



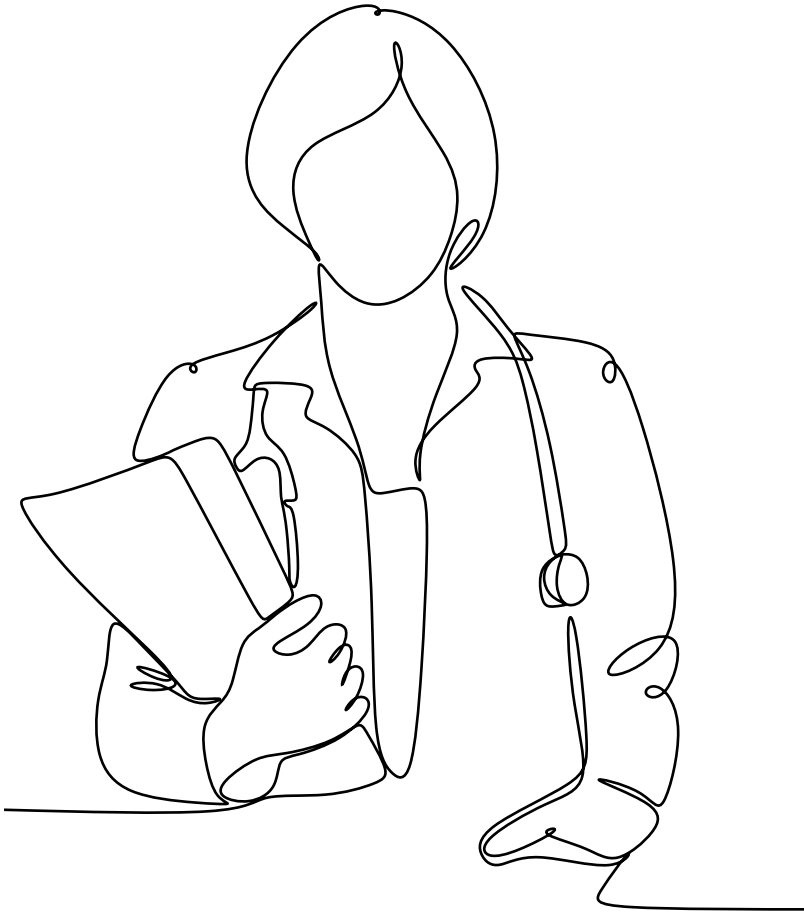
Benefits Guide

2026



Table of Contents

- Welcome!..... 3
- Eligibility 4
- Qualifying Life Event 5
- Choose Your Medical Plan..... 6
- Medical Plan Comparison..... 7
- Pharmacy 8
- Know Where to Go for Care..... 9
- Understanding How
Your Plan Works..... 10
- Telehealth Benefits 11
- Health Savings Account (HSA) 12
- Flexible Spending Account (FSA) 13
- Dental Plan 15
- Vision Plan 16
- Life Insurance..... 17
- Disability Coverage 18
- Employee Assistance Program 19
- Voluntary Benefits 20
- Financial Security..... 24
- Health and Wellness Benefits 25
- Employee Contributions..... 26
- How do I Enroll? 27
- Benefits Definitions 28
- Important Contacts 30



THIS BENEFIT SUMMARY describes the benefit plans available to you as an employee of **[insert client name]**. The details of these plans are contained in the official plan documents that have been provided to you by your employer, including some insurance contacts. This summary is meant only to cover the highlights of each plan. It does not contain all the details that are included in your summary plan description as described by the Employee Retirement Income Security Act (ERISA).

If there is ever a question about one of these plans, or if there is a conflict between the information in this summary and the formal language of the plan documents, the formal wording in the plan documents will govern. Please note that the benefits described in the summary may be changed at any time and do not represent a contractual obligation on the part of **[insert client name]**.

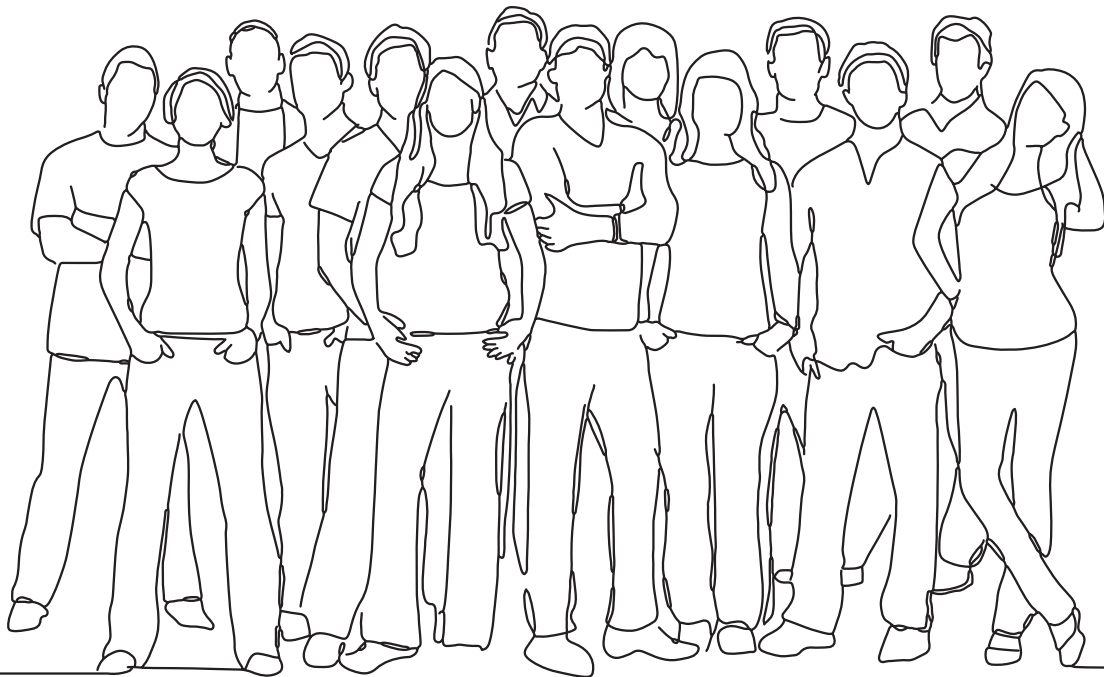
Welcome!

We are committed to providing competitive benefit programs that are flexible enough to meet your individual needs. Our comprehensive benefits are carefully designed to give you the tools you need to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement.

Getting the most from your benefits is up to you. You know your family, your goals and your lifestyle best. This benefits guide was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this guide to make sure you understand the benefits that are available to you and your family and be sure to act before the enrollment deadline.

Open Enrollment: Take Action! [insert date] - [insert date]

This Open Enrollment is an **[active enrollment]**, meaning all employees must enroll to have benefits in the new plan year. If you do not enroll, your benefits will be waived beginning January 1, 2024 and you will not be able to enroll until the next Open Enrollment, unless you experience a Qualifying Life Event (QLE).



Choose Your Medical Plan

Your medical plans will be offered through **[insert carrier name]**. Please review your Summary of Benefits and Coverage (SBC) for additional coverage information and full plan details.

Elections you make during Open Enrollment will be effective **[insert date]** and remain in effect until **[insert date]** unless you experience a qualifying life event.

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted rates instead of their typical fees. Providers outside the plan's network set their own rates, so you may be responsible for the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.



Register Online

Your connection to great healthcare is only a click away. Register for an online account at **[insert website]** so you can access time-saving tools, tips for healthy living, view lab results, choose a doctor, manage your EOBs, and more!

Download the Mobile App

With the **[insert carrier name]** mobile app, you've got the tools you need to manage your healthcare all from your smartphone. The mobile app is available in the Apple and Google Play stores.

