headspace Care provides 1-on-1 emotional support coaching by text and self-care activities to help with many common challenges.[5]

Many ways to get care

You can connect with a mental health or substance use professional when and where it works for you.

- **24/7 advice:** Speak to licensed care professionals who can help connect you with a clinician, schedule appointments, and offer immediate care guidance
- **Video visit:** Face-to-face care from a clinician on your smartphone or computer[6]
- **E-visit:** Online questionnaire to provide a personalized care plan[7]
- **Phone appointment:** High-quality care over the phone – just like an in-person visit[6]
- **Email:** Message your Kaiser Permanente doctor's office with nonurgent health questions anytime
- **In-person:** Meet with a clinician for personalized care

No matter how you reach out, you can get connected to the right care.

To understand your care options and connect to the support you need, visit **kp.org/mentalhealthservices**.

For emergency care

If you think you have a medical or psychiatric emergency, call 911 or go to the nearest hospital.[8]

1. Some classes may require a fee. **2.** 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. **3.** Calm can be used by members 13 and over. The Headspace Care app and services are not available to any members under 18 years old. **4.** Calm is the number one app for sleep, meditation, and relaxation. Learn more at calm.com/blog/about. **5.** Eligible Kaiser Permanente members can text with a coach using the Headspace Care app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace Care app for the remainder of the year at no cost. **6.** When appropriate and available. **7.** Mental health e-visits are not currently available in Colorado. **8.** If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents.

Kaiser Foundation Health Plan, Inc., 1950 Franklin St., Oakland, CA 94612. Kaiser Foundation Health Plan, Inc., 393 E. Walnut St., Pasadena, CA 91188. Kaiser Foundation Health Plan, Inc., 711 Kapiolani Blvd., Honolulu, HI 96813. Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232. Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Ave., Denver, CO 80247. Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305. Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., 2101 E. Jefferson St., Rockville, MD 20852. Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 2715 Naches Ave. SW, Renton, WA 98057.

Learn more at **kp.org/mentalhealth**

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1335504011 April 2024

When you have a health issue, you have many easy ways to get care when and where it works for you.

E-visit

Answer a few questions online or in our app for 24/7 self-care advice. In some cases, a Kaiser Permanente clinician will get back to you with a care plan – usually within 2 hours.

24/7 virtual care

Fast, personalized support around the clock -- no appointment needed. Get 24/7 care by phone or video from a Kaiser Permanente clinician across the U.S.[1,2]

Phone or video visit

Schedule time to talk with a doctor or nurse by phone or video.[1] On most plans, there's no cost.[2]

24/7 advice

Speak to a licensed medical professional anytime, day or night. Call **1-833-574-2273** (TTY **711**).

E-mail

Message your Kaiser Permanente doctor's office with nonurgent questions and get a reply usually within 2 business days.

Care is a call or click away

- To get care – in person, by phone, or online – simply sign in at **kp.org** or use our app.
- You can also call **1-833-574-2273** (TTY **711**), **24 hours a day, 7 days a week.**

Learn more

- Learn more about your care options at **kp.org/getcare.**

1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.**2.**If you have an HSA-qualified deductible plan, you may need to pay the full charge for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits.

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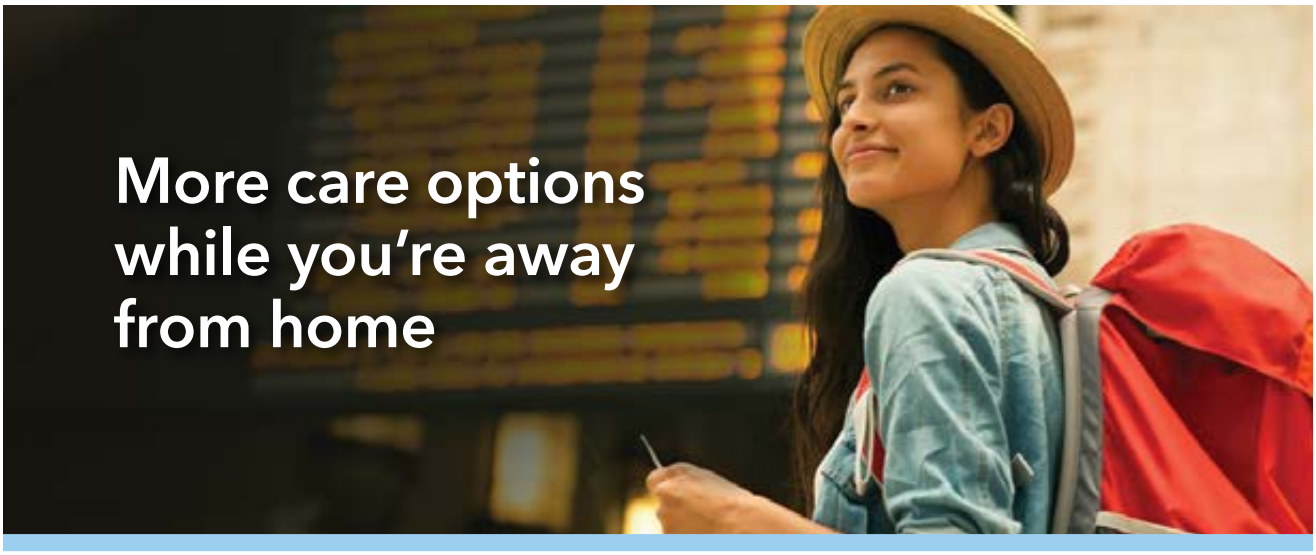
1019677924 February 2023



No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.

Nonurgent care

Use your **kp.org** account or the Kaiser Permanente app across the U.S. to:

- Get 24/7 care and advice from Kaiser Permanente clinicians by phone or online
- Access care by phone,[1] video,[1] or e-visit – usually at no cost[2]
- Email nonurgent questions to your doctor's office

Urgent care[3]

You can get urgent care anywhere in the world. At many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance for care or prescriptions[4] related to your urgent care visit – no need to file a claim later:

- Cigna PPO Network[5]
- MinuteClinic, including pharmacies[6]
- Concentra Urgent Care[6]
- The Little Clinic, including pharmacies[6]

At all other locations, you must pay the full cost of care upfront and file a claim for reimbursement later.

Emergency care[7]

No matter where you are, you can simply go to the nearest hospital emergency room. If it's a Kaiser Permanente location or Cigna PPO provider, you'll only pay your normal copay or coinsurance.

Support while you're away

Need help finding care or learning what's covered while you're away? Call the Away from Home Travel Line at **951-268-3900** (TTY **711**)[8] or visit **kp.org/travel**.

Learn more at **kp.org/travel**

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1020222594 January 2023

DENTAL & VISION PLANS

Dental Plan Comparison

REEP for Benefits

Anthem Dental PPO, Delta Dental PPO & MetLife Safeguard DHMO Plan Comparison - Classified, Management & Board Members

	Anthem Blue Cross		Delta Dental		MetLife Inc
	PPO		PPO		Managed Dental
	Classified Employees		Classified Employees		Classified Employees
	In-Network	Out-of-Network	In-Network	Out-of-Network	Schedule of Benefits
General Plan Information					
• Annual Deductible/Individual	$0	$0	$0	$0	$0
• Annual Deductible/Family	$0	$0	$0	$0	$0
• Waived for Preventive	Yes	Yes	N/A	N/A	Not Applicable
• Annual Plan Maximum	$2,500 In/Out of Network Combined	$2,500 In/Out of Network Combined	$2,500 cal. yr. In/Out of Network Combined - separate $500 lifetime maximum benefit for occlusal guard	$2,500 cal. yr. In/Out of Network Combined - separate $500 lifetime maximum for occlusal guard	Unlimited
• Lifetime Orthodontia Plan Maximum	$2,000 In/Out of Network Combined	$2,000 In/Out of Network Combined	50% to $500 lifetime in/out-of-network combined	50% to $500 lifetime in/out-of-network combined	$1,950 Copay to age 19; $2,250 Copay from Age 20 & up
• Reasonable & Customary Percentile	100-90-60% of Negotiated Fee	100-80-50% of Reasonable & Customary	100%	80% Prosthodontics Covered at 50%	
• Waiting Period	N/a	N/A	0 months	0 months	
Covered Services					
Diagnostic and Preventive Services					
• Diagnostic and Preventive	100% of Negotiated Fee	100% of Reasonable & Customary	100%	80%	
• Oral Exams	100% of Negotiated Fee 2/calendar year separated by 6 month period	100% of Reasonable & Customary 2/calendar year separated by 6 month period	100%	80%	No Charge
• Bitewing X-Rays	100% of Negotiated Fee once/cal yr adult;once/6 mo. child	100% of Reasonable & Customary once/cal yr adult;once/6 mo. child	100%	80%	No Charge Full Set, Every 3 Years, 100% Single x-ray; $5 Copay Each Additional

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.

Dental Plan Comparison (continued)

REEP for Benefits

	Anthem Blue Cross		Delta Dental		MetLife Inc
	PPO		PPO		Managed Dental
	Classified Employees		Classified Employees		Classified Employees
	In-Network	Out-of-Network	In-Network	Out-of-Network	Schedule of Benefits
• Full Mouth X-Rays	100% of Negotiated Fee	100% of Reasonable & Customary	100%	80%	
• Cleaning and Scaling			100% (teeth whitening included, one treatment per 24 months)	80% (teeth whitening included, one treatment per 24 months)	
• Prophylaxis Treatments	100% of Negotiated Fee 4/calendar year	100% of Reasonable & Customary 4/calendar year	100%	80%	No Charge One Allowed Every Six Months
• Fluoride Treatments	100% of Negotiated Fee	100% of Reasonable & Customary	100%	80%	No Charge
• Space Maintainers	100% of Negotiated Fee	100% of Reasonable & Customary	100%	80%	$20 Copay
• Sealants	100% of Negotiated Fee Dependent Children Under 14	100% of Reasonable & Customary Dependent Children Under 14	100% Dependent Children Under 14	80% Dependent Children Under 14	$5 Copay
Basic Services					
• Basic	90% of Negotiated Fee	80% of Reasonable & Customary	100%	80%	
• Oral Surgery: Extractions and Other Surgical Procedures	90% of Negotiated Fee	80% of Reasonable & Customary	100%	80%	$0 to $175
• Restorative: Amalgam, Synthetic Porcelain and Plastic Restorations *(Fillings)*	90% of Negotiated Fee	80% of Reasonable & Customary	100%	80%	$0 to $85
• Endodontic Treatment	90% of Negotiated Fee once per tooth/24 months	80% of Reasonable & Customary once per tooth/24 months	100%	80%	$0 to $160
• Periodontic Treatment	90% of Negotiated Fee once per quadrant/36 months	80% of Reasonable & Customary once per quadrant/36 months	100%	80%	$0 to $300

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Dental Plan Comparison (continued)

REEP for Benefits

	Anthem Blue Cross		Delta Dental		MetLife Inc
	PPO		PPO		Managed Dental
	Classified Employees		Classified Employees		Classified Employees
	In-Network	Out-of-Network	In-Network	Out-of-Network	Schedule of Benefits
• Re-linings and Re-basings of Existing Removable Dentures	90% of Negotiated Fees once/36 months	80% of Reasonable & Customary once/36 months	50%	50%	$10-$35 Copay
• Repair or Re-cementing of Crowns, Inlays, Onlays, Dentures or Bridgework	90% of Negotiated Fees	80% of Reasonable & Customary	100% Bridges/Dentures 50%	50%	$0 to $75
Major Services					
• Major	60% of Negotiated Fee; occlusal guard included, one per 24 months in and out of network combined	50% of Reasonable & Customary; occlusal guard included, one per 24 months in and out of network combined	50%	50%	$0 to $125
• Crowns, Jackets and Cast Restoration Benefits	60% of Negotiated Fee once/5 years	50% of Reasonable & Customary once/5 years	100%	80%	$85 Copay
• TMJ	Not covered	Not covered	Not covered	Not covered	
• Prosthodontic Benefits *(Fixed Bridges, Partial / Complete Dentures)*	60% of Negotiated Fee once in 60 months	50% of Reasonable & Customary once in 60 months	50%	50%	No Charge
• Implants	60% of Negotiated Fee once/60 months;maintenance & repair/12 months	50% of Reasonable & Customary once/60 months;maintenance & repair/12 months	Not covered	Not covered	
Orthodontia Services					
• Orthodontia	50% of Negotiated Fee	50% of Negotiated Fee	50%	50%	Lifetime Maximum
• Dependent Children	$2,000 lifetime maximum (in and out of network combined)	$2,000 lifetime maximum (in and out of network combined)	$500 lifetime maximum (in and out of network combined)	$500 lifetime maximum (in and out of network combined)	$1,950 Copay to Age 19
• Adults *(and Covered Full-Time Students, if Eligible)*					$2,250 Copay from Age 20 & Up
• Adult Lifetime Maximum	$2,000 lifetime maximum (in and out of network combined)	$2,000 lifetime maximum (in and out of network combined)	$500 lifetime maximum (in and out of network combined)	$500 lifetime maximum (in and out of network combined)	

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Dental Plan Comparison (continued)

REEP for Benefits

Dental PPO Plan - Certificated

	Delta Dental	
	PPO	
	Certificated Employees	
	In-Network	Out-of-Network
General Plan Information		
• Annual Deductible/Individual	$0	$0
• Annual Deductible/Family	$0	$0
• Waived for Preventive	N/A	N/A
• Annual Plan Maximum	$2,500 cal. yr. In/Out of Network Combined - separate $500 lifetime maximum benefit for mouth guard	$2,500 cal. yr. In/Out of Network Combined - separate $500 lifetime maximum for mouth guard
• Lifetime Orthodontia Plan Maximum	50% to $500 lifetime in/out-of-network combined	50% to $500 lifetime in/out-of-network combined
• Reasonable & Customary Percentile	100%	80% Prosthodontics Covered at 50%
Covered Services		
Diagnostic and Preventive Services		
• Diagnostic and Preventive	100%	80%
• Oral Exams	100%	80%
• Bitewing X-Rays	100%	80%
• Full Mouth X-Rays	100%	80%
• Cleaning and Scaling	100% (teeth whitening included, one treatment per 24 months)	80% (teeth whitening included, one treatment per 24 months)
• Prophylaxis Treatments	100%	80%
• Fluoride Treatments	100%	80%
• Space Maintainers	100%	80%
• Sealants	100% Dependent Children Under 14	80% Dependent Children Under 14

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.

Dental Plan Comparison (continued)

	Delta Dental	
	PPO	
	Certificated Employees	
	In-Network	Out-of-Network
Basic Services		
• Basic	100%	80%
• Oral Surgery: Extractions and Other Surgical Procedures	100%	80%
• Restorative: Amalgam, Synthetic Porcelain and Plastic Restorations *(Fillings)*	100%	80%
• Endodontic Treatment	100%	80%
• Periodontic Treatment	100%	80%
• Re-linings and Re-basings of Existing Removable Dentures	50%	50%
• Repair or Re-cementing of Crowns, Inlays, Onlays, Dentures or Bridgework	100% Bridges/Dentures 50%	50%
Major Services		
• Major	50%	50%
• Crowns, Jackets and Cast Restoration Benefits	100%	80%
• TMJ	Not covered	Not covered
• Prosthodontic Benefits *(Fixed Bridges, Partial / Complete Dentures)*	50%	50%
• Implants	Not covered	Not covered
Orthodontia Services		
• Orthodontia	50% to $500 lifetime in-out-of-network combined	50% to $500 lifetime in/out-of-network combined
• Dependent Children	Covered	Covered
• Adults *(and Covered Full-Time Students, if Eligible)*	Covered	Covered

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.

Mobile and online tools help make the most of your dental plan

sydney

Your dental plan includes digital tools and resources to help you learn about the health of your mouth and make dental care decisions that are right for you. These tools are available at no extra cost through our Sydney Health mobile app and anthem.com/ca.

Dental Health Assessment tool

Dental health conditions such as gum disease are common and can lead to more serious issues, including losing a tooth. Good dental habits can help reduce the risk of developing gum disease, tooth decay, and mouth cancer.

The **Dental Health Assessment** tool can help you **understand your own dental health and risk for disease**. To take the assessment, answer a few questions about dental health habits, such as brushing, flossing, and how often you see the dentist. You will receive a personalized report with dental health scores that show how you're doing and areas where you may need to improve. You can bring the report to your next dental appointment and talk with your dentist about the results.

Ask a Hygienist

If you have questions about your dental health, you can **ask them directly** to a licensed hygienist. To do so, log in to the Sydney Health app or anthem.com/ca and select **Ask a Hygienist**. You will receive an email response from a dental professional with expertise in preventing and treating diseases of the mouth, usually within 24 hours. They can help answer questions and offer dental health tips.

Help estimating dental costs in advance

With Anthem's **Find Care** tool, you can search for common dental treatments such as crowns and **compare estimated costs** at providers in your plan's network. This can help you make more informed choices before receiving care and potentially save money.

Discover solutions to help take charge of your dental health

To start using these digital tools, log in to the Sydney Health mobile app or visit anthem.com/ca.

Anthem

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DELTA DENTAL®

Resources at your fingertips

Go online to manage your plan

Whether you need to check your benefits or select a new dentist, you can do it all with Delta Dental's online tools.

Create an account

What you can do:

- Check your plan details and eligibility.
- Browse claim history.
- Download plan documents.
- Find an in-network dentist.
- View your member ID card or print a paper copy.
- Update your settings to go paperless.

Try it out: Go to **deltadentalins.com** and choose **Log in** to create an account or log in to your existing account.

Tip: Access your benefits info on mobile, tablet or desktop!

Find an in-network dentist

What you can do:

- Search by distance, specialty, language spoken, extended office hours, wheelchair accessibility and more.
- Browse Yelp ratings and reviews from real patients, and check out DentaQual scores for an objective quality metric based on actual claims data.

Try it out: Go to **deltadentalins.com**, enter your address or ZIP code and select your network. Not sure which network to choose? Log in to your account first and follow the prompts to find a dentist.

deltadentalins.com/members

Dental - Delta Dental (continued)

Understand your plan

What you can do:

- Browse answers to frequently asked questions.
- Get tips on planning for a dental visit.
- Find claim forms.
- Learn how to go paperless, sign up for a virtual dental visit and coordinate coverage with two or more plans.

Try it out: Visit **deltadentalins.com/members** for useful resources and tips.

Explore dental wellness

What you can do:

- Browse articles on everything from acid reflux to xylitol.
- Find delicious recipes for healthy meals.
- Check out videos on preventive care and common procedures.

Try it out: Visit **deltadentalins.com/wellness** to start learning.

Download the app

What you can do:

- Check your plan details and eligibility.
- Browse claim history.
- View your member ID card.
- Get a cost estimate.
- Find an in-network dentist.

Try it out: Search for Delta Dental in the App Store or Google Play.

Tip: Don't need another app? Just visit **deltadentalins.com** on your smartphone or tablet and log in to your account.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

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EF30 #135842.07 (rev. 03/23)

Vision Plan Comparison

REEP for Benefits

Summary of EyeMed and VSP Vision Benefits - All Employees

	EyeMed Vision		Vision Service Plan	
	CLOSED TO NEW ENROLLMENT			
	Plan D 12/12/24/$20		Plan B 12/12/24/$20 (CSVC)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
General Plan Information				
• Deductible	$20	$20	$20 applies to exam and prescription glasses	$20 applies to exam and prescription glasses
• Deductible Amount	$20	$20	$20	$20
• Allowance				
• Annual Allowance Amount				
• Examination	100%	Up to $40	100%	up to $50
• Materials			100%	Allowances
Benefit Frequency				
• Examination	12 months	12 months	12 months	12 months
• Lenses	12 months	12 months	12 months	12 months
• Frames	24 months	24 months	24 months	24 months
• Contacts	12 months	12 months	12 months	12 months
Covered Services				
Lenses				
• Single Vision Lens	100%	Up to $30	100% up to 61mm	up to $50
• Bifocal Lens	100%	Up to $50	100%	up to $75
• Lenticular	100%	Up to $70	100% for aphakic monofocal/multifocal	up to $125
• Basic Progressive	100%	Up to $50	100%	Up to $75

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.

Vision Plan Comparison (continued)

	EyeMed Vision		Vision Service Plan	
	CLOSED TO NEW ENROLLMENT			
	Plan D 12/12/24/$20		Plan B 12/12/24/$20 (CSVC)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Lens Options				
• UV Coating	Up to $15	Not covered	100%	Not covered
• Tint *(Solid and Gradient)*	Up to $15	Not covered	Not covered	Not covered
• Scratch Resistance	Up to $15	Not covered	Not covered	Not covered
• Basic Polycarbonate	Up to $40, 100% for anyone under 19 years of age	Up to $20 for anyone under 19 years of age	Not covered, Covered for children	Not covered
• Standard Anti-Reflective	$45 copay	Up to $23	All Anti-reflective coatings covered after $35	Not covered
• Other Add-Ons and Services	20% off retail price	Not covered	Average 40% discount for all other enhancements	Not covered
Contact Lenses				
• Medically Necessary	100%	Up to $300	100% (in lieu of all other eyewear; requires prior authorization)	up to $210 (in lieu of all other eyewear)
• Elective	100% up to $125 retail	Up to $88	up to $105 (in lieu of all other eyewear)	up to $105 (in lieu of all other eyewear)
• Frames	100% up to $125 retail	Up to $88	up to $150; $170 Featured Brands	Up to $70
Other Services				
• Corrective Vision Services *(e.g. Laser Surgery)*	15% off retail or 5% off promo price	Not covered	Discounts see VSP.com/offers	Not covered
• Second Pair of Glasses	Not covered	Not covered	20% discount	Not covered

The information described on this page is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on this page, the plan documents will prevail.

Vision - EyeMed

CLOSED TO NEW ENROLLMENTS

REEP for Benefits

INNOVATIVE ANSWERS FOR SAVVY SPENDERS

Keep an eye on your money

MEMBERS-ONLY SPECIAL OFFERS

You deserve special savings just for being an EyeMed member. So there's a page on eyemed.com/member that only registered members like you can see. It's a mix of the latest discounts and extra savings that give your benefits a boost. So you can keep your eyes healthy and save some cash while you're at it.

New offers for 2024

More offers are added throughout the year. Be sure to check for the latest savings before visiting your provider.

GLASSES.COM

GET AN ADDITIONAL **$30** to use on Anti-Reflective lenses with Anti-Smudge on top of your EyeMed benefits at **Glasses.com***

Expires: 12/31/2024

Get details

LasikPlus® TLC Laser Eye Centers The LASIK Vision Institute

USE UP TO **$1,000** toward LASIK at LasikPlus®, TLC Laser Eye Centers and The LASIK Vision Institute**

Call 1-800-988-4221 or visit eyemedlasik.com

Expires: 12/31/2024

Get details

PEARLE VISION

$100 toward your purchase of progressive eyeglasses***

OR

$50 toward single vision eyeglasses

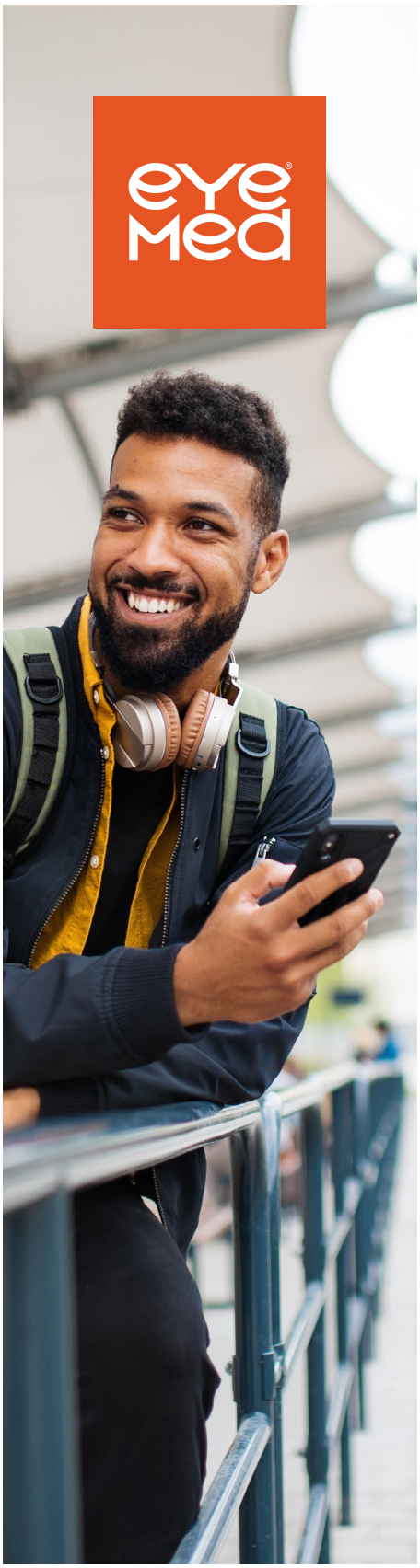
Expires: 12/31/2024

Get details

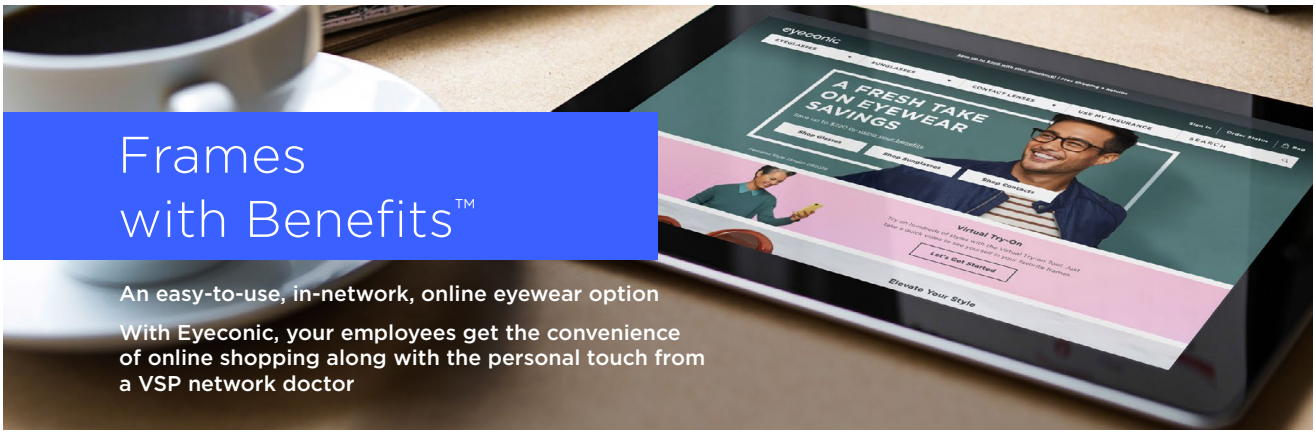
UNLOCK YOUR OFFERS IN MINUTES

1. **Visit eyemed.com/member or download the EyeMed app**
2. **Register and sign in**
3. **Select Special Offers and shop the savings**

INDEPENDENT PROVIDER NETWORK + LENSCRAFTERS PEARLE VISION TARGET OPTICAL



Vision - VSP



Frames with Benefits™

An easy-to-use, in-network, online eyewear option

With Eyeconic, your employees get the convenience of online shopping along with the personal touch from a VSP network doctor

Online shopping with benefits

Employees can easily connect their VSP® benefits to see their savings in real time. Online shoppers will also love:

- Free shipping and returns
- Virtual Try-On tool
- Free frame adjustment or contact lens consultation
- All-inclusive pricing on glasses and lenses

vsp vision care

More bang for their buck

If your employees shop online for glasses and contacts, they'll get more value on Eyeconic®.

- Average savings of $220
- Up to $120 savings on an annual contact lens supply
- 20% off additional pairs of glasses or sunglasses
- HSA and FSA accepted

More

In-network eyewear choices

eyeconic
a vsp vision company

Share the love

Spreading the word that employees can use their vision benefits to shop on Eyeconic is easy. Ask your VSP representative about these turnkey tools:

- Flier
- Intranet article
- Benefit fair support

It's even easier to increase employee satisfaction through your VSP benefit. Why wait? Check out eyeconic.com® today!

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All other brands or marks are the property of their respective owners. 103961 VCCL

Classification: Public

Enjoy Savings Beyond Your Vision Benefits!

vsp exclusive member extras

Take advantage of Exclusive Member Extras for you and the whole family! Get access to more than $3,000 in savings from VSP® and other popular brands. Offers shown below are available at all VSP network doctor locations or participating partner locations.

Click on the offers below to learn how to save on everyday products and services **that go beyond vision care** and help make your life healthier and easier.

Glasses and Sunglasses

Extra **$20** to Spend

Get an **Extra $20** to spend on Featured Frame Brands.[1,2]

Up to **40% Off** Lens Enhancements

Save up to 40% off popular lens enhancements.[2,3]

eyeconic
a vsp vision company

Shop and save online for glasses, sunglasses, and contacts with your VSP benefits.

enchroma
WORLD'S BEST COLOUR BLIND GLASSES™

Get up to 20% off popular EnChroma collections.

HOYA

Get 6-month satisfaction guaranteed protection on HOYA lenses.

Maui Jim

Get up to a $40 rebate on a complete pair of Maui Jim prescription sunglasses.

Save 20% on additional pairs of Nike glasses and sunglasses.

sunsync

Save up to 40% on SunSync® Light-Reactive Lenses.[2,3]

techshield

Save up to 40% on all TechShield® Anti-Reflective Coatings.[2,3]

unity

Try Unity® lenses worry-free for six months with the Unity Promise.

Get 50% off a second pair of prescription glasses or prescription sunglasses.

ZEISS

Try ZEISS Lenses risk-free for six months.

Maximize your savings with VSP Premier Edge™ Offers only available at Premier Edge locations.

BAUSCH+LOMB
See better. Live better.

Save up to $310 on an annual supply of contact lenses.

BAUSCH+LOMB Biotrue ONEday lenses

Get a free 30-day supply of Biotrue® ONEday contact lenses and an exclusive up to $210 rebate.

HOYA

Get 12-month satisfaction guaranteed protection on HOYA lenses.

Maui Jim

Get up to a $50 rebate on a complete pair of Maui Jim prescription sunglasses.

Premier Edge Promise

Get a worry-free eyewear guarantee with triple protection.[4]

unity

Try Unity lenses worry-free with the Unity Promise for 12 months.

ZEISS

Try ZEISS Lenses risk-free for 12 months.

REEP for Benefits

Improve Your Health and Increase Your Savings

vsp exclusive member extras

You can save on products and services for your overall health and wellness! Save on glasses and contact lenses, get discounts on LASIK, diabetes support, hearing aids, travel and entertainment and even financial services—there's something for everyone.

Contacts

BAUSCH+LOMB See better. Live better.

Save up to $300 on an annual supply of contact lenses.

Health & Wellness

Diabetes Management Support

Save on testing supplies and find resources to help prevent or manage Diabetes.

optomap®

Get not-to-exceed $39 special pricing on optomap images.[2]

vision rescue™

Get up to 20% off on popular eye care products—plus free shipping.

LASIK[5]

LasikPlus

Save up to $1,100 off LASIK.

The LASIK Vision INSTITUTE

Save up to $1,100 off LASIK.

NVISION EYE CENTERS

Save up to $1,200 off all custom LASIK and PRK.

TLC Laser Eye Centers®

Save up to $1,100 off LASIK.

Hearing Health

TruHearing®

Save up to 60% on prescription and over-the-counter hearing aids, get deals on batteries, and access a free online hearing screening.[6]

Leisure & Lifestyle

vsp simple values

Access a variety of savings on fitness, prescription drugs, entertainment, travel, cash rewards, and more.[7]

Money & Life Management

CareCredit®

Get instant, in-office promotional financing offers for eye care and eyewear.

everplans™

Be prepared for life's events, organize, securely store, and assign access to documents like wills, medical wishes, passwords, and more. All for just $27 a year.

smartcredit®

Get smart about your credit, money, and privacy with SmartCredit, helping you meet your financial goals for just $8.95 a month.

See how your savings can add up at vsp.com/offers.

Offers subject to change without notice. Some members may not be eligible for all offers. Premier Edge Offers may not be available to some consumers in Texas. Members who participate in a Medicaid/state-funded plan are not eligible for the above offer. Visit **vsp.com/offers** for terms and conditions on specific offers.

1. Brands and promotions are subject to change. **2.** Available to VSP members with applicable plan benefits. Check your benefits to see if this offer applies. **3.** Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. **4.** Restrictions may apply; visit **vsp.com/offers/premier-edge-offers/glasses-and-sunglasses/Premier-Edge-Promise** for terms and conditions. **5.** Not all locations are on the VSP Laser VisionCare Network. Please call VSP Member Services at **800.877.7195** to confirm the location you're interested in visiting is in-network. **6.** VSP is providing information to its members but does not offer or provide any discount hearing program. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information please visit **vsp.com/offers/special-offers/hearing-aids/truhearing**. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California. **7.** Some members may not be eligible for this program; visit **vsp.com/simplevalues** for terms and conditions.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**.

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REEP VALUE-ADD BENEFITS

GuidanceResources®

For Employees: What is the Employee Assistance Program?

The Employee Assistance Program is provided by ComPsych® GuidanceResources® and offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to all our employees and their household family members.

Why provide an EAP?

Because we care about our employees and their dependents. The EAP can be used free of charge as needed when you or your dependents are facing emotional, financial, legal or other concerns.

Are the services confidential?

Yes, the EAP is strictly confidential. No information about your participation in the program is provided to your employer.

Why might my family or I use the services?

There are many reasons to use these services. You may wish to contact the EAP if you:

- Are feeling overwhelmed by the demands of balancing work and family
- Are experiencing stress, anxiety or depression
- Are dealing with grief and loss
- Need assistance with child or elder care concerns
- Have legal or financial questions
- Have concerns about substance abuse for yourself or a dependent

What happens when I call?

When you call, you will speak with a GuidanceConsultant℠, a master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant℠ will provide the name of a counselor who can assist you. You can then set up an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

What counseling services does the EAP provide?

The EAP provides free short-term counseling with counselors in your area who can help you with your emotional concerns.

If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist early on and your insurance coverage will be activated.

Can my children use the EAP?

Yes. The EAP is a confidential benefit for employees and their household family members.

REEP for Benefits | ComPsych® GuidanceResources® Worldwide

24/7 Live Assistance

Call: 855.459.6512 | **TRS:** Dial 711

Online: guidanceresources.com | **App:** GuidanceNow℠ | **Web ID:** REEPEAP

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REEP for Benefits

Complete Care®

Get reimbursed with REEP CompleteCare®

What is CompleteCare?

CompleteCare reimburses you (the employee) and your dependents for eligible health care expenses and premium expenses incurred under alternate group health coverage.

CompleteCare Benefits

- Co-pays, deductibles and co-insurance reimbursed by CompleteCare up to $9,200/single and $18,400/family per year.
- No premium contribution deducted from your paycheck.
- You will be reimbursed for the premium contribution paid for the alternate coverage if it exceeds the premium contribution that you would have paid to remain on the REEP medical plan up to a monthly maximum of $100/single, $200/2-party and $300/family. If the cost of alternate coverage is less than you would have paid for the REEP medical plan, the premium contribution reimbursement is $0.

IRS Rules

- You may be enrolled in an HRA or FSA. You CANNOT be reimbursed from both CompleteCare and your HRA or FSA.
- You are NOT eligible for CompleteCare if your alternate coverage is:
  - a high deductible health plan (HDHP) with active contributions to a Health Savings Account (HSA);
  - Medicare, Medicaid, Tricare or an Individual Policy.

How Does CompleteCare Work?

ENROLL

Enroll in the alternate group medical plan.

Complete the CompleteCare Enrollment Form.

Complete the Attestation Form.

Provide proof of your premium cost for the alternate group medical plan.

INCUR

Co-pays

Deductibles

Co-insurance

FILE

Present your alternate medical plan ID Card.

Next, present your CompleteCare ID Card for Co-pays, Deductibles and Out-of-Pocket qualified expenses.

Your Provider will file claims with your alternate Medical Plan and CompleteCare.

GET REIMBURSED

Most claims will be paid directly to the provider through use of the ID card. If you pay an out-of-pocket eligible expense, you may submit a paper claim for reimbursement. You will receive a check mailed to your home.

Premium reimbursements will be issued and mailed to your home. If your spouse's contributions are pre-tax, you will receive an IRS Form 1099 at year end.

(continued on back)

REEP CompleteCare *(continued)*

Are you eligible for CompleteCare?

Do you have access to an alternate Group Health Plan* that is not an HSA, plus your spouse is not an employee of another REEP school district?

YES
Continue to see if you are eligible to enroll in CompleteCare...

NO
I am not eligible to enroll in CompleteCare and may remain or enroll in REEP's Health Plan.

Are you currently enrolled in your employer's group health plan OR Are you a New Employee?

YES
I am eligible to enroll in CompleteCare. Only the employee and the dependents currently covered by REEP's group health plan are eligible to be enrolled in CompleteCare.

NO
I am not eligible to enroll in CompleteCare unless I enroll in a REEP's Health Plan and join CompleteCare during open enrollment or a qualifying event.

*Your alternate plan's open enrollment is considered a qualifying event. If at any point an employee loses access to their alternate group health plan – a Qualifying Event – you will be able to enroll in REEP's group health plan

For more information, scan the QR code to access the Resource Center, contact Catilize Health at 877-872-4232 or email us at completecare@catilizehealth.com.

Keenan & Associates
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COMPLETECARE
FREQUENTLY ASKED QUESTIONS

SECTION I - COMPLETECARE BENEFITS

1. **What is covered under CompleteCar ?** Compl teCare reimburs s ligible co-pays, d ductibl s, and coinsuranc for qualifi d medical and prescription drug xp nses.

2. **Is there a plan year maximum?** Y s, the maximum amount th program will pay p r plan year for ligibl co-pays, d ductibl s and co-insuranc is $9,450 for singl coverag and $18,900 for two or more. Th s maximums match the Affordable Care Act maximums that any individual or family unit can incur. Th r sult is 100% reimburs m nt for qualified m dical and pr scription s rvic s with Compl teCare.

3. **Is there an mploy premium contribution required for CompleteCare?** No, ther is no cost to you.

4. **What happens if the network on my alternate coverage does not include my current doctor? I've been with my doctor for a long time and don't want to change now.** Compl t Care will r imburs you for ligibl co-pays, co-insuranc and d ductibl s **only** (up to Compl teCare maximum limits) for s rvic s or b n fits cover d und r your alternate plan. f your alternate plan do s not includ out-of-n twork servic s or b n fits, they are not ligibl for reimburs ment und r Compl t Care. You should ch ck the n twork acc ss on your alt rnat plan to nsure that your provid rs will be cover d.

5. **If my alternate group coverage do s <u>not</u> cov r a procedure or prescription, will that procedure be a covered expense under CompleteCar ?** No, if your alternat coverag does not cover the proc dur , it is not a covered xp ns und r Compl t Care and will not be r imburs d.

SECTION II - ELIGIB TY

6. **Am I eligible to enroll into CompleteCar ?** f you are a **current mploy ,** you and your eligibl d p nd nts who are curr ntly nroll d on your mployer's medical plan and who have acc ss to alternate group h alth coverag , are ligibl to nroll in your employer's Compl teCare. f you are **newly hir d** and you have alternate group coverag available, you and your eligibl depend nts ar ligible for Compl teCare upon satisfaction of your mployer's ligibility r quir ments.

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7. **What is alternate group health cov rage?** Alternate group h alth coverag includ s oth r mployer group h alth plans, such as one offered by your spouse's employer, a retirement plan from a previous employer, a parent's group health plan if you're und r the ag of 26, or group coverag availabl from a second employer.

8. **What does <u>not</u> qualify as alternate group health coverage?** Medicar , Tricar , VA h alth care, Medicaid, individual polici s, and limited ben fit h alth plans do not qualify as alternate group h alth coverag . f your alternate cov rag is through a self- mployed spouse, pl as call 877-872-4232 to confirm if you would be eligible for the plan.

9. **Am I eligible for CompleteCar if my alternate coverage includes an HSA (Health Savings Account)?** Y s, you may be eligibl d p nding on the following consid rations. If these consid rations are not met, your plan eligibility could be affect d:
    - f th account hold r of your alternate coverag is enroll d in Compl t Care, then any employe and employ r contributions to th HSA must be stopp d.
    - f th account hold r of th alternate coverag is <u>not</u> nrolled in Compl t Care, they may continu to mak and rec iv contributions to the HSA and use the HSA funds.
    - Th HSA funds CANNOT be used by Compl teCar members for any Compl t Care ligibl medical exp nses. You cannot be r imburs d for the same exp ns twic .

10. **If I am enrolled in my employer's medical plan, and my ligible dependents ar enrolled in alternate coverage, is my entire family eligible for CompleteCar ?** To be ligible for Compl t Care you must curr ntly be nroll d in your mployer's medical plan. This appli s to d p nd nts as w ll. Only members who w re nroll d in your employer's health plan and moved to the alternate group coverag ar ligibl to be cover d und r Compl teCare.

11. **If my entire family is currently on my employer's m dical plan, and I enroll my entire family in alternate group health coverage, is my entire family eligible for CompleteCar ?** Y s, b cause the ntir family is curr ntly nroll d in your mployer's m dical plan, the ntire family would nroll into your alt rnat group medical plan and would all be cov red und r Compl teCare.

12. **If I am age 65 or older and Medicare is my s condary coverage, am I eligible to enroll into CompleteCare?** Y s, if M dicare is your secondary coverag , and you have qualified group h alth coverag then you are ligibl to nroll into Compl t Care.

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Catilize Health®
A healthcare revolution – and you're invited.

Remind r, if M dicar is your primary insuranc , you are not ligible for Compl t Care.

13. **If my spouse and both work for my employer and our only coverage option is our own mployer's medical plan, is either one of us ligible for CompleteCar ?** No, b cause n ither one of you has acc ss to alt rnate coverag .

14. **If I currently have single coverage on my mploy r's medical plan and have alternate coverage available with my other job, am I eligible for CompleteCar ?** Y s, you could nroll in the group plan through your second job, and you would be ligibl for Compl t Care.

15. **I recently got married and I am now eligible for alternate coverage. Can I enroll in CompleteCar ?** Y s. Marriag is a Qualifying Ev nt and, if your n wly marri d status allows you to nroll in alternate group cov rag , you and your ligibl dep ndents may nroll in Compl teCare after you have nroll d in your alternate coverag .

16. **Can I enroll in CompleteCar and a ealthcare Flexible Spending Account (FSA)?** Employ s may nroll in both Compl t Care and an FSA; however, mploy s may not be reimburs d for the same xp nses und r both plans. Employ es nroll d in Compl t Care may wish to nroll in an FSA to cover xp nses that are not oth rwis cover d by the medical plan. This includ s xp nses such as d ntal care, contact l ns s, and pr scription drugs not covered by your group plan. Employ s who l ct to nroll in Compl teCar and an FSA should carefully valuate their xp nses so that they do not contribute too much towards an FSA and risk forf iting th unus d FSA funds at y ar- nd.

17. **What if I enroll in CompleteCar , and then lose access to my alternate group coverage?** As long as you l t your mploy r know within their qualifying vent tim frame, you and your ligible d p nd nts may nroll into your employer's medical plan with no lapse in coverag .

18. **When can I cancel CompleteCar ?** You can chang your l ction during op n nrollment ach year or during a qualifying v nt if you l t your mploy r know within the qualifying event tim frame.

19. **ow is my current dental and vision coverage affected?** You may remain nroll d in your curr nt mploy r-sponsor d d ntal and vision plans. Since Compl t Care only r imburs s ligibl medical xp ns s, it has no ff ct on your dental and vision coverag .

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SECTION III – ENRO MENT

20. **ow do I enroll into CompleteCar ?**
    i. Enroll into a qualifi d alternate group h alth plan. This must be a non-REEP sponsor d h alth plan.
    ii. Enroll in Compl teCare via your onlin enrollment syst m.
    iii. Compl t the Att station Form through your onlin nrollment syst m; This is a requir d form that states you have oth r qualifi d group health coverag . By signing this form, you are waiving your employer's m dical plan for you, your eligible d p nd nts for the entire plan y ar.

21. **Will r c iv enrollment confirmation?** You will r c iv a welcom l tt r from Catiliz Health in the mail, usually within 2-3 w ks. Your n w Compl teCare D cards will be shipp d separately and arrive in the sam time frame.

SECTION IV - CLAIMS

22. **ow do I use the CompleteCar ID Card?**
    i. First, pr sent your alt rnate coverag ID card.
    ii. Th n, pres nt your Compl teCare D card. t the provid r know that Compl t Care will pay the provid r dir ctly for ligibl co-pays, d ductibl s and co-insuranc .
    iii. You pay nothing; your provid r may fil the claim with both your alternate coverag and with Compl teCare.

23. **Do all medical provid rs accept the CompleteCare ID Card?** Most provid rs acc pt the Compl teCar D card and fil claims. f th provid r has qu stions about the coverag or claim submission proc ss, the provid r can call the toll-fre number on the back of the Compl t Care D card.

24. **Do all pharmacies acc pt the CompleteCar ID card?** Most pharmaci s will proc ss your claim when you present your Compl teCare D card. f the provid r has qu stions about the coverag or claim submission proc ss, the provid r can call the toll-fre number on the back of the Compl teCare D card. f they will not acc pt the Compl t Care D card, you will n d to pay your out-of-pock t xp ns s, and fil a pap r claim or submit the claim l ctronically to rec ive reimburs m nt. p in mind that many pharmaci s will provid a report listing your prescriptions and co-pays.

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25. **ow do submit a claim el ctronically?** To claim reimburs ment und r the plan l ctronically, go to portal.catiliz .com and submit the requir d documentation: for co-pay, co-insuranc or d ductibl , you will n d to submit the Explanation of Ben fits (EOB) from your alternate group h alth plan; and for prescriptions, submit the "tab" that includ s th name of the drug, date fill d, pati nt's name and co-pay. Do not submit a cash regist r or credit card r c ipt; thes alon are not acc ptabl as p r RS r gulations.

26. **ow do I submit a paper claim?** f you are filing a "pap r" claim, using th claim form provid d by Catiliz Health, you'll submit that form along with th requir d documentation list d in qu stion #25.

27. **What is the deadline for submitting claims.** Th d adlin for member claims is 90 days after the nd of the claim year or your t rmination from th plan. The d adlin for provid r claims is 1 year after the date of s rvic .

28. **What if I receiv an invoice from a provider for a claim that should have b n reimbursed and paid to the provid r?** Your first inquiry should b mad to the provid r to se if th y have proc ssed the claim through Catiliz Health.

29. **ow is claim reimbursement obtained?** Wh n you r c ive servic s from one of these provid rs, pres nt your Compl t Care D Card and the provid r will fil the claim. Th provid r will rec ive the paym nt for the out-of-pock t xp nses. f you rec iv care from a provid r who does not fil Compl teCare claims, then you n d to fil a pap r claim or submit th claim el ctronically. You will rec ive a ch ck or dir ct deposit r imbursing you for your out-of-pock t exp nses.

30. **I have not received my ID card yet and I have an appointment soon, will I get reimbursed for my out-of-pocket costs?** Y s, simply acc ss your D Card at portal.catiliz .com. You may also fil a pap r claim or submit the claim l ctronically.

SECTION V – PREMIUM REIMBURSEMENTS

31. **What if the premium for my alternate plan is higher than my employer's medical plan?** Your mploy r will reimburs you for incr ases in pr mium that your household pays for the alternate coverag (limits apply). f th cost for the alternate plan is high r than your mployer's m dical plan, you will b r imburs d for the diff r nc in cost up to a maximum of $100/singl , $200/two p opl , and $300/thr p opl p r month. f the premium do s not increase by adding d p nd nts, then ther is no ligibl premium r imburs ment und r Compl teCare.

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32. **ow is my premium reimbursement calculated?** A comparison is mad which consid rs the cost of th alternate m dical cov rag to the cost of your employer's medical cov rag .

33. **What if the employer who provides my alternate group coverage charges a surcharge if I enroll in their plan?** Surcharges relating to alternate group coverag will be includ d in your pr mium reimburs ment calculation. Tobacco-us and smok r surcharges will not be reimburs d. Pl ase note that mployers use a vari ty of names, such as surcharge, p nalty or inc ntiv for these additional charges. f you have qu stions about wh ther a surcharge will be reimburs d, pl ase contact Catiliz Health. Contact information is provid d below.

34. **ow are mploye premium contributions reimbursed?** This amount will b reimbursed through your employer's payroll if the pr mium contribution from your alternate coverag is d ducted pr -tax. If your alternate group coverag has post-tax d ductions, the paym nt will b r imburs d dir ctly from Catiliz Health via ch ck or dir ct d posit.

35. **What if there is a change to my premium contribution on the alternate group coverage?** You must inform Catiliz Health of pr mium chang s as soon as possibl , but not later than 90 days after an increase or d creas in pr mium contributions, so that your reimburs m nt may be appropriately adjust d. This information can be mail d, fax d or mail d secur ly.

For more information, to file claims or ask questions

Catilize Health, Inc.
2605 Nicholson Road, Suite 1140
Sewickley, PA 15143
Toll Free Phone: 1-877-872-4232
Toll Free Fax: 1-877-599-3724
memberservices@catilizehealth.com
Hours 8:30am – 8:00pm EST
https://britehr.app/REEP

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REEP Wellness

REEP Wellness Program Overview 2025-2026

Participate in the 2025/26 REEP Wellness Program to Incentivize and Optimize Your Health!

REEP continues to offer a streamlined program with wellness offerings for both Anthem Blue Cross and Kaiser Permanente medical plan members this year.

2025/26 REEP Wellness Program Overview

REEP continues to offer digital lifestyle change programs that focus on pre-diabetes, pre-hypertension, diabetes, hypertension and joint and muscle health management provided through **Omada Health**.

- REEP will cover the entire cost of the program if you or your spouse, domestic partner, or adult dependent aged 18 and older are enrolled in a REEP Anthem Blue Cross or Kaiser Permanente medical plan, and apply, qualify, and meet the eligibility requirements.
- All eligible REEP employee members who enroll in a REEP Omada Health diabetes, hypertension, or joint and muscle condition management program are eligible for a **$150 e-gift card**.*
- All eligible REEP employee members who apply will be entered into a monthly **$100 e-gift card** drawing sponsored by REEP. 3 winners are randomly selected each month.
- All Omada program participants will receive free smart devices such as a wireless smart scale, cellular glucometer, cellular blood pressure monitor, glucose monitors, or a MSK kit.*
- ***Please refer to the Omada program flyers for more information.***

Two (2) **online wellness challenges** provided through Health Enhancement Systems (HES) to motivate healthy behaviors across all REEP Anthem Blue Cross and Kaiser Permanente medical plan members.

- Incentives will be provided to promote member enrollment and engagement.
- Incentivized participation competitions will be held among school districts.
- Wellness program coordinators will determine the challenge themes.

We are accepting applications for those interested in the **REEP Wellness Program District Coordinators Group**. The group provides coordinators with more involvement in making decisions for the wellness program offerings. Interested? Contact Vanessa Torres, at vtorres@keenan.com.

omada

REEP Wellness

Access a health program built just for you

REEP is offering Omada® to help members manage diabetes and lower blood pressure with one-on-one personal coaching and the tools needed to make long-lasting health changes.

The best part: the program is no cost to you if you're eligible to join.

Omada helps members

- See smart device readings in the Omada app after each use
- Eat healthier without counting calories or cutting out favorite foods
- Get up and move—yes, solo dance parties totally count

Join Omada for access to

- One-on-one support from a health coach
- Easy monitoring with smart devices and tools
- Expert guidance from a clinical specialist

All Omada members receive a welcome kit*

With easy-to-use devices, based on your needs, shipped to your door and yours to keep. All at no cost to you.

- Two continuous glucose monitor sensors (CGMs)†
- Blood glucose meter
- Blood pressure monitor
- Ongoing supply of test strips and lancets
- Smart scale

Claim my welcome kit:
omadahealth.com/reep

REEP will cover the entire cost of the program if you or your spouse, domestic partner, or adult dependent aged 18 and older are enrolled in a REEP Anthem Blue Cross or Kaiser Permanente medical plan, and apply, qualify, and meet the eligibility requirements.

*Certain features and smart devices are only available if you meet program and clinical eligibility requirements.
†The no cost CGM excludes Medicare, Medicaid, and other government payers. The Abbott FreeStyle Libre 14 day system is available to eligible participants with a valid prescription and compatible smartphone. Setup is required for continuous glucose monitoring. The circular shape of the sensor housing, FreeStyle, Libre, and related brand marks are marks of Abbott. FreeStyle Libre 14 day system: Failure to use FreeStyle Libre 14 day system as instructed in labeling may result in missing a severe low or high glucose event and/or making a treatment decision, resulting in injury. If readings do not match symptoms or expectations, use a finger stick value from a blood glucose meter for treatment decisions. Seek medical attention when appropriate or contact Abbott at 855-632-8658 or FreeStyleLibre.us for safety info.
Images, including apps, do not reflect real members or information about a specific person.

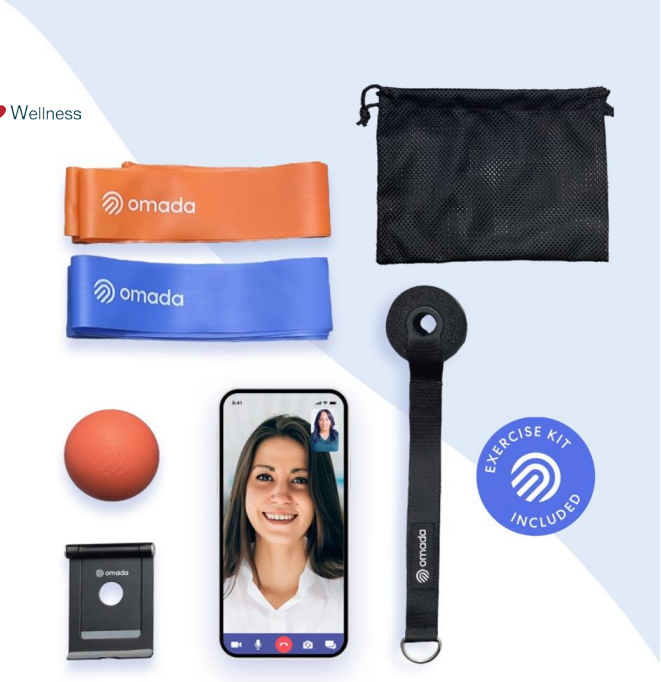
omada for Joint & Muscle Health

REEP Wellness

Live life without pain

Thanks to REEP, you have access to a virtual physical therapy program.

Sign up for Omada for Joint & Muscle Health® and **meet your physical therapist as early as tomorrow**—all from your smartphone or tablet.*



What's included in your benefit:†

- Dedicated licensed physical therapist
- Unlimited video visits
- Customized care plan
- App-based tools like virtual form detection
- Exercise kit with resistance bands

Specialized programs

- Chronic Pain
- Women's Health
- Ergonomics
- Surgery Navigation
- Work Conditioning

"Virtual visits were more convenient and less stressful than taking time off work."

- Betsy, Omada member

Claim your benefit at:
msk.omadahealth.com/reep

REEP will cover the entire cost of the program if you or your spouse, domestic partner, or adult dependent aged 18 and older are enrolled in a REEP Anthem Blue Cross or Kaiser Permanente medical plan, and apply, qualify, and meet the eligibility requirements.

*Your home state may require a referral from a physician. Omada can facilitate this with a video visit with a physician, but this may delay your initial physical therapy consultation. Requirement of video referral in limited jurisdictions may delay time to meet a physical therapist.

†The program features described are specific to the Recovery and Women's Health versions of Omada® for Joint & Muscle Health®. Members not experiencing a relevant injury or musculoskeletal condition may instead receive a preventive version of the program, which includes different features and does not include a physical therapist.

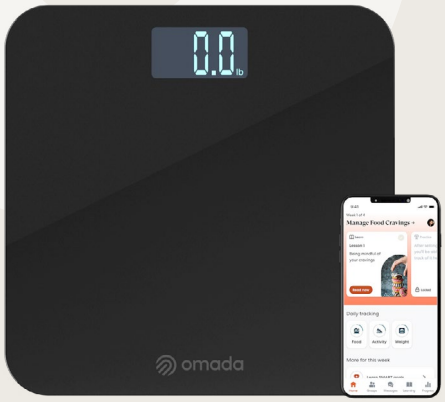
Testimonials are based on the member's real experiences and individual results. Results may vary based on individual and demographic factors. We do not claim that these are typical results that members will generally achieve.

App images are fictionalized samples and do not reflect information about a specific person.

Physical therapy is only available in states where it is allowed by law.

omada

REEP Wellness



Access a health program built just for you

REEP is offering Omada® to help members lose weight with one-on-one personal coaching and the tools needed to make long-lasting health changes.

The best part: the program—is no cost to you if you're eligible to join.

Omada helps members

- See smart scale readings in the Omada app after each use
- Eat healthier without counting calories or cutting out favorite foods
- Get up and move—yes, solo dance parties totally count

Join Omada for access to

- One-on-one support from a health coach
- Easy monitoring with a smart scale and tools

All Omada members receive a welcome kit

With easy-to-use devices, based on your needs, shipped to your door and yours to keep. All at no cost to you.

- Readings sync automatically
- See how habit changes can impact weight over time
- Get a personalized plan based on progress

Claim my welcome kit:
omadahealth.com/reep

REEP will cover the entire cost of the program if you or your spouse, domestic partner, or adult dependent aged 18 and older are enrolled in a REEP Anthem Blue Cross or Kaiser Permanente medical plan, and apply, qualify, and meet the eligibility requirements.

Images, including apps, do not reflect real members or information about a specific person.

REEP for Benefits

REEP for Benefits

Members, activate your free account today!

You get exclusive access to:

- **The Financial Roadmap:** Simplicollege's proprietary approach to get the biggest return on investment for college.
- **Help with every part of the college process:** Choosing a career, finding a college, paying for school, getting in, and getting the most from the college experience.
- **Exclusive access** to the College Budget Calculator, The College Checkup, and The Career Factors for Students.
- Schools that use SimpliCollege for their employees also get **free accounts** to give to all of their students and families!

Why that matters to you:

- **$500+ billion** spent on college expenses annually
- **40% of students** do not graduate
- **43 million** parents & students paying off college debt
- **5 1/2 years** average time to graduate with a 4-year degree
- **$130+ billion** of new debt created each year
- **1 of 3 students** transfer or drop out within 24 months
- **$1.7 trillion** total college debt nationwide
- **3 times** average student changes their major

What can SimpliCollege do for your family?

- Reduce stress and anxiety
- Provide strategies for lowering the cost of college
- Help you make confident decisions
- How to choose a college & a major
- Help prevent costly mistakes
- Help find grants & scholarships
- Teach you how to appeal for additional financial aid
- And much more!

simplicollege

SimpliCollege will simplify your college journey.

Be Clear

Get rid of the confusion that comes with planning for college and have clarity in what steps you need to take next.

Be Confident

Rest knowing that you're making the best financial decisions for your student's future, saving more, and stressing less.

Be Proud

You can be excited for the future! Celebrate your success instead of being overwhelmed by anxiety and stress.

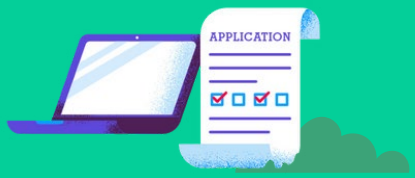
YOUR COLLEGE JOURNEY simplified

Lower the cost of college

We've uncovered the most effective strategies to help you lower the cost of college. Explore what options you have to pay for an education and how to make it an affordable decision for your family.

Make confident decisions

We're here to arm you with the tools and resources you need to make the best decisions for your future. You will make confident choices, knowing that you have the best information available today.



Stress Less

Sending a child to college doesn't have to be overwhelming, complex, and time consuming. We simplify the process, providing all the tools you need in one place so your journey is clearly defined and easy to navigate.

simplicollege

MetLife | Legal Plans

Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

New for 2025!

We've upgraded your plan to include:

- Identity Restoration[4]
- Four hours of network attorney time and services for non-covered matters[3]

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.[1]

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a tenthly fee of **$22.20** conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Estate planning at your fingertips

Our 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 our video notary feature.[2]

How to use the plan

1. Find an attorney

Create an account at **members.legalplans.com** to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Helping you navigate life's planned and unplanned events.

For **$22.20 tenthly**, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.[3]

Money Matters	• Debt Collection Defense • Identity Theft Defense • Identity Restoration[4]	• Negotiations with Creditors • Personal Bankruptcy • Promissory Notes	• Tax Audit Representation • Tax Collection Defense
Home & Real Estate	• Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure	• Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home	• Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies • Living Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	• Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship	• Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Personal Property Protection	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	• Defense of Traffic Tickets[5]	• Driving Privileges Restoration	• Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

Create an account at **members.legalplans.com** or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400** Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
2. Digital notary and signing is not available in all states.
3. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
5. Does not cover DUI.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. [MLP4]

MetLife Legal Plans | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114
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MetLife | Legal Plans

Legal help made easy

MetLife Legal Plans provides you, your spouse/domestic partner and dependents with access to a network of experienced attorneys. Having an attorney on your side can help reduce worry, stress, and financial burden when legal matters arise.

1 Easy to find an attorney

Visit **members.legalplans.com** to learn more about your plan. Search for an attorney based on your ZIP code and filters such as attorney experience, specialty, or minority, veteran, or LGBTQ-owned. Or call the Client Service Center to speak with an experienced representative that can match you with the right attorney.

2 Easy to make an appointment

Call the attorney directly after searching on our website. Meet with an attorney in person or over the phone. Or call the Client Service Center at **800-821-6400** and we will schedule your appointment directly with the attorney.

3 Easy from start to finish

That's it! There are no limits on the number of times you can use the benefit. And no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Experience and convenience you can count on.

You'll have all the help you're looking for from our dedicated service team, network of attorneys and variety of online resources.

Award-winning service

- Regularly recognized for excellence in customer service[1]
- Experienced, Ohio-based service team available from 8:00 a.m. to 8:00 p.m., ET

Top-quality attorney network

- Nationwide network of attorneys with a range of specialties
- Average of 25 years of experience and vetted regularly

24/7 access at your fingertips

- Create an account on our website to access coverage information and our attorney locator
- Access to over 1,700 self-help documents and resources online
- Access to digital estate planning to create wills, living wills, and powers of attorney all online

Ease of use[2]

- All billing is handled between MetLife and the attorney
- No claim forms, hidden fees or deductibles

1. Two-time winner of the Silver Stevie in the American Business Awards, 2016 and 2017; Bronze winner in 2018, 2019 and 2020.
2. When using a network attorney for a covered legal matter.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states.

Navigating life together

MetLife Legal Plans, Inc. | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114

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Colonial Life
The benefits of good hard work.

MSJC
Mt. San Jacinto College

REEP for Benefits

How Do I Enroll?

A Colonial Life Advisor will assist you via a screen share enrollment which requires access to a computer and Internet.

Prepare for your appointment:

Be sure to bring social security numbers and dates of birth for any dependents that will be covered.

Click or Scan the QR code to schedule an appointment.

SCAN HERE

Powered by QRify for monday.com

Click the icon to the right to watch a short video on the claims process. The URL at the bottom of the page takes you to the Policy Holder website.

Claim

GROUP MEDICAL BRIDGE

Pays cash amounts to help with the non-covered expenses of a hospital stay.

www.ColonialLife.com/individuals

GROUP MEDICAL BRIDGE – PLAN 1 (HSA-COMPLIANT)

Colonial Life's group hospital indemnity insurance plan, Group Medical Bridge, offers a customizable and flexible plan design that will help supplement your major medical plan offering. This coverage provides benefits that your employees can use to offset deductibles, co-pays, and out-of-pocket medical and non-medical expenses related to covered events that cause financial exposure, such as hospital confinement.

This plan is a Health Savings Account (HSA)-compliant plan that may also be offered to employees who do not have an HSA.

PRODUCT FEATURES

- Coverage is guaranteed issue for all covered insureds; there are no health questions or medical underwriting.
- Premiums can be employer or employee paid. Premium discounts may be available for 100% employer paid accounts.
- In multi-state enrollments, situs state rules apply to Group Medical Bridge.
- Benefits are paid regardless of any other insurance the insured may have with another company.
- Benefits are indemnity based and are paid as a lump-sum.
- Benefits are paid directly to the named insured, unless an assignment of benefits is received.
- Product is marketed, underwritten, and administered by Colonial Life.

PLAN DESIGN AT-A-GLANCE

Plan 1	
Hospital Confinement	✓
Waiver of Premium	✓
Wellbeing Assistance - Standard	✓
Inpatient Mental and Nervous	✓
Medical Treatment Package (Accident Only)	✓

Several plan design and benefit options are available for the employer to customize the employee's plan offering.

- The employer will select the plan design(s) and optional benefits to be offered. Two different plan design options allow for the needs of each account to be met. Both plan designs may be offered in an account.
- The employer will select a maximum of two hospital confinement levels per plan design. The hospital nconfinement benefit levels cannot be separated by more than $1,500. The separation of $1,500 does apply across plans.
- The employer will choose whether to include the employer optional benefits.
- Employer optional benefits with benefit amounts selections will be chosen by the employer.

PLAN 1 BENEFITS

Hospital Confinement: The Hospital Confinement benefit level(s) selected below by the employer is payable once per day with a maximum of one day per covered person per calendar year.

☐ Level 2: $1,000	☐ Level 3: $1,500

- State Government, Federal Government, Local Government and Healthcare accounts are eligible for Hospital Confinement Levels 1-3 ($500-$1,500) only.
- Education accounts are eligible for Hospital Confinement Levels 1-5 ($500-$2,500) only.

Waiver of Premium: After 30 continuous days of a covered confinement of the named insured, the Waiver of Premium benefit is available. This benefit waives the premium for the entire certificate as long as the named insured is continuously confined, or up to 12 months, whichever occurs first.

EMPLOYER OPTIONAL BENEFITS:

The following optional benefits are available for the employer to include in the plan design. These benefits are not optional for the employee.

- **Inpatient Mental and Nervous**: $500 per day with a maximum of one day per covered person per calendar year. Subject to a lifetime maximum benefit of $2,000 per covered person. This benefit is payable for confinement to a hospital or mental health facility as the result of a mental and/or nervous disorder.

- **Medical Treatment Package (Accident Only)**:
  - **Air Ambulance**: $1,000 per day with a maximum of one day per covered person per calendar year
  - **Ambulance**: $100 per day with a maximum of one day per covered person per calendar year
  - **Appliance**: $100 per day with a maximum of one day per covered person per calendar year
  - **Doctor's Office Visit/Telemedicine**: $25 per day with a maximum of three days per calendar year for named insured only coverage; maximum of five days per calendar year for all covered persons combined for family coverage
  - **Emergency Room Visit**: $100 per day with a maximum of two days per covered person per calendar year
  - **X-Ray**: $25 per day with a maximum of two days per covered person per calendar year

- **Rehabilitation Unit Confinement:** $100 per day with a maximum of 15 days per confinement with a 30 day maximum per covered person per calendar year. This benefit is payable for inpatient rehabilitation immediately following confinement either in a unit that is part of a hospital or in a free-standing facility.

- **Wellbeing Assistance - Standard:** The employer decides whether to offer the Standard or Basic Wellbeing Assistance benefit and the benefit amount to offer from the available amounts of $50 or $100. The benefit is payable per day with a maximum of one day per covered person per calendar year. Wellbeing Assistance - Standard applies to 24 tests, including any generally accepted cancer screening test. Benefit is subject to a 30- day waiting period.

EMPLOYEE ELIGIBILITY REQUIREMENTS

- Minimum issue age is 17 for both the named insured and spouse. No maximum age.
- The named insured must be actively at work at the time of application and working 15 or more hours per week.
- Children younger than the age of 26 are considered eligible dependent children.
- This coverage is available only at the initial product enrollment, to new hires enrolling within their new hire enrollment period, or to current employees during the annual open enrollment period (if participation was met at the initial enrollment).

UNDERWRITING OPTIONS AVAILABLE

Guaranteed Issue + Pre-existing Condition Limitation Included (GI)

- Guaranteed Issue for all covered insureds – no health questions
- Subject to the pre-existing condition limitation
- Participation requirements are provided in the table below

PREMIUM INFORMATION

- Age-banded, composite, and discounted composite rates are available (see requirements below).
- There is a four-tier rate structure: Named Insured Only; Named Insured and Spouse; Named Insured and Dependent Children; and Named Insured, Spouse and Dependent Children Coverage.
- Rates are guaranteed for two years from the date of issue of the group policy.

DEFINITIONS

Pre-existing Condition is a sickness or physical condition for which a covered person was diagnosed or treated within 12 months before the coverage effective date. A pre-existing condition only applies to the following benefits, if included: Hospital Confinement, Daily Hospital Confinement, Inpatient Mental and Nervous, Rehabilitation Unit Confinement and Specified Critical Illness.

After the certificate has been in force for 12 months from the coverage effective date, we will pay benefits for any loss as a result of a pre-existing condition not excluded by name or specific description if the covered loss began 12 months after the coverage effective date.

GENERAL EXCLUSIONS AND LIMITATIONS

We will not pay any benefits for injuries or sicknesses which are caused by, contributed to by or occurs as the result of the covered person's:

- Alcoholism or Drug Addiction
- Dental Procedures
- Elective Procedures and Cosmetic Surgery
- Felonies or Illegal Occupations
- Intoxicants or Controlled Substances
- Mental or Nervous Disorders (This exclusion does not apply to the Inpatient Mental and Nervous benefit, if included.)
- Pregnancy of a Dependent Child
- Suicide or Injuries Which Any Covered Person Intentionally Does to Himself
- War
- Birth Limitation (Giving birth within the first nine months after the coverage effective date of the certificate. Only applies to the following benefits, if included: Hospital Confinement and Daily Hospital Confinement benefits)
- Pre-existing Condition Limitation (Only applies to the following benefits, if included: Hospital Confinement, Daily Hospital Confinement, Inpatient Mental and Nervous, Rehabilitation Unit Confinement and Specified Critical Illness)
- Newborn Well Baby Care Limitation

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description, please see your Colonial Life representative.

Applicable to GMB7000 in CA *PS02421*
This information is only intended for proposal use with employers.
Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.
12/16 Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard, Columbia, South Carolina 29210

GROUP MEDICAL BRIDGE 7000 - PLAN 1 - RATES

Monthly Rates: 12 Pay	Issue Age	Named Insured	Employee & Spouse	One-Parent Family	Two Parent Family
Plan 1, Level 2 $1,000	17-99	$16.91	$33.58	$23.47	$40.15
Plan 1, Level 3 $1,500	17-99	$21.33	$43.06	$29.51	$51.25
10thly Rates: 10 Pay	Issue Age	Named Insured	Employee & Spouse	One-Parent Family	Two Parent Family
Plan 1, Level 2 $1,000	17-99	$20.29	$40.30	$28.16	$48.18
Plan 1, Level 3 $1,500	17-99	$25.60	$51.67	35.41	$61.50

GROUP MEDICAL BRIDGE PLAN 2

Colonial Life's group hospital indemnity insurance plan, Group Medical Bridge, offers a customizable and flexible plan design that will help supplement your major medical plan offering. This coverage provides benefits that your employees can use to offset deductibles, co-pays, and out-of-pocket medical and non-medical expenses related to covered events that cause financial exposure, such as hospital confinement, outpatient surgical procedures, diagnostic procedures, etc.

PRODUCT FEATURES

- Coverage is guaranteed issue for all covered insureds; there are no health questions or medical underwriting.
- Premiums can be employer or employee paid. Premium discounts may be available for 100% employer paid accounts.
- In multi-state enrollments, situs state rules apply to Group Medical Bridge.
- Benefits are paid regardless of any other insurance the insured may have with another company.
- Benefits are indemnity based and are paid as a lump-sum.
- Benefits are paid directly to the named insured, unless an assignment of benefits is received.
- Product is marketed, underwritten, and administered by Colonial Life.

PLAN DESIGN AT-A-GLANCE

PLAN 2	
Hospital Confinement	✓
Waiver of Premium	✓
Daily Hospital Confinement	✓
Diagnostic Procedure	✓
Inpatient Mental and Nervous	✓
Medical Treatment Package (Accident and Sickness)	✓

PLAN 2	
Outpatient Surgical Procedure	✓
Wellbeing Assistance - Standard	✓

Several plan design and benefit options are available for the employer to customize the employee's plan offering.

- The employer will select the plan design(s) and optional benefits to be offered. Two different plan design options allow for the needs of each account to be met. Both plan designs may be offered in an account.
- The employer will select a maximum of two hospital confinement levels per plan design. The hospital confinement benefit levels cannot be separated by more than $1,500. The separation of $1,500 does apply across plans.
- The employer will choose whether to include the employer optional benefits.
- Employer optional benefits with benefit amounts selections will be chosen by the employer.

PLAN 2 BENEFITS

Hospital Confinement: The Hospital Confinement benefit level(s) selected below by the employer is payable once per day with a maximum of one day per covered person per calendar year. The hospital confinement benefit levels cannot be separated by more than $1,500. (For example, $1,000 and $2,000 are acceptable; $1,000 and $3,000 are not.)

☐ **Level 1: $500**	☐ **Level 6: $3,000**

- State Government, Federal Government, Local Government and Healthcare accounts are eligible for Hospital Confinement Levels 1-3 ($500-$1,500) only.
- Education accounts are eligible for Hospital Confinement Levels 1-5 ($500-$2,500) only.

Waiver of Premium: After 30 continuous days of a covered confinement of the named insured, the Waiver of Premium benefit is available. This benefit waives the premium for the entire certificate as long as the named insured is continuously confined, or up to 12 months, whichever occurs first.

EMPLOYER OPTIONAL BENEFITS:

The following optional benefits are available for the employer to include in the plan design. These benefits are not optional for the employee.

- **Daily Hospital Confinement**: $100 per day with a maximum of 365 days per covered person per confinement
- **Diagnostic Procedure:** The employer selects the Diagnostic Procedure option to offer to the employees. The Diagnostic Procedure benefit is payable once per day with a maximum of one day per covered person per calendar year for the specified diagnostic procedures .

Option 1	$250

Covered Diagnostic Procedures

Breast • Biopsy (incisional, needle, stereotactic) **Cardiac** • Angiogram • Arteriogram • Thallium Stress Test • Transesophageal Echocardiogram (TEE) **Diagnostic Radiology** • Computerized Tomography Scan • (CT Scan) • Electroencephalogram (EEG) • Magnetic Resonance Imaging (MRI) • Myelogram • Nuclear medicine test • Positron Emission Tomography • Scan (PET Scan)	**Digestive** • Barium Enema/Lower GI series • Barium Swallow/Upper GI series • Esophagogastroduodenscopy (EGD) **Ear/Nose/Throat/Mouth** • Laryngoscopy **Gynecological** • Amniocentesis • Cervical biopsy • Cone biopsy • Endometrial biopsy • Hysteroscopy • Loop Electrosurgical Excisional Procedure (LEEP) **Liver** • Biopsy	**Lymphatic** • Biopsy **Miscellaneous** • Bone marrow aspiration/biopsy **Renal** • Biopsy **Respiratory** • Biopsy • Bronchoscopy • Pulmonary Function Test • (PFT) **Skin** • Biopsy • Excision of lesion **Thyroid** • Biopsy **Urologic** • Cystoscopy

- **Inpatient Mental and Nervous:** $500 per day with a maximum of one day per covered person per calendar year. Subject to a lifetime maximum benefit of $2,000 per covered person. This benefit is payable for confinement to a hospital or mental health facility as the result of a mental and/or nervous disorder.

Medical Treatment Package (Accident and Sickness):

- **Air Ambulance:** $1,000 per day with a maximum of one day per covered person per calendar year
- **Ambulance:** $100 per day with a maximum of one day per covered person per calendar year
- **Appliance:** $100 per day with a maximum of one day per covered person per calendar year
- **Doctor's Office Visit/Telemedicine:** $25 per day with a maximum of three days per calendar year for named insured only coverage; maximum of five days per calendar year for all covered persons combined for family coverage
- **Emergency Room Visit:** $100 per day with a maximum of two days per covered person per calendar year
- **X-Ray:** $25 per day with a maximum of two days per covered person per calendar year

 Outpatient Surgical Procedure: The employer selects the Outpatient Surgical Procedure option to offer to the employees. Each option contains two tiers of benefits. Both tiers are payable per day with a calendar year maximum per covered person per calendar year and a maximum of one day per outpatient surgical procedure.
Below is a sample list of covered surgical procedures. We will also pay the Outpatient Surgical Procedure benefit for a procedure that is not listed if the procedure meets the definition of a covered surgical procedure as outlined in the certificate.

	Tier 1 Surgery Sample procedures shown below	Tier 2 Surgery Sample procedures shown below	Calendar Year Max
Option 1	**$500**	**$1,000**	**$1,500**

Tier 1 Sample Surgical Procedures

Breast Axillary node dissection Breast capsulotomy Lumpectomy **Cardiac** Pacemaker insertion **Digestive** Colonoscopy Fistulotomy Hemorrhoidectomy Lysis of adhesions	**Ear/Nose/Throat/Mouth** Adenoidectomy Removal of oral lesions Myringotomy Tonsillectomy Tracheostomy Tympanotomy **Gynecological** Dilation & Curettage (D&C) Endometrial ablation Lysis of adhesions	**Liver** Paracentesis **Musculoskeletal System** Carpal/cubital repair or release Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair) Removal of orthopedic hardware Removal of tendon lesion **Skin** Laparoscopic hernia repair Skin grafting

Tier 2 Sample Surgical Procedures

Breast Breast reconstruction Breast reduction **Cardiac** Angioplasty Cardiac catheterization **Digestive** Exploratory laparoscopy Laparoscopic appendectomy Laparoscopic cholecystectomy **Ear/Nose/Throat/Mouth** Ethmoidectomy Mastoidectomy	**Ear/Nose/Throat/Mouth continued** Septoplasty Stapedectomy Tympanoplasty **Eye** Cataract surgery Corneal surgery (penetrating keratoplasty) Glaucoma surgery (trabeculectomy) Vitrectomy **Gynecological** Hysterectomy Myomectomy	**Musculoskeletal System** Arthroscopic knee surgery with menisectomy (knee cartilage repair) Arthroscopic shoulder surgery Clavicle resection Dislocations (ORIF - open reduction with internal fixation) Fracture (ORIF - open reduction with internal fixation) Removal or implantation of cartilage Tendon/ligament repair **Thyroid** Excision of a mass **Urologic** Lithotripsy

 Wellbeing Assistance - Standard: The employer decides whether to offer the Standard or Basic Wellbeing Assistance benefit and the benefit amount to offer from the available amounts of $50 or $100. The benefit is payable per day with a maximum of one day per covered person per calendar year. Wellbeing Assistance - Standard applies to 24 tests, including any generally accepted cancer screening test. Benefit is subject to a 30-day waiting period.

EMPLOYEE ELIGIBILITY REQUIREMENTS

- Minimum issue age is 17 for both the named insured and spouse. No maximum age.
- The named insured must be actively at work at the time of application and working 15 or more hours per week.
- Children younger than the age of 26 are considered eligible dependent children.
- This coverage is available only at the initial product enrollment, to new hires enrolling within their new hire enrollment period, or to current employees during the annual open enrollment period (if participation was met at the initial enrollment).

UNDERWRITING OPTIONS AVAILABLE

Guaranteed Issue + Pre-existing Condition Limitation Included (GI)

- Guaranteed Issue for all covered insureds – no health questions
- Subject to the pre-existing condition limitation
- Participation requirements are provided in the table below

PREMIUM INFORMATION

- Age-banded, composite, and discounted composite rates are available (see requirements below).
- There is a four-tier rate structure: Named Insured Only; Named Insured and Spouse; Named Insured and Dependent Children; and Named Insured, Spouse and Dependent Children Coverage.
- Rates are guaranteed for two years from the date of issue of the group policy.

DEFINITIONS

- Pre-existing Condition is a sickness or physical condition for which a covered person was diagnosed or treated within 12 months before the coverage effective date. A pre-existing condition only applies to the following benefits, if included: Hospital Confinement, Daily Hospital Confinement, Diagnostic Procedure, Inpatient Mental and Nervous, Outpatient Surgical Procedure, Rehabilitation Unit Confinement and Specified Critical Illness.
- After the certificate has been in force for 12 months from the coverage effective date, we will pay benefits for any loss as a result of a pre-existing condition not excluded by name or specific description if the covered loss began 12 months after the coverage effective date.

GENERAL EXCLUSIONS AND LIMITATIONS

We will not pay any benefits for injuries or sicknesses which are caused by, contributed to by or occurs as the result of the covered person's:

- Alcoholism or Drug Addiction
- Dental Procedures
- Elective Procedures and Cosmetic Surgery
- Felonies or Illegal Occupations
- Intoxicants or Controlled Substances
- Mental or Nervous Disorders (This exclusion does not apply to the Inpatient Mental and Nervous benefit, if included.)
- Pregnancy of a Dependent Child
- Suicide or Injuries Which Any Covered Person Intentionally Does to Himself
- War
- Birth Limitation (Giving birth within the first nine months after the coverage effective date of the certificate. Only applies to the following benefits, if included: Hospital Confinement and Daily Hospital Confinement benefits)
- Pre-existing Condition Limitation (Only applies to the following benefits, if included: Hospital Confinement, Daily Hospital Confinement, Diagnostic Procedure, Inpatient Mental and Nervous, Outpatient Surgical Procedure, Rehabilitation Unit Confinement and Specified Critical Illness)
- Newborn Well Baby Care Limitation

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description, please see your Colonial Life representative.

Applicable to GMB7000 in CA. *PS02422*
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GROUP MEDICAL BRIDGE 7000 - PLAN 2 - RATES

Monthly Rates: 12 Pay	Issue Age	Named Insured	Employee & Spouse	One-Parent Family	Two Parent Family
Plan 2, Level 1 $500	17-99	$28.09	$58.37	$42.75	$73.04
Plan 2, Level 6 $3,000	17-99	$55.48	$117.15	$80.18	$141.87
10thly Rates: 10 Pay	Issue Age	Named Insured	Employee & Spouse	One-Parent Family	Two Parent Family
Plan 2, Level 1 $500	17-99	$33.71	$70.04	$51.30	$87.65
Plan 2, Level 6 $3,000	17-99	$66.58	$140.58	$96.22	$170.24

Madison National Life

Madison National Life has been selected to provide life insurance to our employees. This change in carrier will take place on July 1, 2025. The essential benefits of your coverage will automatically transfer to Madison National Life. There is no need to complete new enrollment forms.

In the event of your death, Life Insurance will provide your family members or other beneficiaries with financial protection and security. Additionally, if your death is a result of an accident or if you become dismembered, your Accidental Death & Dismemberment (AD&D) coverage may apply.

Basic Life & Accidental Death & Dismemberment (AD&D)

District paid benefit to cover each eligible employee with this term group life and AD&D insurance. Madison National Life underwrites this insurance policy.

The Accidental Death & Dismemberment (AD&D), included in the Basic Life plan, is available to you even if you already have accident insurance. It provides benefits beyond your disability or life insurance for losses due to covered accidents — while commuting, traveling by public or private transportation and during business trips. A benefit plan description is available at the Benefits Office.

Voluntary Life & Voluntary Accidental Death & Dismemberment

If you would like to supplement your employer paid insurance, additional Life coverage for you and/or your dependents is available for purchase through Madison National Life. Premiums will be deducted from employee's paycheck. Enrollments can be made using the BenefitBridge platform. Evidence of Insurance will be required during open enrollment. Follow the instructions provided in BenefitBridge.

Select Your Beneficiary

Beneficiaries are individuals or entities that you select to receive benefits from your policy.

- **You can change your beneficiary designation at any time.**
- **You may designate a sole beneficiary or multiple beneficiaries to receive payment in the amount you specify.**
- **Make any changes via Benefit Bridge.**

Mt. San Jacinto Community College

Full-Time and Permanent Part-Time Employees and Associate Faculty not covered by the Certificated Bargaining unit (excluding the President)

How much Basic Life and Accidental Death and Dismemberment (AD&D), and Supplemental Life Insurance is available?

For You:	
Basic Life and AD&D	$20,000
Supplemental Life (if elected)	Increments of $10,000 to a maximum of $500,000; not to exceed 5 times your Basic Annual Salary.
For Your Spouse:	
Dependent Supplemental Life (if elected)	Increments of $10,000 to a maximum of $500,000; not to exceed 100% of your Employee Supplemental Life.
For Your Child(ren):	
Dependent Supplemental Life (if elected)	Options of $2,500, $5,000, and $10,000

Are there any medical questions or tests needed to qualify for this insurance?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering medical questions.

For You:	
Basic Life and AD&D	$20,000
Supplemental Life (if elected)	2 times your Basic Annual Salary or $100,000, whichever is lesser.
For Your Spouse:	
Dependent Supplemental Life (if elected)	$20,000

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For Your Child(ren):
Dependent Supplemental Life (if elected) $10,000

Please note: To elect Dependent Spouse Supplemental Life and/or Dependent Child Supplemental Life coverage, you must elect Employee Supplemental Life Insurance coverage.

Who is eligible for this insurance?

For Employee Basic Life and AD&D: Full-Time and Permanent Part-Time Employees and Associate Faculty not covered by the Certificated Bargaining unit (excluding the President) working at least 15 hours per week.

For Employee and Dependent Supplemental Life: Full-Time and Permanent Part-Time Employees and Associate Faculty not covered by the Certificated Bargaining unit (excluding the President) working at least 20 hours per week

Dependent Life Insurance: No person may be considered a Dependent of more than one Eligible Employee. No person can be insured as an Employee and as a Dependent.

How much is my premium?

Your Dependent Child Supplemental Life Premium is per dependent unit. Please see the table below:

Coverage Amount	Tenthly Premium
$2,500	$0.60
$5,000	$1.20
$10,000	$2.40

Your monthly premiums for Employee Supplemental Life and Dependent Spouse Supplemental Life are based on the Employee's age (please see the attached Monthly Premium Table to get the Monthly Premium).

Who do I contact with questions?

Questions may be directed to National Insurance Services at 1-800-627-3660

Administered by:

NIS National Insurance Services

Corporate Headquarters:
250 South Executive Drive, Suite 300
Brookfield, WI 53005
Offices Nationwide
800.627.3660

Keenan®

Corporate Headquarters:
2355 Crenshaw Blvd., Suite 200
Torrance, CA 90501
310-212-3344
800-654-8102

Underwritten by:

Madison National Life a Horace Mann company

PO Box 5008, Madison, WI 53705

This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc.

Founded in 1961, Madison National Life is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability, and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.

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Madison National Life (continued)

Employee Supplemental Life and Dependent Spouse Supplemental Life Tenthly Premiums

Benefit Amount	Under 34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
$10,000	$0.50	$0.70	$1.10	$1.90	$2.90	$4.70	$7.80	$13.10	$22.20
$20,000	$1.00	$1.40	$2.20	$3.80	$5.80	$9.40	$15.60	$26.20	$44.40
$30,000	$1.50	$2.10	$3.30	$5.70	$8.70	$14.10	$23.40	$39.30	$66.60
$40,000	$2.00	$2.80	$4.40	$7.60	$11.60	$18.80	$31.20	$52.40	$88.80
$50,000	$2.50	$3.50	$5.50	$9.50	$14.50	$23.50	$39.00	$65.50	$111.00
$60,000	$3.00	$4.20	$6.60	$11.40	$17.40	$28.20	$46.80	$78.60	$133.20
$70,000	$3.50	$4.90	$7.70	$13.30	$20.30	$32.90	$54.60	$91.70	$155.40
$80,000	$4.00	$5.60	$8.80	$15.20	$23.20	$37.60	$62.40	$104.80	$177.60
$90,000	$4.50	$6.30	$9.90	$17.10	$26.10	$42.30	$70.20	$117.90	$199.80
$100,000	$5.00	$7.00	$11.00	$19.00	$29.00	$47.00	$78.00	$131.00	$222.00
$110,000	$5.50	$7.70	$12.10	$20.90	$31.90	$51.70	$85.80	$144.10	$244.20
$120,000	$6.00	$8.40	$13.20	$22.80	$34.80	$56.40	$93.60	$157.20	$266.40
$130,000	$6.50	$9.10	$14.30	$24.70	$37.70	$61.10	$101.40	$170.30	$288.60
$140,000	$7.00	$9.80	$15.40	$26.60	$40.60	$65.80	$109.20	$183.40	$310.80
$150,000	$7.50	$10.50	$16.50	$28.50	$43.50	$70.50	$117.00	$196.50	$333.00
$160,000	$8.00	$11.20	$17.60	$30.40	$46.40	$75.20	$124.80	$209.60	$355.20
$170,000	$8.50	$11.90	$18.70	$32.30	$49.30	$79.90	$132.60	$222.70	$377.40
$180,000	$9.00	$12.60	$19.80	$34.20	$52.20	$84.60	$140.40	$235.80	$399.60
$190,000	$9.50	$13.30	$20.90	$36.10	$55.10	$89.30	$148.20	$248.90	$421.80
$200,000	$10.00	$14.00	$22.00	$38.00	$58.00	$94.00	$156.00	$262.00	$444.00
$210,000	$10.50	$14.70	$23.10	$39.90	$60.90	$98.70	$163.80	$275.10	$466.20
$220,000	$11.00	$15.40	$24.20	$41.80	$63.80	$103.40	$171.60	$288.20	$488.40
$230,000	$11.50	$16.10	$25.30	$43.70	$66.70	$108.10	$179.40	$301.30	$510.60
$240,000	$12.00	$16.80	$26.40	$45.60	$69.60	$112.80	$187.20	$314.40	$532.80
$250,000	$12.50	$17.50	$27.50	$47.50	$72.50	$117.50	$195.00	$327.50	$555.00
$260,000	$13.00	$18.20	$28.60	$49.40	$75.40	$122.20	$202.80	$340.60	$577.20
$270,000	$13.50	$18.90	$29.70	$51.30	$78.30	$126.90	$210.60	$353.70	$599.40
$280,000	$14.00	$19.60	$30.80	$53.20	$81.20	$131.60	$218.40	$366.80	$621.60
$290,000	$14.50	$20.30	$31.90	$55.10	$84.10	$136.30	$226.20	$379.90	$643.80
$300,000	$15.00	$21.00	$33.00	$57.00	$87.00	$141.00	$234.00	$393.00	$666.00
$310,000	$15.50	$21.70	$34.10	$58.90	$89.90	$145.70	$241.80	$406.10	$688.20
$320,000	$16.00	$22.40	$35.20	$60.80	$92.80	$150.40	$249.60	$419.20	$710.40
$330,000	$16.50	$23.10	$36.30	$62.70	$95.70	$155.10	$257.40	$432.30	$732.60
$340,000	$17.00	$23.80	$37.40	$64.60	$98.60	$159.80	$265.20	$445.40	$754.80
$350,000	$17.50	$24.50	$38.50	$66.50	$101.50	$164.50	$273.00	$458.50	$777.00
$360,000	$18.00	$25.20	$39.60	$68.40	$104.40	$169.20	$280.80	$471.60	$799.20
$370,000	$18.50	$25.90	$40.70	$70.30	$107.30	$173.90	$288.60	$484.70	$821.40
$380,000	$19.00	$26.60	$41.80	$72.20	$110.20	$178.60	$296.40	$497.80	$843.60
$390,000	$19.50	$27.30	$42.90	$74.10	$113.10	$183.30	$304.20	$510.90	$865.80
$400,000	$20.00	$28.00	$44.00	$76.00	$116.00	$188.00	$312.00	$524.00	$888.00
$410,000	$20.50	$28.70	$45.10	$77.90	$118.90	$192.70	$319.80	$537.10	$910.20
$420,000	$21.00	$29.40	$46.20	$79.80	$121.80	$197.40	$327.60	$550.20	$932.40
$430,000	$21.50	$30.10	$47.30	$81.70	$124.70	$202.10	$335.40	$563.30	$954.60
$440,000	$22.00	$30.80	$48.40	$83.60	$127.60	$206.80	$343.20	$576.40	$976.80
$450,000	$22.50	$31.50	$49.50	$85.50	$130.50	$211.50	$351.00	$589.50	$999.00
$460,000	$23.00	$32.20	$50.60	$87.40	$133.40	$216.20	$358.80	$602.60	$1,021.20
$470,000	$23.50	$32.90	$51.70	$89.30	$136.30	$220.90	$366.60	$615.70	$1,043.40
$480,000	$24.00	$33.60	$52.80	$91.20	$139.20	$225.60	$374.40	$628.80	$1,065.60
$490,000	$24.50	$34.30	$53.90	$93.10	$142.10	$230.30	$382.20	$641.90	$1,087.80
$500,000	$25.00	$35.00	$55.00	$95.00	$145.00	$235.00	$390.00	$655.00	$1,110.00

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Mt. San Jacinto Community College

All Eligible Employees

How much Accidental Death & Dismemberment (AD&D) insurance is available?

For You:	
Basic AD&D	$2,000
Voluntary AD&D (if elected)	Options of $10,000; $25,000; $50,000; $100,000; $250,000; or $500,000; not to exceed 10 times your basic annual salary or $500,000, whichever is lesser.
For Your Dependents: (if Family Plan is elected)	
Spouse Only (if elected)	60% of Employee's Voluntary AD&D Benefit
Child(ren) Only (if elected)	25% of Employee's Voluntary AD&D Benefit; not to exceed $50,000
Spouse and Child(ren) (if elected)	60% of Employee's Voluntary AD&D Benefit for your Spouse, and 25% of Employee's Voluntary AD&D Benefit, not to exceed $50,000, for each of your children

Who is eligible for this insurance?

Employees working at least 15 hours per week.

Dependent AD&D Insurance: No person may be considered a Dependent of more than one Eligible Employee. No person can be insured as an Employee and as a Dependent.

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Will the insurance benefit ever reduce?

For You: Your Employee Basic and Voluntary AD&D will not reduce and will terminate at retirement.

For Your Spouse: Your Spouse's Dependent Voluntary AD&D will not reduce and will terminate at the Employee's retirement.

For Your Child(ren): Your Child/ren's Dependent Voluntary AD&D will not reduce and will terminate at the earlier of Your child's marriage or attainment of age 26 unless legally incapacitated and unable to be self-supporting because of a medically ascertainable mental or physical handicap, or the Employee's retirement.

How much is my premium?

Your Employee Basic AD&D is of no cost to you.

For the Employee Voluntary AD&D and Dependent Voluntary AD&D, please reference the Premium Table below.

Benefit Amount	Tenthly			
	Employee Only	Employee and Family	Employee and Spouse	Employee and Child
$10,000	$0.42	$0.72	$0.67	$0.47
$25,000	$1.06	$1.80	$1.69	$1.16
$50,000	$2.10	$3.59	$3.36	$2.33
$100,000	$4.20	$7.18	$6.72	$4.66
$250,000	$10.50	$17.70	$16.80	$11.40
$500,000	$21.00	$34.50	$33.60	$21.90

Who do I contact with questions?

Questions may be directed to National Insurance Services at 1-800-627-3660

Administered by:

NIS National Insurance Services

Corporate Headquarters:
300 N Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide
800.627.3660

Keenan®

Corporate Headquarters:
2355 Crenshaw Blvd., Suite 200
Torrance, CA 90501
310-212-3344
800-654-8102

Underwritten by:

Madison National Life a Horace Mann company

PO Box 5008, Madison, WI 53705

This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc.

Founded in 1961, Madison National Life is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability, and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.

© National Insurance Services

Nationwide Pet Insurance

REEP for Benefits

Pet insurance from Nationwide®

With two budget-friendly options, there's never been a better time to protect your pet.

Our popular My Pet Protection® pet insurance plans now feature more choices and more flexibility

- **Get cash back on eligible vet bills:** Choose your reimbursement level of 50% or 70%[1]
- **Available exclusively for employees:** Plans with preferred pricing only offered through your company
- **Use any vet, anywhere:** No networks, no pre-approvals

Choose your level of coverage with My Pet Protection®

50% reimbursement

70% reimbursement

How to use your pet insurance plan

1. Visit any vet, anywhere.
2. Submit claim.
3. Get reimbursed for eligible expenses.

Get a quote at http://www.petinsurance.com/msjc • Or Call: (877) 738-7874

[1]Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide. 21GRP8437

Nationwide®

ID Theft

24/7 Peace of Mind

ID Theft Protector offers unlimited identity theft restoration services for you and your family to help easily recover from identity theft.

24/7 "real time" access to credit bureau records allow specially trained and certified fraud resolution specialists to identify the crime, respond quickly to stop additional damage, remove fraudulent activity from the victim's name and regain control of your credit history.

With ID Theft Protector, resolution services happen much more quickly than with competitive programs. Whenever and wherever a victim's identity is stolen, ID Theft Protector begins to make it better right away - with only one call to our 24/7 emergency assistance center.

Backed by Industry Leaders

ID Theft Protector is backed by industry leaders to help 24/7 at home or when you are traveling. The product is backed by two of the largest and most experienced companies of their type in the identity protection business: CLC, Incorporated, who provides Legal, Financial and Identity Theft protection services to over 27 million households and over 25,000 corporations, and Trans Union/True Credit, a leading provider of business intelligence, consumer information and Web-based services helping consumers prevent and resolve credit fraud and identity theft issues, supported by more than 3,600 employees in 25 countries worldwide.

$1,000,000 Cash Asset and Expense Reimbursement

Unlimited restoration and up to $1,000,000 in identity theft insurance with a zero deductible for unauthorized electronic funds transfers from personal checking and savings accounts as well as certain fraud-related expenses, such as lost wages, reasonable attorney's fees (appointed by the insurance company) along with other out-of-pocket expenses that are related to the recovery of your identity. To establish eligibility you must enroll in Identity Theft Monitoring.

Key Service Features

Instant Alerts
Get immediate alerts of questionable activity

Quick Response
Experts will work to assess any situation 24/7

Quick Restore
Your identity is restored in record time

Quick Relief
Get life back to normal as soon as possible

For any product-related questions, please contact your Account Executive or Benefits Administrator!

If you are already a member of ID Theft Protector powered by ID Theft Assist and have any activation questions or suspect your identity is compromised in any way, immediately call 1-866-262-5844.

Keenan & Associates
CA License No. 0451271

American Fidelity Flexible Spending Accounts (FSA)

Medical FSA and Dependent Care FSA will require you to complete your enrollment for the new plan year – **even if you are electing the same dollar amount, you must re-enroll in the FSA each year**. To do this, you will need to schedule an in-person or virtual meetings by calling American Fidelity 800-365-9180.

How Your Health Care FSA Works

The Health Care FSA lets you use your tax-free dollars to pay for eligible health care expenses not covered by your health plans (medical, dental and vision), out-of-pocket expenses incurred by you, your spouse and your eligible dependents. The IRS has set the maximum contribution for Health Care at $3,300 (the minimum contribution set by the plan is $0).

Some examples of eligible expenses include:

- Acupuncture
- Chiropractor care
- Dental Care
- Eye glasses/contact lenses
- Hearing aids/batteries
- In vitro fertilization
- Laser eye surgery
- Orthodontia (services must be incurred or already paid during plan year. Special rules apply, contact American Fidelity for further information)

Some ineligible expenses include:

- Cosmetic expenditures
- Exercise equipment
- Insurance premiums
- Teeth whitening

Carryover Provision

The carryover provision applies to the Health Care FSA only. This provision allows the participant to carryover up to $640 into the next plan year. The carryover does not count toward your annual maximum health care limit in the year it is carried over. Any amount over $640 is still subject to the "use it or lose it" rule and will be forfeited.

How Your Dependent Care FSA Works

The Dependent Care FSA allows you to use tax-free dollars to pay for the child and elder day care expenses that enable you and your spouse to work or attend school full-time. You can use your FSA to pay for those regular expenses such as day care, baby sitting, and even summer day camp.

The IRS code has set the maximum contributions for the Dependent Care FSA to $5,000. However, if you are married and you and your spouse file separate tax returns, the maximum amount you can contribute is $2,500. It is important to note that the maximum for the Dependent Care FSA is a "family maximum." If your spouse has a Dependent Care FSA available at his or her employer and chooses to participate, your election amounts are combined. Your combined election amount cannot be higher than the maximum that pertains to you.

Dependent Care FSAs differ from Health Care FSAs in that they are not "pre-funded." This means that you can only be reimbursed for an amount up to the total you have deposited into your account at any given point in the year. However, expenses associated with the care of a dependent are most often accrued on a per week or per month basis, and therefore the total election amount is rarely needed all at once.

Plan Carefully

The best advice is to meet with your AFA representative during open enrollment and carefully review anticipated expenses.

Go to https://americanfidelity.com/claims/fsa-hsa-eligibility-list/ for a complete list of eligible and ineligible expenses. During Open Enrollment, be sure to meet with your AFA Representative to learn more.

HRA, FSA, HSA numbers are reflected for the 2025 calendar year. 2026 amounts are not typically determined until after the release of the Benefit Guide. Employees making elections for the 2026 year should keep this in mind.

Important Reminders

1. Governmental regulations require all employees carry medical insurance. Therefore, any employee who declines group medical insurance **MUST** denote on ***BenefitBridge*** that you are waiving medical insurance, electing not to enroll in the plan(s) offered by the district.
2. Once you make your plan elections, you cannot change to a different plan until the next open enrollment period without a qualifying event. A loss or change of provider is not considered a qualifying event. If your physician is no longer an eligible provider for the plan you have chosen, you must choose a new participating provider, or the carrier will select one on your behalf.
3. Eligible dependents include your spouse, registered domestic partner, and your children up to their 26th birthday (or your dependent child(ren) of any age who is totally disabled prior to age 26). This includes natural children, step-children, adopted children and children for whom you are a court appointed guardian. This also includes any child for whom you are required to provide coverage under a Qualified Medical Child Support Order (QMCSD).

Important Notices

No Surprises Act Notice

Our medical plans are subject to the No Surprises Act, which limits the amount covered persons may have to pay for some out-of-network surprise medical bills. More information about surprise billing requirements included under the No Surprises Act and similar state laws can be found on the medical insurance company's website or the Plan Sponsor's website. Additional information may be found in your Explanation of Benefits for any affected claims.

Discrimination is Against the Law

Mt. San Jacinto Community College complies with the applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, and sex characteristics). Mt. San Jacinto Community College does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Newborns' and Mothers' Health Protection Act (NMHPA)

Benefits for pregnancy hospital stay (for delivery) for a mother and her newborn may not be restricted to less than 48 hours following a vaginal delivery or 96 hours following a cesarean section. Also, any utilization review requirements for inpatient hospital admissions will not apply to this minimum length of stay. Early discharge is permitted only if the attending health care provider, in consultation with the mother, decides an earlier discharge is appropriate.

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

Your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. For more information, you should review the Summary Plan Description or call your Plan Administrator at (951) 487-3155 or (951) 405-1981.

Patient Protections

The medical plan requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, the plan will designate one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, please contact Anthem or Kaiser Customer Service at the phone number on the back of your Member ID card.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the plan or any other person (including a primary care provider) to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, please contact Anthem or Kaiser Customer Service at the phone number on the back of your Member ID card.

Networks/Claims/Appeals

The major medical plans described in this booklet have provider networks with Anthem and Kaiser. The listing of provider networks will be available to you automatically and free of charge. A list of network providers can be accessed immediately by using the Internet address found in the Summary of Benefits and Coverage that relates to the Plan. You have a right to appeal denials of claims and a right to a response within a reasonable amount of time. Claims that are not submitted within a reasonable time may be denied. Please review your Summary Plan Description or contact the Plan Administrator for more details.

Notice of Extended Coverage to Children Covered as Students

Michelle's Law generally extends eligibility for group health benefit plan coverage to a dependent child over the age of 26, who, as a condition of coverage, is enrolled in an institution of higher education. Please review the following information with respect to your dependent child's rights in the event student status is lost.

Michelle's Law requires the Plan to allow extended eligibility in some cases for a covered child over age 26, who would lose eligibility for Plan coverage due to loss of full-time student status.

There are two definitions that are important for purposes of determining whether the Michelle's Law extension of eligibility applies to a particular child:

- *A dependent child means a child over the age of 26 who is a dependent of a plan participant and who is eligible under the terms of the Plan based on their student status and enrollment at a post-secondary educational institution immediately before the first day of a medically necessary leave of absence.*
- *Medically necessary leave of absence means a leave of absence or any other change in enrollment:*
  - of a dependent child from a post-secondary educational institution that begins while the child is suffering from a serious illness or injury;
  - Which is medically necessary; and,
  - Which causes the dependent child to lose student status under the terms of the Plan.

The dependent child's treating physician must provide written certification of medical necessity (i.e., a certification that the dependent child suffers from a serious illness or injury that necessitates a leave of absence or other enrollment change that would otherwise cause loss of eligibility).

If a dependent child qualifies for the Michelle's Law extension of eligibility, the Plan will treat the dependent child as eligible for coverage until the earlier of:

- *One year after the first day of the leave of absence; or*
- *The date that Plan coverage would otherwise terminate (for reasons other than failure to be a full-time student).*

A dependent child on a medically necessary leave of absence is entitled to receive the same Plan benefits as other dependent children covered under the Plan. Further, any change to Plan coverage that occurs during the Michelle's Law extension of eligibility will apply to the dependent child to the same extent as it applies to other dependent children covered under the Plan.

COBRA Continuation Coverage

This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under covered medical, dental, and vision plans (the "Plan"). **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally does not accept late enrollees.

WHAT IS COBRA CONTINUATION COVERAGE?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "Qualifying Event." Specific Qualifying Events are listed later in this notice. After a Qualifying Event, COBRA continuation coverage must be offered to each person who is a "Qualified Beneficiary." You, your spouse, and your dependent children could become Qualified Beneficiaries if coverage under the Plan is lost because of the Qualifying Event. Under the Plan, Qualified Beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a Qualified Beneficiary if you lose coverage under the Plan because of the following Qualifying Events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a Qualified Beneficiary if you lose your coverage under the Plan because of the following Qualifying Events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than their gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or,
- You become divorced or legally separated from your spouse.

Your dependent children will become Qualified Beneficiaries if they lose coverage under the Plan because of the following Qualifying Events:

- The parent-employee dies;
- The parent-employee's employment ends for any reason other than their gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or,
- The child stops being eligible for coverage under the Plan as a "dependent child."

WHEN IS COBRA CONTINUATION COVERAGE AVAILABLE?

The Plan will offer COBRA continuation coverage to Qualified Beneficiaries only after the Plan Administrator has been notified of a Qualifying Event:

- The end of employment or reduction of hours of employment;
- Death of the employee; or,
- The employee becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other Qualifying Events (e.g., divorce or legal separation of the employee and spouse, or a dependent child's losing eligibility for coverage as a dependent child, etc.), you must notify the Plan Administrator within 60 days after the Qualifying Event occurs. You must provide this notice to your employer.

Life insurance, accidental death and dismemberment benefits, and weekly income or long-term disability benefits (if part of the employer's plan), are not eligible for continuation under COBRA.

NOTICE AND ELECTION PROCEDURES

Each type of notice or election to be provided by a covered employee or a Qualified Beneficiary under this COBRA Continuation Coverage Section must be in writing, must be signed and dated, and must be mailed or hand-delivered to the Plan Administrator, properly addressed, or as otherwise permitted by the COBRA administrator, no later than the date specified in the election form, and properly submitted to the Plan Administrator.

Each notice must include all of the following items: the covered employee's full name, address, phone number, and Social Security Number; the full name, address, phone number, and Social Security Number of each affected dependent, as well as each dependent's relationship to the covered employee; a description of the Qualifying Event or disability determination that has occurred; the date the Qualifying Event or disability determination occurred; a copy of the Social Security Administration's written disability determination, if applicable; and the name of this Plan. The Plan Administrator may establish specific forms that must be used to provide a notice or election.

ELECTION AND ELECTION PERIOD

COBRA continuation coverage may be elected during the period beginning on the date Plan coverage would otherwise terminate due to a Qualifying Event and ending on the later of the following: (1) 60 days after coverage ends due to a Qualifying Event, or (2) 60 days after the notice of the COBRA continuation coverage rights is provided to the Qualified Beneficiary.

If, during the election period, a Qualified Beneficiary waives COBRA continuation coverage rights, the waiver can be revoked at any time before the end of the election period. Revocation of the waiver will be an election of COBRA continuation coverage. However, if a waiver is revoked, coverage need not be provided retroactively (that is, from the date of the loss of coverage until the waiver is revoked). Waivers and revocations of waivers are made on the date they are sent to the employer or Plan Administrator.

HOW IS COBRA CONTINUATION COVERAGE PROVIDED?

Once the Plan Administrator receives notice that a Qualifying Event has occurred, COBRA continuation coverage will be offered to each of the Qualified Beneficiaries. Each Qualified Beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation on behalf of their dependent children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain Qualifying Events, or a second Qualifying Event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

DISABILITY EXTENSION OF THE 18-MONTH PERIOD OF COBRA CONTINUATION COVERAGE

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. This disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage. (See Notice and Election Procedures.)

SECOND QUALIFYING EVENT EXTENSION OF 18-MONTH PERIOD OF COBRA CONTINUATION COVERAGE

If your family experiences another Qualifying Event during the 18 months of COBRA continuation of coverage, the spouse and dependent children in your family can receive up to 18 additional months of COBRA continuation of coverage, for a maximum of 36 months, if the Plan is properly notified about the second Qualifying Event. This extension may be available to the spouse and any dependent children receiving COBRA continuation of coverage if the employee or former employee dies; becomes entitled to Medicare (Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second Qualifying Event would have caused the spouse or the dependent child to lose coverage under the Plan had the first Qualifying Event not occurred. (See Notice and Election Procedures.)

OTHER OPTIONS BESIDES COBRA CONTINUATION COVERAGE

Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

ENROLLMENT IN MEDICARE INSTEAD OF COBRA

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period[1] to sign up for Medicare Part A or B, beginning on the earlier of:

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer), and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit https://www.medicare.gov/medicare-and-you.

IF YOU HAVE QUESTIONS

For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans subject to ERISA, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Address and phone numbers of Regional and District EBSA Offices are available through EBSA's website.)

For more information about the Marketplace, visit www.healthcare.gov.

[1] https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start

KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

EFFECTIVE DATE OF COVERAGE

COBRA continuation coverage, if elected within the period allowed for such election, is effective retroactively to the date coverage would otherwise have terminated due to the Qualifying Event, and the Qualified Beneficiary will be charged for coverage in this retroactive period.

COST OF CONTINUATION COVERAGE

The cost of COBRA continuation coverage will not exceed 102% of the Plan's full cost of coverage during the same period for similarly situated non-COBRA beneficiaries to whom a Qualifying Event has not occurred. The "full cost" includes any part of the cost which is paid by the employer for non-COBRA beneficiaries.

The initial payment must be made within 45 days after the date of the COBRA election by the Qualified Beneficiary. Payment must cover the period of coverage from the date of the COBRA election retroactive to the date of loss of coverage due to the Qualifying Event (or the date a COBRA waiver was revoked, if applicable). The first and subsequent payments must be submitted and made payable to the Plan Administrator or COBRA Administrator. Payments for successive periods of coverage are due on the first of each month thereafter, with a 30-day grace period allowed for payment. Where an employee organization or any other entity that provides Plan benefits on behalf of the Plan Administrator permits a billing grace period greater than the 30 days stated above, such period shall apply in lieu of the 30 days. Payment is to be made on the date it is sent to the Plan or Plan Administrator.

The Plan will allow the payment for COBRA continuation coverage to be made in monthly installments, but the Plan can also allow for payment at other intervals. The Plan is not obligated to send monthly premium notices.

The Plan will notify the Qualified Beneficiary, in writing, of any termination of COBRA coverage based on the criteria stated in this Section that occurs prior to the end of the Qualified Beneficiary's applicable maximum coverage period. Notice will be given within 30 days of the Plan's decision to terminate.

Such notice shall include the reason that continuation coverage has terminated earlier than the end of the maximum coverage period for such Qualifying Event and the date of termination of continuation coverage.

See the Summary Plan Description or contact the Plan Administrator for more information.

Uniformed Services Employment and Reemployment Rights Act (USERRA)

If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents (including your spouse) for up to 24 months while in the military. Even if you do not elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions for pre-existing conditions except for service-connected injuries or illnesses.

Flexible Spending Accounts (FSAs) – Termination and Claims Submission Deadlines

Note: If you lose eligibility for any reason during the Plan Year, your contributions to your Health and/or Dependent Care FSAs will end as of the date your eligibility terminates. You may submit claims for reimbursement from your FSAs for expenses incurred during the Plan Year prior to your eligibility termination. You must submit claims for reimbursement from your Health and/or Dependent Care FSAs no later than 90 days after the date your eligibility terminates. Any balance remaining in your FSAs will be forfeited after claims submitted prior to this date have been processed.

Special Enrollment Rights Notice

CHANGES TO YOUR HEALTH PLAN ELECTIONS

Once you make your benefits elections, they cannot be changed until the next Open Enrollment. Open Enrollment is held once a year.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if there is a loss of other coverage. However, you must request enrollment no later than 30 days after that other coverage ends.

If you declined coverage while Medicaid or the Children's Health Insurance Program (CHIP) is in effect, you may be able to enroll yourself and/or your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment no later than 60 days after Medicaid or CHIP coverage ends.

If you or your dependents become eligible for Medicaid or CHIP premium assistance, you may be able to enroll yourself and/or your dependents into this plan. However, you must request enrollment no later than 60 days after the determination to remain eligible for such assistance.

If you have a change in family status such as a new dependent resulting from marriage, birth, adoption or placement for adoption, divorce (including legal separation and annulment), death, or Qualified Medical Child Support Order, you may be able to enroll yourself and/or your dependents. However, you must request enrollment no later than 30 days after the marriage, birth, adoption, or placement for adoption or divorce (including legal separation and annulment).

For information about Special Enrollment Rights, please contact:

Erica Gomez/Veronica Contreras
Human Resources/Benefit Technicians
(951) 487-3155 or (951) 405-1981

Availability of Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices

Mt. San Jacinto Community College's Anthem and Kaiser Group Health Plans maintains a Notice of Privacy Practices that provides information to individuals whose protected health information (PHI) will be used or maintained by the Plan. If you would like a copy of the Plan's Notice of Privacy Practices, please contact Erica Gomez or Veronica Contreras at (951) 487-3155 or (951) 405-1981.

doctor) to find a wellness program with the same reward that is right for you with regard to your health status.

Important Notice Regarding Wellness Information

The REEP Wellness Program is a voluntary program available to all employees who participate in Anthem and Kaiser and is subject to federal law including the Americans with Disabilities Act and the Genetic Information Nondiscrimination Act.

If you choose to participate, you may be asked to complete a voluntary health risk assessment that asks questions about your health-related activities and behaviors and whether you have or had certain medical conditions. You may also be asked to complete a voluntary biometric screening which includes cholesterol, glucose, blood pressure, BMI and Body Fat.

The information gathered from your health risk assessment and/or biometric screening will be used to provide you with information to help you understand your current health, potential risks, and may also be used to offer you services through the wellness program. You are also encouraged to share your results or concerns with your own doctor.

The law requires us to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Mt. San Jacinto Community College may use aggregate, non-employee-specific information to design a program to address health risks in the workplace, your personally identifiable information will never be disclosed publicly or to your employer. Medical information that personally identifies you in connection with the wellness program will not be disclosed to your supervisors or managers and will never be used to make decisions regarding your employment. Anyone (e.g., a registered nurse, a doctor, a health coach, etc.) who receives information about you for the purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

All medical information obtained through the wellness program will be confidential.

If you have any questions or concerns, please contact Erica Gomez or Veronica Contreras at (951) 487-3155 or (951) 405-1981.

Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: GENERAL INFORMATION

This notice provides you with information about Mt. San Jacinto Community College in the event you wish to apply for coverage on the Health Insurance Marketplace. All the information you need from Human Resources is listed in this notice. If you wish to have someone assist you in the application process or have questions about subsidies that you may be eligible to receive, (for California residents only) you can contact KeenanDirect at 855-653-3626 or at www.KeenanDirect.com, or (for everyone) contact the Health Insurance Marketplace directly at www.Healthcare.gov.

WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget by offering "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away.

Open Enrollment for health insurance coverage through Covered California will begin on November 1, 2025, and end on January 31, 2026. For more information on Open Enrollment and other opportunities to enroll, visit www.coveredca.com or KeenanDirect at 855-653-3626 or www.KeenanDirect.com.

Open Enrollment for most other states begins on November 1 and closes on January 15 of each year. For more information on Open Enrollment and other opportunities to enroll, visit www.healthcare.gov.

CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer you coverage, offers medical coverage that is not "Affordable," or does not provide "Minimum Value." If the lowest cost plan from your employer that would cover you (and not any other members of your family) is more than 8.39% (for 2024) of your household income for the year, then that coverage for you is not Affordable. **Note**: The IRS will update the applicable percentage for 2025. Affordability for dependent family members is determined separately and is based on the total cost of family coverage. Moreover, if the medical coverage offered covers less than 60% of the benefits costs, then the plan does not provide Minimum Value.

DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you have an offer of medical coverage from your employer that is both Affordable and provides Minimum Value, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's medical plan. If you receive premium savings for Marketplace coverage, the IRS may seek reimbursement of those funds.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered medical coverage. Also, this employer contribution, as well as your employee contribution to employer-offered coverage, is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

STATES WITH INDIVIDUAL MANDATE

Taxpayers in CA, DC, MA, NJ, RI, and VT (this list is neither complete nor exhaustive) are reminded that your state imposes an individual mandate penalty (tax) should you, your spouse, and children choose to not have (and keep) medical/Rx coverage for each tax year. Please consult your tax advisor for how a non-election for health coverage may affect your tax situation.

PART B: INFORMATION ABOUT HEALTH COVERAGE OFFERED BY YOUR EMPLOYER

In the event you wish to apply for coverage on the Exchange, all the information you need from Human Resources is listed below. If you are located in California and wish to have someone assist you in the application process or have questions about subsidies that you may be eligible to receive, you can contact KeenanDirect at 855-653-3626 or at www.KeenanDirect.com. The information is numbered to correspond to the Marketplace application.

3. Employer name Mt. San Jacinto Community College District	**4. Employer Identification Number (EIN)** 33-0813328	
5. Employer address 41888 Motor Car Parkway	**6. Employer phone number** (951) 487-3155 or (951) 405-1981	
7. City Temecula	**8. State** CA	**9. ZIP code** 92591
10. Who can we contact about employee health coverage at this job? Benefits Analysts		
11. Phone number (if different from above)	**12. Email address** benefits@msjc.edu	

As your employer, we offer coverage that meets the minimum value standard to the employees as described in this Guide. The coverage offered to you meets the minimum value standard and the cost of this coverage to you is intended to be affordable based on employee wages.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 877-KIDS-NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your State if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 866-444-EBSA (3272).

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility.

ALABAMA – Medicaid
Website: http://myalhipp.com/
Phone: 855-692-5447

ALASKA – Medicaid
The AK Health Insurance Premium Payment Program
Website: http://myakhipp.com/
Phone: 866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility:
https://health.alaska.gov/dpa/Pages/default.aspx

ARKANSAS – Medicaid
Website: http://myarhipp.com/
Phone: 855-MyARHIPP (855-692-7447)

CALIFORNIA – Medicaid
Health Insurance Premium Payment (HIPP) Program Website:
http://dhcs.ca.gov/hipp
Phone: 916-445-8322
Fax: 916-440-5676
Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHIP+)
Health First Colorado Website:
https://www.healthfirstcolorado.com/
Health First Colorado Member Contact Center:
800-221-3943 | TTY: Colorado relay 711
CHP+: https://hcpf.colorado.gov/child-health-plan-plus
CHP+ Customer Service:
800-359-1991 | TTY: Colorado relay 711
Health Insurance Buy-In Program (HIBI):
https://www.mycohibi.com/
HIBI Customer Service: 855-692-6442

FLORIDA – Medicaid
Website:
http://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html
Phone: 877-357-3268

GEORGIA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp/
Phone: 678-564-1162, press 1
GA CHIPRA Website:
https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra
Phone: 678-564-1162, press 2

INDIANA – Medicaid
Website: https://www.in.gov/medicaid/
Or http://www.in.gov/fssa/dfr/
Family and Social Services Administration
Phone: 800-403-0864
Member Services Phone: 800-457-4584

IOWA – Medicaid and CHIP (Hawki)
Medicaid Website: https://hhs.iowa.gov/programs/welcome-iowa-medicaid
Medicaid Phone: 800-338-8366
Hawki Website: http://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki
Hawki Phone: 800-257-8563
HIPP Website:
https://hhs.iowa.gov/programs/welcome-iowa-medicaid/free-service/hipp
HIPP Phone: 888-346-9562

KANSAS – Medicaid
Website: https://www.kancare.ks.gov/
Phone: 800-792-4884
HIPPA Phone: 800-967-4660

KENTUCKY – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:
https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx
Phone: 855-459-6328
Email: KIHIPP.PROGRAM@ky.gov
KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx
Phone: 877-524-4718
Medicaid Website: https://chfs.ky.gov/agencies/dms

LOUISIANA – Medicaid
Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 888-342-6207 (Medicaid hotline) or
855-618-5488 (LaHIPP)

MAINE – Medicaid
Enrollment Website:
https://www.mymaineconnection.gov/benefits/s/?language=en_US
Phone: 800-442-6003 | TTY: Maine relay 711
Private Health Insurance Premium Webpage:
https://www.maine.gov/dhhs/ofi/applications-forms
Phone: 800-977-6740 | TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP
Website: https://www.mass.gov/masshealth/pa
Phone: 800-862-4840 | TTY: Massachusetts relay 711
Email: masspremassistance@accenture.com

MINNESOTA – Medicaid
Website: https://mn.gov/dhs/health-care-coverage/
Phone: 800-657-3672

MISSOURI – Medicaid
Website:
https://www.dss.mo.gov/mhd/participants/pages/hipp.htm
Phone: 573-751-2005

MONTANA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP
Phone: 800-694-3084
Email: HHSHIPPProgram@mt.gov

NEBRASKA – Medicaid
Website: http://www.ACCESSNebraska.ne.gov
Phone: 855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

NEVADA – Medicaid
Medicaid Website: http://dhcfp.nv.gov/
Medicaid Phone: 800-992-0900

NEW HAMPSHIRE – Medicaid
Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program
Phone: 603-271-5218
Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov
HIPP Program Toll-Free Phone: 800-852-3345, ext. 5218

NEW JERSEY – Medicaid and CHIP
Medicaid Website:
http://www.state.nj.us/humanservices/dmahs/clients/medicaid/
Phone: 800-356-1561
CHIP Premium Assistance Phone: 609-631-2392
CHIP Website: http://www.njfamilycare.org/index.html
CHIP Phone: 800-701-0710 (TTY: 711)

NEW YORK – Medicaid
Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 800-541-2831

NORTH CAROLINA – Medicaid
Website: https://medicaid.ncdhhs.gov/
Phone: 919-855-4100

NORTH DAKOTA – Medicaid
Website: https://www.hhs.nd.gov/healthcare
Phone: 844-854-4825

OKLAHOMA – Medicaid and CHIP
Website: http://www.insureoklahoma.org
Phone: 888-365-3742

OREGON – Medicaid
Websites: http://healthcare.oregon.gov/Pages/index.aspx
Phone: 800-699-9075

PENNSYLVANIA – Medicaid and CHIP
Website: https://www.dhs.pa.gov/en/services/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html
Phone: 800-692-7462
CHIP Website: https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx
CHIP Phone: 800-986-KIDS (5437)

RHODE ISLAND – Medicaid and CHIP
Website: http://www.eohhs.ri.gov/
Phone: 855-697-4347 or 401-462-0311 (Direct RIte Share Line)

SOUTH CAROLINA – Medicaid
Website: https://www.scdhhs.gov
Phone: 888-549-0820

SOUTH DAKOTA – Medicaid
Website: http://dss.sd.gov
Phone: 888-828-0059

TEXAS – Medicaid
Website: https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program
Phone: 800-440-0493

UTAH – Medicaid and CHIP
Utah's Premium Partnership for Health Insurance (UPP)
Website: https://medicaid.utah.gov/upp/
Email: upp@utah.gov
Phone 888-222-2542
Adult Expansion Website: https://medicaid.utah.gov/expansion/
Utah Medicaid Buyout Program
Website: https://medicaid.utah.gov/buyout-program/
CHIP Website: https://chip.utah.gov/

VERMONT – Medicaid
Website: https://dvha.vermont.gov/members/medicaid/hipp-program
Phone: 800-250-8427

VIRGINIA – Medicaid and CHIP
Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select
https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs
Medicaid Phone: 800-432-5924
CHIP Phone: 800-432-5924

WASHINGTON – Medicaid
Website: https://www.hca.wa.gov/
Phone: 800-562-3022

WEST VIRGINIA – Medicaid and CHIP
Website: https://dhhr.wv.gov/bms/
http://mywvhipp.com/
Medicaid Phone: 304-558-1700
CHIP Toll-Free Phone: 855-MyWVHIPP (855-699-8447)

WISCONSIN – Medicaid and CHIP
Website:
https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm
Phone: 800-362-3002

WYOMING – Medicaid
Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/
Phone: 800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
877-267-2323, Menu Option 4, Ext. 61565

Important Notice from Mt. San Jacinto Community College About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can easily find it. This notice has information about your current prescription drug coverage with Express Scripts and Kaiser and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- **Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- **Mt. San Jacinto Community College/Express Scripts/Kaiser has determined that the prescription drug coverage offered by the Mt. San Jacinto Community College is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you decide to join a Medicare drug plan, your current Mt. San Jacinto Community College coverage will not be affected. If you keep this coverage and elect Medicare, the Mt. San Jacinto Community College coverage will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current Mt. San Jacinto Community College coverage, be aware that you and your dependents will be able to get this coverage back.

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

You should also know that if you drop or lose your current coverage with Mt. San Jacinto Community College and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

FOR MORE INFORMATION ABOUT THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE…

Contact the person listed below for further information.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Mt. San Jacinto Community College changes. You also may request a copy of this notice at any time.

Date:	May 2025
Name of Entity / Sender:	Mt. San Jacinto Community College
Contact:	Erica Gomez/Veronica Contreras
Address:	41888 Motor Car Parkway Temecula, CA 92591
Phone:	(951) 487-3155 or (951) 405-1981

FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE…

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Glossary

Affordable Care Act and Patient Protection (ACA)

Also called Health Care Reform, the ACA requires health plans to comply with certain requirements. The ACA became law in March 2010. Since then, the ACA has required some changes to medical coverage—like covering dependent children to age 26, no lifetime limits on medical benefits, covering preventive care without cost-sharing, etc, among other requirements.

Allowed Amount

Maximum amount on which payment is based for covered health care services. This may be called "eligible expense," "payment allowance" or "negotiated rate." If your provider charges more than the allowed amount, you may have to pay the difference. (See Balance Billing.)

Balance Billing

When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is $100 and the allowed amount is $70, the provider may bill you for the remaining $30. A preferred provider may not balance bill you.

Brand Name Drug

The original manufacturer's version of a particular drug. Because the research and development costs that went into developing these drugs are reflected in the price, brand name drugs cost more than generic drugs.

COBRA (Consolidated Omnibus Budget Reconciliation Act)

The Consolidated Omnibus Budget Reconciliation Act allows people who lose their jobs to continue their employer-sponsored insurance coverage for up to 18 months.

Children's Health Insurance Program (CHIP)

The government program that provides free or low-cost health coverage for children up to age 19 in families whose income is too high to qualify for Medicaid but too low to afford private insurance. CHIP covers U.S. citizens and eligible immigrants. In some states, CHIP covers pregnant people. CHIP goes by different names in some states.

Claim

A request for payment that you or your health care provider submits to your health insurer to be paid or reimbursed for items or services you have received. Most often, you will not be responsible for making claim requests. Usually, billing and claims specialists employed by the health care provider (e.g. primary care office, hospital) will make the claim on your behalf.

Coinsurance

A percentage of costs you pay "out-of-pocket" for covered expenses after you meet the deductible.

Copayment (Copay)

A fee you have to pay "out-of-pocket" for certain services, such as a doctor's office visit or prescription drug.

Comprehensive Coverage

A health insurance plan that covers the full range of care that you may need. This may include preventive services (like flu shots), physical exams, prescription drugs, and doctor or hospital care.

Deductible

The amount you pay "out-of-pocket" before the health plan will start to pay its share of covered expenses.

Formulary

A list of prescription drugs covered by the health plan, often structured in tiers that subsidize low-cost generics at a higher percentage than more expensive brand-name or specialty drugs.

Generic Drug

Lower-cost alternative to a brand name drug that has the same active ingredients and works the same way.

High-Deductible Health Plan (HDHP)

High-deductible health plans (HDHPs) are health insurance plans with lower premiums and higher deductibles than traditional health plans. Only those enrolled in an HDHP are eligible to open and contribute tax-free to a health savings account (HSA).

Health Savings Account (HSA)

A health savings account (HSA) is a portable savings account that allows you to set aside money for health care expenses on a tax-free basis. State taxes may apply. You must be enrolled in a high-deductible health plan in order to open an HSA. An HSA rolls over from year to year, pays interest, can be invested, and is owned by you—even if you leave the company.

Health Reimbursement Arrangements (HRAs)

Unlike HSAs, only an employer may fund an HRA and the funds revert back to the employer when the employee leaves the organization. HRAs are not subject to the same contribution limits as HSAs, and they may be paired with either high-deductible plans or traditional health plans.

In-Network

Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

Non-Preferred Provider

A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to see a non-preferred provider.

Out-of-Pocket Maximum

The most you pay each year "out-of-pocket" for covered expenses. Once you've reached the out-of-pocket maximum, the health plan pays 100% for covered expenses.

Out-Of-Network

A health plan may not cover treatment for doctors, clinics, hospitals and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

Out-Of-Pocket Limit

The most an employee could pay during a coverage period (usually one year) for his or her share of the costs of covered services, including co-payments and co-insurance.

Plan Year

The year for which the benefits you choose during Annual Enrollment remain in effect. If you're a new employee, your benefits remain in effect for the remainder of the plan year in which you enroll, and you enroll for the next plan year during the next Annual Enrollment.

Preferred Provider

A provider who has a contract with your health insurer or plan to provide services to you at a discount.

Premium

The amount that must be paid for a health insurance plan by covered employees, by their employer, or shared by both. A covered employee's share of the annual premium is generally paid periodically, such as monthly, and deducted from his or her paycheck.

Preventive Care

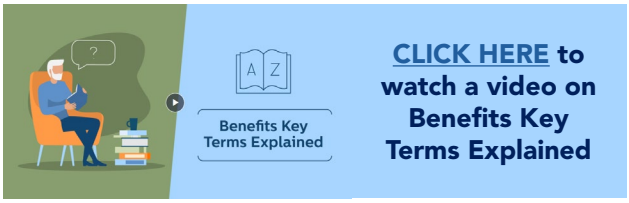
Health care services you receive when you are not sick or injured— so that you will stay healthy. These include annual checkups, gender- and age-appropriate health screenings, well-baby care, and immunizations recommended by the American Medical Association.

Qualifying Life Event

A change in your life that can make you eligible for a Special Enrollment Period to enroll in health coverage. Examples of qualifying life events include moving to a new state, certain changes in your income, and changes in your family size.

Skilled Nursing Care

Services from licensed nurses in your own home or in a nursing home. Skilled care services are from technicians and therapists in your own home or in a nursing home.

Urgent Care

Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.