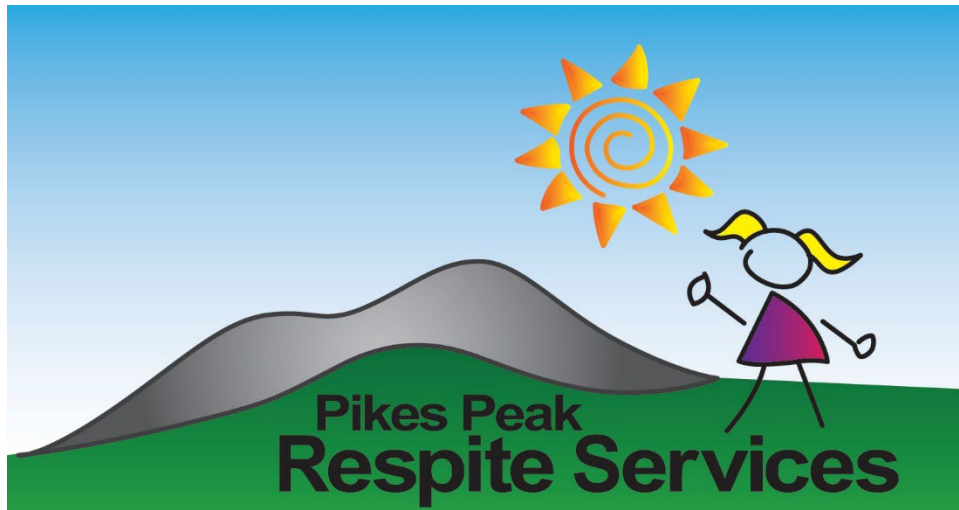




Benefit Guidebook

Effective March 1, 2024

(Open Enrollment: February 14th, 2024, to February 19th, 2024)

Presented by:

 **vida** BENEFITS

Eligibility & Enrolling:

New hires are eligible for benefits the first of the month following 60 days. You have 60 days to enroll in coverage. After 30 days, you will not be eligible to enroll in coverage until the next open enrollment period unless you have a qualifying event. You must notify Human Resources within 30 days of a qualifying event if you wish to change your elections.

Qualifying Events:

- Marriage •Divorce •Birth or adoption of a child •Death •Loss of other health coverage •Your spouse's open enrollment
- Gaining other health insurance coverage

Company Contact Information:

Rebecca Crofoot (719) 985-0758 r.crofoot@pikespeakrespirateservices.com

Carrier Contact Information:**Kaiser - Medical**

844-639-8657

www.kp.org

Principal Dental/Vision/Life

800-247-4695

www.principal.com

Broker Contact Information:

Chris Semmens - Advisor

970-420-6081

Chris@VidaBenefits.com

Gayle Gordon - Account Manager

970-290-2603

Gayle@VidaBenefits.com



Please note – the below summaries of coverage are not a guarantee of benefits. Please refer to the complete plan summaries for each plan.

Select Plans are for employees with a home address in El Paso County or Teller County

Health Plan Medical Highlights	Kaiser Select CO Gold 1500/25 Plan	Kaiser Select CO Silver 5000/10 Plan
What is the overall deductible?	Individual: \$1,500 Family: \$3,000 In-network No Coverage Out-of-network	Individual: \$5,000 Family: \$10,000 In-network No Coverage Out-of-network
Out of pocket max	Individual: \$7,500 Family: \$15,000 In-network No Coverage Out-of-network	Individual: \$9,100 Family: \$18,200 In-network No Coverage Out-of-network
Primary Care Physician/ Office Visit	\$25 Copay Preferred \$45 Copay Affiliated In-network Not Covered Out-of-network	\$10 Copay Preferred \$30 Copay Affiliated In-network Not Covered Out-of-network
Specialty Care Physician/Office Visit	\$65 Copay In-network Not Covered Out-of-network	\$85 Copay In-network Not Covered Out-of-network
Preventive Care Office Visit	Plan pays 100% In-network Not Covered Out-of-network	Plan pays 100% In-network Not Covered Out-of-network
Emergency Room	20% After Ded In-network AS INN Out-of-network	35% After Ded In-network AS INN Out-of-network
Urgent Care	\$75 Copay In-network As INN Out-of-network	\$100 Copay In-network As INN Out-of-network
Mental health/Substance Use Disorder (Yes/No)	Yes	Yes
Pharmacy Benefits (Tier 1 Only)		
Preferred Generic	\$15	\$15
Preferred Brand/Non-Pref Generic	\$80	35% Coinsurance
Brand Name	\$400	35% Coinsurance
Specialty Drug	\$500	35% Coinsurance

Find a Provider at: <https://healthy.kaiserpermanente.org/colorado/doctors-locations#/search-form>



Please note – the below summaries of coverage are not a guarantee of benefits. Please refer to the complete plan summaries for each plan.

Employees with a home address outside of El Paso County and Teller County (Colorado Only)

Health Plan Medical Highlights	Kaiser CO Gold 1500/25 RX Copay Plan	Kaiser CO Silver 5000/10 Plan
What is the overall deductible?	Individual: \$1,500 Family: \$3,000 In-network No Coverage Out-of-network	Individual: \$5,000 Family: \$10,000 In-network No Coverage Out-of-network
Out of pocket max	Individual: \$7,500 Family: \$15,000 In-network No Coverage Out-of-network	Individual: \$9,100 Family: \$18,200 In-network No Coverage Out-of-network
Primary Care Physician/ Office Visit	\$25 Copay Preferred \$45 Copay Affiliated In-network Not Covered Out-of-network	\$10 Copay Preferred \$30 Copay Affiliated In-network Not Covered Out-of-network
Specialty Care Physician/Office Visit	\$65 Copay In-network Not Covered Out-of-network	\$85 Copay In-network Not Covered Out-of-network
Preventive Care Office Visit	Plan pays 100% In-network Not Covered Out-of-network	Plan pays 100% In-network Not Covered Out-of-network
Emergency Room	20% After Ded In-network AS INN Out-of-network	35% After Ded In-network AS INN Out-of-network
Urgent Care	\$75 Copay In-network As INN Out-of-network	\$100 Copay In-network As INN Out-of-network
Mental health/Substance Use Disorder (Yes/No)	Yes	Yes
Pharmacy Benefits (Tier 1 Only)		
Preferred Generic	\$15	\$15
Preferred Brand/Non-Pref Generic	\$80	35% Coinsurance
Brand Name	\$400	35% Coinsurance
Specialty Drug	\$500	35% Coinsurance

Find a Provider at: <https://healthy.kaiserpermanente.org/colorado/doctors-locations#/search-form>



Please note – the below summaries of coverage are not a guarantee of benefits. Please refer to the complete plan summaries for each plan.

Outside of Colorado Plans

Health Plan Medical Highlights	Kaiser CO Gold PPO 2000/35 RX Copay Plan
What is the overall deductible?	Individual: \$2,000 Family: \$4,000 In-network Individual: \$6,000 Family: \$12,000 Out-of-network
Out of pocket max	Individual: \$7,500 Family: \$15,000 In-network Individual: \$22,500 Family: \$45,000 Out-of-network
Primary Care Physician/ Office Visit	\$30 Copay Tier 1 In-network Not Covered Out-of-network
Specialty Care Physician/Office Visit	\$35 Copay In-network Not Covered Out-of-network
Preventive Care Office Visit	Plan pays 100% In-network Not Covered Out-of-network
Emergency Room	25% After Ded In-network AS INN Out-of-network
Urgent Care	\$85 Copay In-network As INN Out-of-network
Mental health/Substance Use Disorder (Yes/No)	Yes
Pharmacy Benefits (Tier 1 Only)	
Preferred Generic	\$15
Preferred Brand/Non-Pref Generic	\$75
Brand Name	\$350
Specialty Drug	\$500

Find a Provider at: <https://healthy.kaiserpermanente.org/colorado/doctors-locations#/search-form>

WHY CHOOSE KAISER PERMANENTE?

Because we believe that exceptional health care should be easy to understand and even easier to access

Understanding your health care and coverage can be complicated. So, we focus on making it as simple as possible.

After all, you deserve the peace of mind that comes with knowing you can get high-quality care any time you need it, anywhere you are.



Medical Excellence	Access and Convenience	Cost/Benefits Transparency
See pages 4-7 	See pages 5, 8-11 	See page 13 
New this year		
 ClassPass Get a flexible fitness membership: 4,000+ free on-demand video workouts Reduced rates on livestream and in-person fitness classes at gyms and studios in your area and around the world	 24/7 Access Whether it's 2 a.m. or 2 p.m. – or any time in between – get advice or care guidance without leaving home or work. Have an on-demand phone or video visit with a doctor, 24/7 Chat online with a doctor from 6 a.m. to 10 p.m., daily Email your doctor's office and more	 Faster Rx Delivery Skip a trip to the pharmacy and get your prescription drugs delivered to your doorstep with same-day/next-day delivery for a flat fee. ⁴ Or arrange for priority pickup to have your prescriptions ready at the pharmacy in 30 minutes .

COME TO WHERE MEDICAL EXCELLENCE IS STANDARD PRACTICE



"My care at Kaiser Permanente over the past 2 decades has been exceptional. Today was no different. My doctor answered all my questions and is a fine example of the professionalism I have enjoyed for many years."

Kaiser Permanente member

Integrated Care



We originated the integrated health care delivery model, which is recognized as the gold standard in health care delivery. Kaiser Permanente doctors, nurses, and pharmacists coordinate your care with each other using a single electronic health record that has your entire medical history in it.

Medical excellence recognized

Year after year, our doctors are recognized for medical excellence. In 2020, a record 35% of physicians recognized as "Top Doctors" by 5280 magazine were Kaiser Permanente physicians.

We're the top-rated health plan in Colorado, according to NCQA¹. They've also recognized us as the best—or tied for best—for:

- Asthma control
- Cancer screening rates
- Children/adolescent health
- Blood pressure control
- Heart disease control
- Mental/behavioral health
- Prevention
- Treatment
- Women's health

YOUR HEALTH DOESN'T KEEP OFFICE HOURS. WHY SHOULD YOUR CARE?

Get care from wherever you are

Life has never been busier. You need care that works with your schedule—instead of making you rearrange it. That's why we offer so many ways for you to get care from home, work, or even while on vacation. And in most cases, there's no cost for these services.²

Manage your health digitally

With the Kaiser Permanente mobile app, or through **kp.org**, you can:

- Chat with a doctor, pharmacist or financial counselor
- Get 24/7 medical advice by phone
- Email your Kaiser Permanente doctor³
- Have an on-demand phone or video visit 24/7 (access through **kp.org**)
- Complete an E-visit
- View lab and test results³
- Refill prescriptions³
- Schedule or cancel appointments³
- Manage the health of a family member
- Pay your Kaiser Permanente medical bills
- Use your digital ID to check in for appointments



Watch a video
See how we're **making healthy even easier** for you and your family.

Expanded care options!

- **24/7 on-demand phone or video visits**
- **Same-day prescription drug delivery** with a simple phone call⁴
- Expanded **access to mental health providers**
- Access to **SCL Health Lutheran Medical Center** as part of Kaiser Permanente's hospital network
- Longer **urgent care hours** at Kaiser Permanente's Lone Tree, Aurora Centrepont, and Lakewood Medical Offices (9 a.m.-9 p.m., Monday-Friday; 8 a.m.-6 p.m., Saturdays and Sundays)
- In-home urgent care from **DispatchHealth** in the Denver area, Boulder, Longmont, or Colorado Springs (8 a.m.-10 p.m., 7 days a week)

1,200+
Physicians practice in **46 medical specialties**. Choose your doctor and switch at any time.

#1
Rated #1 in Colorado for **lung and colorectal cancer screening**.¹

90%
Prescriptions handled by mail during the earliest weeks of the COVID-19 pandemic.

#1
Rated #1 in Colorado for **child/adolescent well care**.¹

82.6%
Of our patients with hypertension have controlled **blood pressure**, compared with the national average of 54%.¹

#1
Kaiser Permanente Colorado ranks best in the state for providing **comprehensive diabetes care**.¹

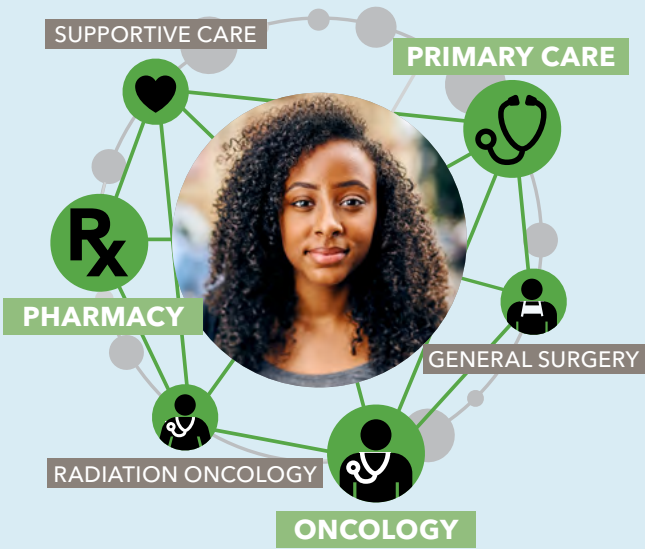
CARE AT KAISER PERMANENTE IS DIFFERENT.

IT'S TEAM-BASED

Managing your health care—and that of your family—can be a lot of work. Just figuring out what you need, when you need it, and how to get it can seem overwhelming.

We believe you shouldn't have to manage your care among different doctors, pharmacies, labs, and imaging centers. That's our job.

Using a single electronic health record, Kaiser Permanente doctors work across specialties and locations to guide every aspect of your care. They know when you're due for exams and tests, and work with you to get them done. They partner with you to help keep you at your healthiest.



At Kaiser Permanente, primary care providers, specialists, and even pharmacists work together to coordinate every aspect of your care.

MEDICAL EXCELLENCE



#1

Kaiser Permanente is rated the No. 1 health plan in Colorado.¹



25

Number of Kaiser Permanente medical offices with behavioral medicine specialists on-site, many of whom are available for same-day services.



Kaiser Permanente led the nation

as the top performer in 26 Healthcare Effectiveness Data and Information Set (HEDIS) care measures – the most of any health plan.¹

IT'S COORDINATED, TO HELP KEEP YOU HEALTHY AND SAFE

At Kaiser Permanente, your care is coordinated by all the doctors you see. They have your complete medical record at their fingertips, know what you need, and work together to provide it. This doesn't always happen outside of Kaiser Permanente.

Consider the case of a real Kaiser Permanente member who had a long history of major depression and had recently been diagnosed with—and undergone surgery for—breast cancer. We'll call her Jane.



Sara Vogel, MD
Kaiser Permanente psychiatrist

Jane's oncologist had recommended a common cancer drug and documented it in her electronic health record. Her psychiatrist, Sara Vogel, MD, noticed the recommendation during a routine visit and knew the cancer drug could react adversely with 2 antidepressants Jane was taking. Dr. Vogel then consulted with a clinical pharmacist and Jane's oncologist, radiation oncologist, and cancer surgeon to find another, equally effective drug that didn't compromise the effectiveness of the antidepressants.

Outside of Kaiser Permanente, this level of coordination would have fallen on Jane to complete if her doctors weren't in regular communication.

At Kaiser Permanente, we believe you shouldn't have to manage your own care. That's our job. We call it integrated care. You can call it peace of mind.

Watch a video
What do **our doctors love about practicing** at Kaiser Permanente? Hear from them.

ACCESS AND CONVENIENCE



39

Emergency care locations across Colorado⁵

2hrs. vs. 30mins.

Average length of a doctor's appointment across the U.S., including travel, vs. the average length of a Kaiser Permanente online Chat with a Doctor.⁶

COST & BENEFITS TRANSPARENCY



97¢

of every dollar goes directly to providing care and coverage for members and to our communities

\$0

copay for 24/7 medical advice line and online Chat with a Doctor, Pharmacist or Financial Counselor

IN-PERSON CARE: MORE OPTIONS AND HOURS TO FIT YOUR SCHEDULE



"My husband and I have been with Kaiser Permanente for at least 40 years. I would find it difficult to complain about any treatment we have received in those many years. They have met all of our needs. A big thanks to all at Kaiser Permanente."

Kaiser Permanente member

Medical Offices

At most of our medical offices, you can see a doctor, get labs and X-rays done, and pick up a prescription in one place.

Wide Choice of Providers

Choose your doctor and change at any time. Get care from Kaiser Permanente medical offices or find an affiliated plan provider near you.

Urgent Care

- If you live in the Denver area, Boulder, Longmont, or Colorado Springs, get urgent care at home by requesting a visit from DispatchHealth.
- Visit our urgent care facilities at select Kaiser Permanente medical offices in Denver/Boulder or go to affiliated plan locations across the Front Range.

Emergency Care

We've recently added more affiliated plan emergency care locations.⁵ If ever you need emergency care anywhere in Colorado—or the world—you're covered.

Most of our medical offices offer evening and Saturday primary care hours. However, in response to the COVID-19 pandemic, some of our medical office and pharmacy hours have changed. Please visit kp.org/locations for the latest hours.

YOU'RE COVERED— ANYWHERE IN THE WORLD! AND SO ARE FAMILY MEMBERS

You and your covered family members can get the care you need—wherever, whenever.

- Get urgent and emergency care services anywhere in the world.
- Visit any Kaiser Permanente medical offices in Colorado or 7 other states where Kaiser Permanente operates (California, Hawaii, Washington, Oregon, Georgia, Maryland, Virginia, and the District of Columbia).
- Covered family members who live outside the Kaiser Permanente Colorado service area or in a state without Kaiser Permanente providers are covered for certain routine, continuing and follow-up care through our Out-of-Area Benefit.⁷



Questions:

- Call Member Services Monday through Friday, 8 a.m. to 6 p.m., at **303-338-3800** or toll-free **1-800-632-9700**.

Watch a video
Explore ways you can get **care when you need it**, while you're away from home.

Ready. Set. Travel!
A trip outside the United States requires detailed planning, and that should also include planning for your health needs while you're away. We make it easy for you. Contact our International Travel Clinic 2 months before your departure for a health consultation. We'll assess the health risk of your destination, determine if any vaccines or other preventive measures are needed, and recommend immunizations and prescriptions. Call **951-268-3900** for help making your health-related travel plans.

ACCESS AND CONVENIENCE

30
Urgent care locations across Colorado

In-home urgent care
We've teamed up with DispatchHealth to deliver urgent care right in the comfort of your home.

Mental health and wellness
We've added more behavioral medicine specialists in Denver/Boulder, so you can get the medical and emotional support you need more quickly and conveniently.

New Medical Offices in Southern Colorado
The Premier Medical Offices—our third location in Colorado Springs—will open in 2021.

Around the World
You can get urgent and emergency care anywhere you travel.

IN-PERSON CARE OPTIONS FOR YOU

Find doctors and locations across Colorado

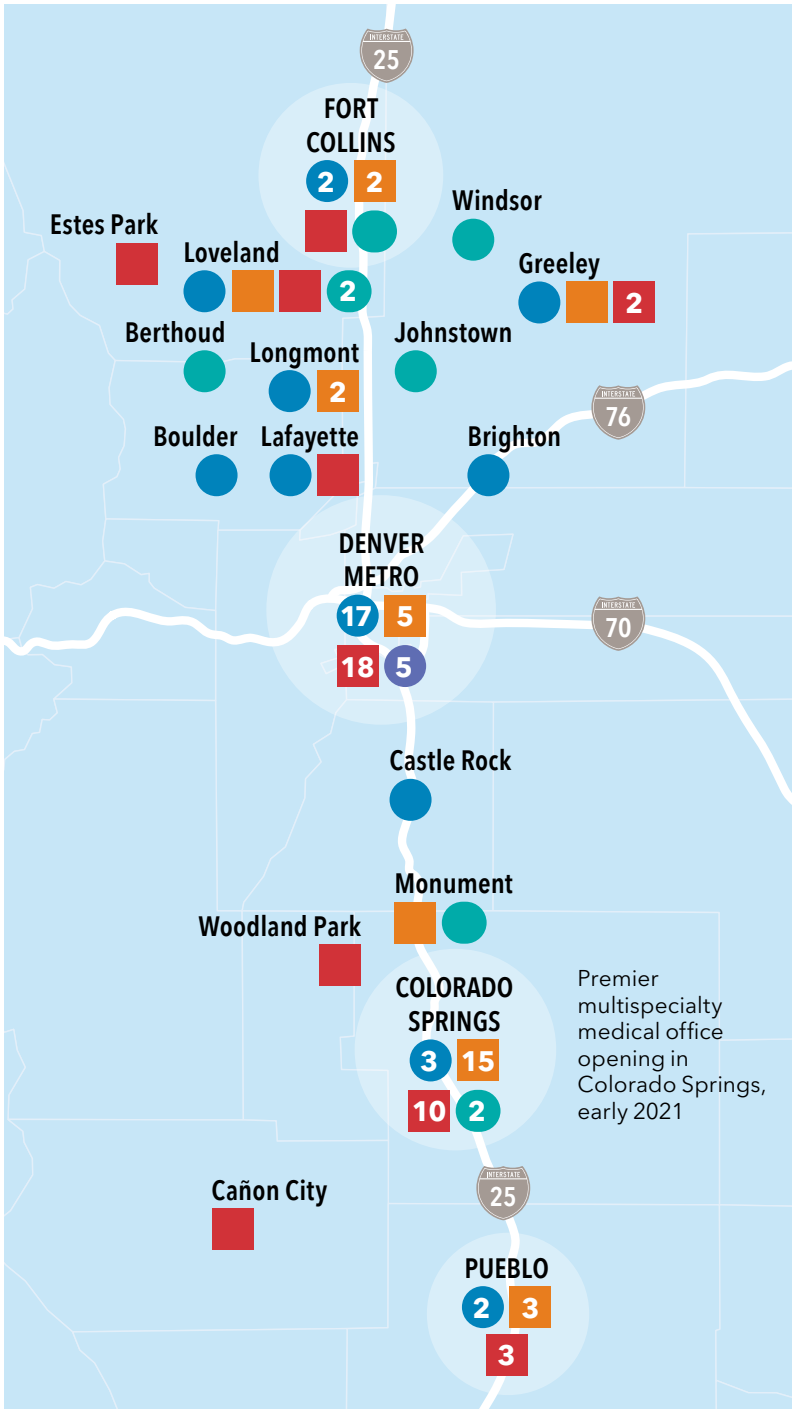
There are **1,200+** Kaiser Permanente physicians, and **12,300** affiliated plan providers at locations across Colorado.⁸ For a full list of providers included in your plan, visit kp.org/locations.

- Kaiser Permanente medical offices
- Affiliated plan providers with extended hours
- Urgent care facility
- Emergency care facility⁵
- Behavioral health offices (eligible members can also see affiliated plan providers)
- ① Numbers indicate multiple locations in a city or metropolitan area

Hours and locations are subject to change. Call the Appointment and Advice Contact Center for the latest hours and locations. Or, visit kp.org/locations.

"In our experience across numerous visits, the staff have been amazing. They all are very attentive, friendly, professional, and give you the best care possible. If there is anything they cannot do, they will send you to a nearby hospital. We have come in for extremely uncommon, unknown adult conditions, and they always get to the bottom of it."

Kaiser Permanente member



Kaiser Permanente Colorado medical offices

DB Denver/ Boulder

Arapahoe Medical Offices

5555 E. Arapahoe Road
Centennial, CO 80122

Aurora Centrepont Medical Offices

14701 E. Exposition Ave.
Aurora, CO 80012

Baseline Medical Offices

580 Mohawk Drive
Boulder, CO 80303

Brighton Medical Offices

859 S. 4th Ave.
Brighton, CO 80601

Castle Rock Medical Offices

4318 Trail Boss Drive
Castle Rock, CO 80104

East Denver Medical Offices

10400 E. Alameda Ave.
Denver, CO 80247

Englewood Medical Offices

2955 S. Broadway
Englewood, CO 80113

Franklin Medical Offices

2045 Franklin St.
Denver, CO 80205

Hidden Lake Medical Offices

7701 Sheridan Blvd.
Westminster, CO 80003

Highlands Ranch Medical Offices

9285 Hepburn St.
Highlands Ranch, CO 80129

Ken Caryl Medical Offices

7600 Shaffer Parkway
Littleton, CO 80127

Lakewood Medical Offices

8383 W. Alameda Ave.
Lakewood, CO 80226

Lone Tree Medical Offices

10240 Park Meadows Drive
Lone Tree, CO 80124

Longmont Medical Offices

2345 Bent Way
Longmont, CO 80503

Parker Medical Offices

10168 Parkglenn Way
Parker, CO 80138

Rock Creek Medical Offices

280 Exempla Circle
Lafayette, CO 80026

Skyline Medical Offices

1375 E. 20th Ave.
Denver, CO 80205

Smoky Hill Medical Offices

16290 E. Quincy Ave.
Aurora, CO 80015

Southwest Medical Offices

5257 S. Wadsworth Blvd.
Littleton, CO 80123

Westminster Medical Offices

11245 Huron St.
Westminster, CO 80234

Wheat Ridge Medical Offices

4803 Ward Road
Wheat Ridge, CO 80033

N Northern Colorado

Fort Collins Medical Offices

2950 E. Harmony Road,
Suite 190
Fort Collins, CO 80528

Greeley Medical Offices

2429 35th Ave.
Greeley, CO 80634

Loveland Medical Offices

4901 Thompson Parkway
Loveland, CO 80534

Spring Creek Medical Offices

1136 E. Stuart St., #200
Building 3, 2nd Floor
Fort Collins, CO 80525

S Southern Colorado

Acero Medical Offices

2625 West Pueblo Blvd.
Pueblo, CO 81004

Briargate Medical Offices

4105 Briargate Parkway,
Suite 125
Colorado Springs, CO 80920

Parkside Medical Offices

215 Parkside Drive
Colorado Springs, CO 80910

Pueblo North Medical Offices

3670 Parker Blvd., Suite 200
Pueblo, CO 81008

Opening in 2021:

Premier Medical Offices
Colorado Springs

GETTING STARTED WITH KAISER PERMANENTE IS EASY



"I did Chat with a Doctor. I felt like I was in the office. I was able to send pictures and get the medication I needed. What a great experience."
Kaiser Permanente member

- We make it easy to switch to Kaiser Permanente. After you enroll, simply go to **kp.org/easyswitch**, where you can:
- Register on **kp.org** to manage your health, access your medical records, refill prescriptions, find health resources, and more
 - After registering, you can download our mobile app and manage your health from anywhere
 - Choose a doctor after viewing their profiles online and finding a location that's convenient for you – and you can change at any time!
 - Transition your prescriptions so your treatment is uninterrupted
 - Get care by scheduling an appointment or, after registering on **kp.org**, chatting online with a doctor via our mobile app or the website
 - Get help transitioning your care if you have complex care needs

Look for your member materials to arrive. Member ID cards for you and covered family members will arrive by mail. Keep them with you in a safe place and bring them to medical appointments and to fill prescriptions (or use your digital ID card via our mobile app). Soon after you receive your cards, you'll also receive a new-member booklet. It's a helpful guide to your membership.

If you have questions, we're here to help. Call the New Member Connect Department, Monday through Friday, 8 a.m. to 5 p.m., at **1-844-639-8657** (TTY 711).

HELPING TAKE THE CONFUSION OUT OF YOUR HEALTH CARE

Key terms to understand your plan

Coinsurance: An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is a percentage of the charges.

Copayment: An amount you may be required to pay as your share of the cost for a medical service or supply. A copayment is usually a set amount, rather than a percentage.

Deductible: The amount you pay for certain covered services before Kaiser Permanente starts paying most of the cost.

Evidence of Coverage: These documents explain benefits, terms, and conditions of your Kaiser Permanente membership, including information about your share of costs and exclusions.

Explanation of Benefits: A summary of health care charges that Kaiser Permanente sends you after you see a provider or get a service. It is not a bill. It is a statement that tracks the care you've received and how close you are to reaching your deductible and out-of-pocket maximum.

Formulary: A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. Also called a drug list.

Affiliated Plan Provider: Providers we contract with to provide services to members. They include plan hospitals, primary care providers, physicians, medical groups, plan medical offices, and pharmacies.

Out-of-pocket Maximum: The maximum amount of deductible, copayments, and coinsurance you must pay in a year for covered services. If you reach your maximum, you won't have to pay anything for certain covered services for the rest of the year.




REGISTER
on kp.org


ACCESS
care on the go


MANAGE
your care

 **Cost estimates**
One of the most confusing aspects of health care is simply understanding how much it will cost. Since Kaiser Permanente provides care and coverage together, we can help clear the confusion. Our financial counselors—available by phone or online chat—can help you understand your costs and set up an interest-free payment plan.

THE RIGHT CHOICE FOR PEACE OF MIND

Having a good health plan is important. So is getting quality care.
With Kaiser Permanente, you get both.

On-demand care options



Chat online

AT NO COST

Get medical advice in real time from a Kaiser Permanente doctor or chat with a financial counselor or pharmacist.



24/7 medical advice

AT NO COST

Call the Appointment and Advice Contact Center to get medical guidance any time, day or night.



Email³

AT NO COST

Message your doctor's office anytime with nonurgent questions.



E-visits

AT NO COST

Fill out an online questionnaire for select conditions to receive a care plan or medical advice.



Scheduled phone and video visits

AT NO COST^{2,3}

Save a trip to the doctor's office by scheduling a phone or video visit with your doctor.



On-demand phone & video visits

AT NO COST²

Visit with a doctor at any time, 24/7, by video or phone.

Want to learn more?

Visit kp.org/co or call Member Services,
Monday through Friday, 8 a.m. to 6 p.m.
303-338-3800 or toll-free **1-800-632-9700**.



Please note – the below summaries of coverage are not a guarantee of benefits. Please refer to the complete plan summaries for each plan.

Principal Dental Plan Highlights	High Dental Plan	Low Dental Plan
Calendar year deductible		
Individual/Family	\$50 / \$150	\$50 / \$150
Waived for preventative	Yes	Yes
Charges covered for you		
Preventative care	100%	100%
Basic Care	80%	60%
Major Care	50%	50%
Annual Maximum Benefit	\$1000 / \$1000	\$750 / \$750

To find a dentist go to: <https://www.principal.com/find-dentist>

Principal Vision Plan Highlights	Vision Plan Summary	
Network: VSP Choice Network	In-Network	Out-of-Network
Exam Copay	\$10	Up to \$45 (Allowance)
Materials Copay	\$25	\$0
Single Vision	\$25	Up to \$30
Lined Bifocal	\$25	Up to \$50
Lined Trifocal	\$25	Up to \$65
Lenticular	\$25	Up to \$100
Contacts		
Elective	Up to \$150	Up to \$105
Medically Necessary	Covered after copay	Up to \$210
Frames	\$150 + 20% over allowance	Up to \$70
Frames Frequencies	Every 12 Months	Every 12 Months

To find a vision provider go to: www.vsp.com



Please note – the below summaries of coverage are not a guarantee of benefits. Please refer to the complete plan summaries for each plan.

Basic Group Life/AD&D Benefits	Benefit	Benefit Reduction
All Eligible Employees	\$15,000	35% at 65, 50% at 70

Employee Assistance Program (EAP)

With an EAP, you and your family household members have access to free, confidential resources to help handle life's everyday — and not so every day — challenges.

Services for you and your family

Your EAP offers these services to help you and your family deal with the big and little things.

- **In-person or virtual counseling**

- You and your family can meet with a licensed, EAP professional. In-person, via text message or by live chat, video, or phone sessions. Three counseling session per year are included.

- **Legal, financial and identity theft services**

- Legal services: Receive a free 60-minute consultation to help deal with issues such as car accidents or family law.
- Financial wellness: Receive three free 30-minute consultations. This may include help with budget planning, debt consolidation, or retirement planning.
- Identity theft resources: Receive a free 60-minute consultation to help restore your identity if stolen.

- **Work-life web services**

- You and your family can access webinars, live talks, and articles on topics such as child and elder care, education, parenting and more.
-

Help when and where you need it — day or night

Help is just a click or call away — 24/7

Online: Member.MagellanHealthcare.com

Enter **Principal Core** for the program name

Call: 800-450-1327 | **TTY:** 711

International: 800-662-4504



faster
easier
better



integrated
rx savings

discounts on over 55,000
fda-approved meds, 40%
of which **cost \$10 or less**

~~smart
virtual
care™~~

average visit time of **6 mins**
and **44 secs** from intake
questionnaire to diagnosis

mental
health
support

specializes in anxiety and
depression, 100%
anonymous, chats **24/7/365**

how to use clever health:

1

download the
clever health app
by scanning the qr
code below:



2

enter your mobile
phone number
then create your
clever story

3

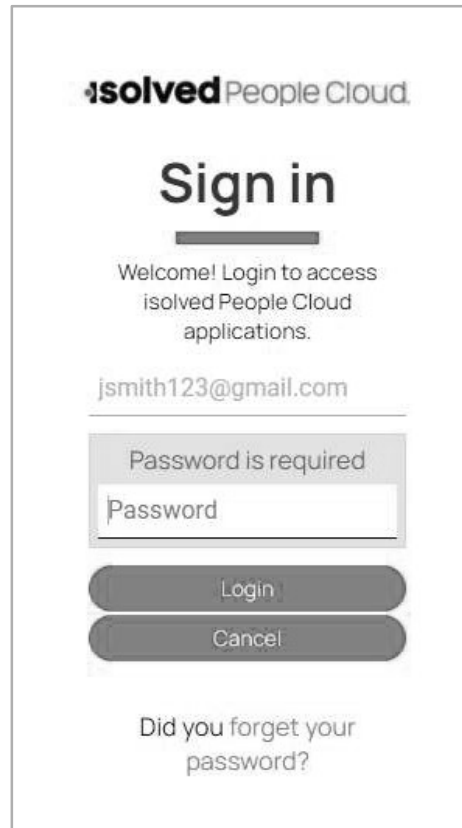
start using
clever health by
selecting the family
member who is
ready to receive
care

4

select type of care:

- ai-driven smart
virtual care™
visit
- prescription
savings pricing
- mental health
support

Please remember to save the URL to your favorites or bookmark the page. ESS login is <https://myisoloved.com>



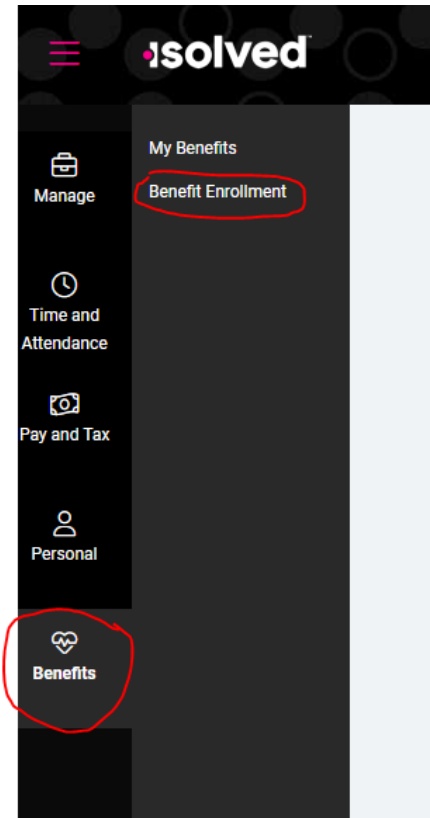
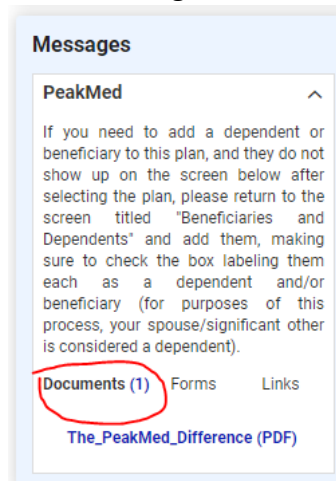
The screenshot shows the 'isoloved People Cloud' login interface. At the top is the 'isoloved' logo followed by 'People Cloud'. Below this is a large 'Sign in' heading. A message reads: 'Welcome! Login to access isoloved People Cloud applications.' The username field contains 'jsmith123@gmail.com'. The password field is labeled 'Password' and has a message 'Password is required' above it. Below the password field are two buttons: 'Login' and 'Cancel'. At the bottom, there is a link that says 'Did you forget your password?'.

When accessing isoloved in the future, you may key your password incorrectly. If you enter an incorrect password five times, you will be locked out of the system. You will receive a message after each incorrect attempt indicating the remaining number of attempts. After the fifth incorrect attempt you will be locked out of the system for 10 minutes. After 10 minutes has passed, click on the "Forgot Password" link to reset your password. If you need access sooner, contact your company's administrator to unlock your account.

1. Type in your **Username**.
2. You can then request a new Authorization Code by email or text.
3. Type in the **Authorization Code** received.
4. Verify the answer to your **Challenge Question**.
5. Create a new **Password**.
6. Confirm the new Password.
7. Click **Next** and log on using the new password.

How do I enroll in Benefits?

1. Once logged into isolved, click on “**Benefits**” on the left side of the screen.
2. Then click on “**Benefit Enrollment**” to start the Open Enrollment process.
3. Review each plan and make appropriate selection in each coverage.
4. View plan information by selecting Documents under Messages.



5. Submit and Save your final Benefit Elections.

Please contact your Human Resource Representative if you have any questions or trouble accessing the enrollment.