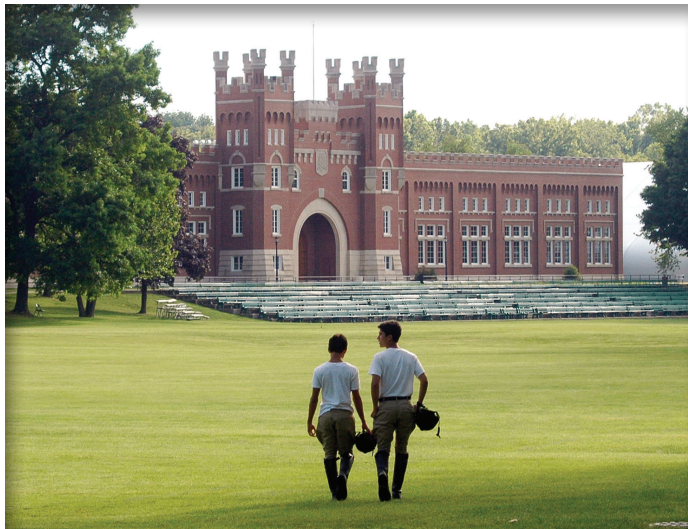




CULVER ACADEMIES



## 2023 EMPLOYEE BENEFITS GUIDE





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# WELCOME

We know how important your health and wellbeing are to you and your family. That is why we are committed to offering excellent, well-rounded options that lead to whole person wellbeing — mind, spirit and body — as part of your total compensation!

Choosing your benefits takes careful thought and planning. Knowing what benefits you have and how to leverage them is important, and that is why we created this benefits guide as a resource. This guide will help you or your family members understand and find information as needed regarding the resources Culver has invested in to ensure you make the right decisions as it relates to your and your family's overall health and wellbeing needs!

We are committed to helping you and your family achieve your best health — to be well emotionally, physically and financially. We hope that you will share this resource with your family so you can all learn more about all the benefits we are proud to offer!







# ELIGIBILITY

Our benefits are available on the first day of employment. You have 30 days from your first day of full time employment to make your elections. You may also enroll your eligible dependents for coverage. This includes the following:

- Your legal spouse
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability, and who are indicated as such on your federal tax return

## Qualifying Life Events

Generally, you may only change your benefit elections during the Open Enrollment period. However, since life happens, you also may change your benefit elections during the year if you experience a Qualifying Life Event.

## Changing Benefits After Enrollment

During the year, you cannot make changes to your medical, dental, vision, Health Care or Dependent Care Flexible Spending Accounts unless you have a Qualifying Life Event. If you do not contact Human Resources within 30 days of the Qualifying Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualifying Life Event).





# MEDICAL PLANS

Medical insurance is essential to your well-being and our medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

## How a Health Plan Works

Preventive care – like physical exams, flu shots and screenings – is always covered 100% when you use in-network providers. Each plan has:

- **Annual deductible amounts** – the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
- **Out-of-pocket maximums** – the most you will pay each year for eligible network services including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- **Copays** – A copay is a fixed amount you pay for a health care service. Copays do not count toward your deductible but do count toward your annual out-of-pocket maximum.
- **Coinsurance** – Once you've met your deductible, you and the plan share the cost of care, called coinsurance. For example, you pay 20% for services and the plan will pay 80% of the cost until you have reached your out-of-pocket maximum.
- **Embedded deductible** - single deductible is embedded in the family deductible, so no one family member is responsible for more than the single deductible amount toward the family deductible.



## Medical Plan Comparison

	HSA	
	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible		
Individual	\$3,000	\$4,000
Family	\$6,000	\$8,000
Calendar Year Out-of-Pocket Maximum (Includes Deductible)		
Individual	\$4,000	\$8,000
Family	\$8,000	\$16,000
	You Pay	
Coinsurance		
Preventive Care	\$0	50% *
Primary Care Physician	20% *	50% *
Specialist	20% *	50% *
Urgent Care	20% *	50% *
Emergency Room	20% *	50% *
Pharmacy		
Retail Rx (up to 30-day supply)		
Tier 1/Generic	\$10*	50% *
Tier 2/Formulary	\$30*	50% *
Tier 3/Non-formulary	\$50*	50% *
Tier 4/Specialty	25%* up to \$150 maximum for a 30-day supply	50% *
Mail Order Rx (up to 90-day supply)		
Tier 1/Generic	\$10*	Not covered
Tier 2/Formulary	\$30*	Not covered
Tier 3/Non-formulary	\$50*	Not covered
Tier 4/Specialty	25%* up to \$150 maximum for a 30-day supply	Not covered

\* After deductible



## Medical Plan Comparison

	HRA	
	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible		
Individual	\$3,000	
Family	\$6,000	
Calendar Year Out-of-Pocket Maximum (Includes Deductible)		
Individual	\$4,000	\$8,000
Family	\$8,000	\$16,000
	You Pay	
Coinsurance		
Preventive Care	\$0	30% *
Primary Care Physician	20% *	30% *
Specialist	20% *	30% *
Urgent Care	20% *	30% *
Emergency Room	20% *	30% *
Pharmacy		
Retail Rx (up to 30-day supply)		
Tier 1/Generic	\$10*	30% *
Tier 2/Formulary	\$30*	30% *
Tier 3/Non-formulary	\$50*	30% *
Tier 4/Specialty	25%* up to \$150 for a 30-day supply	30% *
Mail Order Rx (up to 90-day supply)		
Tier 1/Generic	\$10*	Not covered
Tier 2/Formulary	\$30*	Not covered
Tier 3/Non-formulary	\$50*	Not covered
Tier 4/Specialty	25%* up to \$150 for a 30-day supply	Not covered

\* After deductible

# HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the High Deductible Health Plan medical plan.

## How a Health Savings Account (HSA) Works



### Eligibility

You must be enrolled in the High Deductible Health Plan (HDHP)



### Your Contributions

You contribute on a pretax basis and can change how much you contribute from each paycheck up to the IRS maximum of \$3,850 if you enroll only yourself, or \$7,750 if you enroll in family coverage. You can make an additional catch-up contribution of \$1,000 if you are age 55.



### Culver's Contributions

Up to \$1,200 for employee only coverage. Up to \$2,400 for employee + family coverage.

The amounts above are earned wellbeing incentives and not guaranteed amounts. Earned employer contributions to the HSA are available as of January 1st of the plan year..



### Eligible Expenses

Medical, dental, vision and prescription drug expenses incurred by you and your eligible family members. If you want to enroll in a Health Care FSA, you are eligible to enroll in a Limited Purpose FSA. Please note: Funds available for reimbursement are limited to the balance in your HSA.



### Using Your Account

Use the debit card linked to your HSA to cover eligible expenses or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



### Your HSA is always yours – no matter what

One of the best features of an HSA is that any money left in your HSA account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave the company or retire, your HSA goes with you and you can continue to pay and save for future eligible health care expenses.





### The Triple Tax Advantage

HSAs offer you tax advantages like no other:

- 1 You can use your HSA funds to cover qualified medical expenses, plus dental and vision expenses too – tax free.
- 2 Unused funds grow and can earn interest over time – tax free.
- 3 You can save your HSA funds to use for your health care when you leave the Company or retire – tax free.

**If you like the idea of paying less per paycheck and saving tax-free money for future medical expenses, consider enrolling in the HSA.**



### How a High Deductible Health Plan (HDHP) and a Health Savings Account (HSA) Work Together

Yolanda enrolls herself only in the HDHP with HSA. She chooses to use her HSA to pay for covered services – this reduces her out-of-pocket amount needed to meet her deductible before her health plan begins to pay.






Year 1 Example	Year 2 Example
The Company deposits \$1,200 in Yolanda’s HSA	The Company deposits \$1,200 in Yolanda’s HSA
She contributes \$2,450 for a total of \$3,650	She contributes \$2,450 for a total of \$3,650
	\$2,950 rolls over from last year for a total of \$6,600
She uses her HSA to pay \$700 of eligible expenses	She uses her HSA to pay \$1,250 of eligible expenses
She has \$2,950 in her HSA to roll over to next year	She has \$5,350 in her HSA to roll over to next year

# HEALTH REIMBURSEMENT ACCOUNT (HRA)

An HRA is an account that you can use to pay out-of-pocket medical expenses with pretax dollars, when you are enrolled in the HRA health plan. You can use HRA money to pay for eligible medical expenses for you and your covered dependents. The employee may not contribute to the HRA.

## Using the HRA

Please note: Funds available for reimbursement are limited to the balance in your HRA. If you do not spend all the money in this HRA by **December 31**, unused dollars will be forfeited.

How a Health Reimbursement Account (HRA) Works		
	<b>Culver's Contributions</b> Up to \$1,200 for employee only coverage.      Up to \$2,400 for employee + family coverage.  The amounts above are earned wellbeing incentives and not guaranteed amounts. Earned employer contributions to the HRA are available as of January 1st of the plan year.	
	<b>Your expenses are paid by your HRA</b> Your HRA pays your eligible deductible and coinsurance amounts.	
	<b>You make all applicable copayments at the doctor's office</b> These payments apply towards your deductible. There are no copays on this plan prior to deductible being met.	
	<b>You pay your deductible</b> After you use all of your HRA funds, you then pay the rest of the deductible amount out of your own pocket.	
	<b>After that, you pay only coinsurance</b> Once you have met your deductible, you share in the cost of the expenses. This is called "coinsurance" until out-of-pocket maximum is reached.	

## For Your Protection

The out-of-pocket maximum provides financial protection in the event of a serious illness or injury. The out-of-pocket maximum includes your payments for covered in-network or out-of-network expenses, as applicable, and is withdrawn from your fund. The out-of-pocket maximum, however, does not include penalties (such as a late cancellation fee for a doctor's appointment). After you reach your out-of-pocket maximum, the plan covers all expenses up to 100% for the rest of the year.



# VIRTUAL VISITS

LiveHealth Online is a great alternative to urgent care and emergency room visits because it provides you 24/7/365 access to U.S. board-certified doctors – receive the treatment you need in an easy and timely manner. In addition, you have the ability to send your visit results to your primary care physician.



24/7/365



Quality Doctors



No ER Wait



\$59 per visit\*

\* \$59 per visit until deductible is met. Then it is subject to the coinsurance until out-of-pocket maximum is met.

## Remote Health Care Can Treat Many Common Health Issues

LiveHealth Online doctors can diagnose many health issues like cold and flu symptoms, allergies, rash, skin problems and so much more! If medically necessary, a prescription will be sent to the pharmacy of your choice.



## LiveHealth Online Offers Members Access To Specialists, Too!

LiveHealth Online provides access to various specialists, including Dermatologists, Allergists, Mental Health Therapists, Psychologists, and Psychiatrists. Specialist services have varying cost depending on the service.

Here is a small sample of things LiveHealth Online doctors have treated:

<b>Abdominal Pain/Cramps</b>	<b>Bronchitis</b>	<b>Poison Ivy/Oak Rash</b>
<b>Allergies</b>	<b>Cold and Flu Symptoms</b>	<b>Respiratory Infection</b>
<b>Animal/Insect Bites</b>	<b>Dizziness</b>	<b>Sinusitis</b>
<b>Pink Eye</b>	<b>Eye Infection/Irritation</b>	<b>Sore Throat</b>
<b>COVID</b>	<b>Headaches/Migraines</b>	<b>Sprains and Strains</b>
<b>Blood Pressure Issues</b>	<b>Laryngitis</b>	<b>And More!</b>



# MARATHON HEALTH SERVICES

## How Marathon Takes Care of You



### Primary Care

- Physician-led clinics
- Same-day appointment scheduling
- Treatment of routine or chronic conditions, preventive care



### Medications

- 150+ common acute/maintenance medications
- Prescriptions filled on-site
- Requires visit with provider



### Urgent Care

- Care of colds/flu, sprained ankles, rashes, etc.
- Suture removal, wound care
- Minor injuries



### General Labs

- On-site general lab
- Hundreds of common blood and urine tests
- Outside lab orders allowed from other providers



### Wellness Services

- Annual exams/physicals
- Online member portal for health tools/assessments



### Wellbeing Program/Wellness Tools

- Personalized dashboards
- Access to results
- Wellness information



Questions? Please contact Marathon Health at 574-842-8882. You can also visit the Marathon Portal at [my.marathon-health.org](https://my.marathon-health.org).



# DENTAL PLANS

Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative, and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings. You will only pay a small deductible and coinsurance for basic and major services.

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than your expected share of the bill.



	Dental Plan	
	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible		
Individual	\$25	\$25
Family	\$75	\$75
Calendar Year Out-of-Pocket Maximum		
Per Individual	\$2,000 per individual (Basic and Major Services combined)	
	You Pay	
Preventive Care		
Exams, Cleanings, X-rays	\$0	\$0
Basic Services		
Fillings, Space Maintainers, Sealants, Extractions, Oral Surgery, Endodontics, Periodontics, Emergency Exams	20%	20%
Major Procedures		
Crowns, Inlays/Outlays, Dentures and Bridgework, Repairs	50%	50%
Orthodontia		
24-Month Treatment Fee – Additional fees will apply for pre-ortho visits and treatment, records and retention, and banding		
Children (up to 19th birthday)	50% up to a lifetime maximum benefit of \$1,250 per individual; deductible waived	

# VISION PLAN

Healthy eyes and clear vision are an important part of your overall health and quality of life. You may enroll yourself and your eligible dependents or you may waive vision coverage. You do not have to be enrolled in medical coverage to elect vision coverage or cover the same dependents under medical and vision.





The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

	Vision Plan	
	PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
	YOU PAY	REIMBURSEMENT
Cost		
Exam	\$0	Up to \$70
Covered Services - Lenses		
Single Lenses	Balance over \$130 allowance	Up to \$50
Bifocals	Balance over \$130 allowance	Up to \$90
Trifocals	Balance over \$130 allowance	Up to \$100
Frames	Balance over \$130 allowance	Up to \$80
Covered Services - Contacts in lieu of Frames/Lenses		
Contacts - Medically Necessary	\$0	Up to \$250
Contacts - Elective	Balance over \$130 allowance	Up to \$60
Benefit Frequency		
Exams	Once every 12 Months	Once every 12 Months
Lenses		
Contacts		
Frames	Once every 24 Months	Once every 24 Months



# FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) allow you to pay for eligible health care and dependent care expenses using tax-free dollars. There are three types of FSAs — the Health Care FSA, the Limited Purpose FSA, and the Dependent Care FSA: **Note:** If you are a participant in a Health Savings Account (HSA), you are not eligible for the Health Care FSA reimbursement account.

Health Care FSA	VS	Limited Purpose FSA
Contribute up to \$3,050 per year, pretax to pay for services not covered by your medical, dental or vision plan such as copays, coinsurance, deductibles, prescription expenses, lab exams and tests, contact lenses and eyeglasses.		Used if you are enrolled in the HDHP, including HSA with medical plan; it works the same way as the standard Health Care FSA; however, you may only use it to pay for eligible vision and dental expenses. Contribute up to \$3,050 per year, pretax.
Receive a debit card to pay for eligible medical expenses (funds must be available in your account).		Receive a debit card to pay for eligible medical expenses (funds must be available in your account).
Eligible expenses include medical copays, coinsurance, deductibles, eyeglasses, over-the-counter medications prescribed by your doctor.		Eligible expenses include dental and vision copays, coinsurance, deductibles, eyeglasses and over-the-counter medications prescribed by your doctor.
Submit claims up to <b>March 31</b> of the following year for expenses from January 1 to December 31. If you do not spend all the money in this FSA by <b>March 31</b> , for pretax contributions. The IRS allows rollover of up to \$610. Anything over will be forfeited.		Submit claims up to <b>March 31</b> of the following year for expenses from January 1 to December 31. If you do not spend all the money in this FSA by <b>March 31</b> , for pretax contributions. The IRS allows rollover of up to \$610. Anything over will be forfeited.

## Dependent Care FSA

Contribute up to \$5,000 per year, pretax, or \$2,500 if married and filing separate tax returns to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time.

Can only be used to pay for eligible dependent care expenses including day care, after-school programs and elder care programs and you cannot use your Health Care FSA to pay for Dependent Care expenses.

Submit claims up to **March 31** of the following year for expenses from January 1 to December 31. Note: If you do not spend all the money in this FSA by **March 31**, per IRS regulations, unused dollars will be forfeited for pretax contributions.





# LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Life insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death. AD&D Insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (e.g., loss of sight, loss of a limb), the benefit you receive is a percentage of the total AD&D coverage you elected based on the severity of the accidental injury.

Basic Life and AD&D Insurance		
Coverage Level	Coverage Amount	Evidence of Insurability/Proof of Good Health
Employee	2x earnings up to a maximum of \$400,000.	None
Spouse	\$5,000 not to exceed 50% of the Employee Basic Life Insurance.	None
Child(ren)	\$2,000	None

## Imputed Income

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds \$50,000 and is subject to federal income, Social Security, and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.

## Voluntary Life and AD&D Insurance

Voluntary Life insurance can help protect your family during difficult times. Culver Academies provides you with the opportunity to purchase additional coverage for you, your spouse, and child(ren).

Voluntary Life and AD&D Insurance		
Coverage Level	Coverage Amount	Evidence of Insurability/Proof of Good Health
Employee	Increments of \$10,000 up to \$500,000 or 5 times your annual earnings.	Required for amounts greater than \$240,000 (guarantee issue).
Spouse	Increments of \$5,000 to a maximum of \$150,000, not to exceed 50% of the employee's elected and approved coverage.	Required for amounts greater than \$50,000 (guarantee issue).
Child(ren)	Increments of \$2,500 to a maximum of \$10,000.	None

## Guaranteed Issue and Evidence of Insurability

Employees and spouses who elect coverage when first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI).

If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.

Voluntary Life and AD&D Rates (Employee and Spouse)	
Age	Monthly Rates per \$1,000
Under 25	\$0.095
25–29	\$0.095
30–34	\$0.104
35–39	\$0.123
40–44	\$0.179
45–49	\$0.292
50–54	\$0.470
55–59	\$0.722
60–64	\$1.116
65–69	\$1.987
70+	\$3.541
Child Rate	\$0.134





# DISABILITY INSURANCE

Disability insurance can keep you financially stable should you become disabled and unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a portion of your income.

Short-Term Disability (covering non-occupational disabilities) Benefits at a Glance	
Coverage	100% of your normal salary on normal pay schedule for up to 13 weeks.
When Benefits Begin	Benefit begins after 0 consecutive calendar days of disability.
Election Required	No

Long-Term Disability (covering both non-occupational and occupational disabilities) Benefits at a Glance	
Coverage	60% of your pre-disability earnings, up to a maximum benefit of \$10,000 per month until you recover or reach Social Security Normal Retirement Age.
When Benefits Begin	Benefit begins after 90 days of disability.
Election Required	Yes



A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience.



# RETIREMENT PLANNING

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you'll need in the future.

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 403(b) savings plan allows you to save for retirement on a pretax or post-tax (Roth) basis. You can begin contributing to the plan at any time once you become eligible and start making contributions to your account through convenient payroll

## Increase Your Retirement Savings With a 403(b) Plan

Culver contributes 7.5% into TIAA-CREF if you are a benefit eligible employee. Culver will match you .50 on the dollar up to 5% of your gross per pay.

### Example

#### Your gross is \$2,000.00

\$100 is 5% of your gross pay

\$50 is the Culver match

\$150 is the 7.5% from Culver

\$300 is the total of the three contributions for that pay period

#### Hourly pay of \$15.00 with a gross pay of \$1,200.00

\$60 is 5% of your gross wages

\$30 is the Culver match

\$90 is the 7.5% from Culver

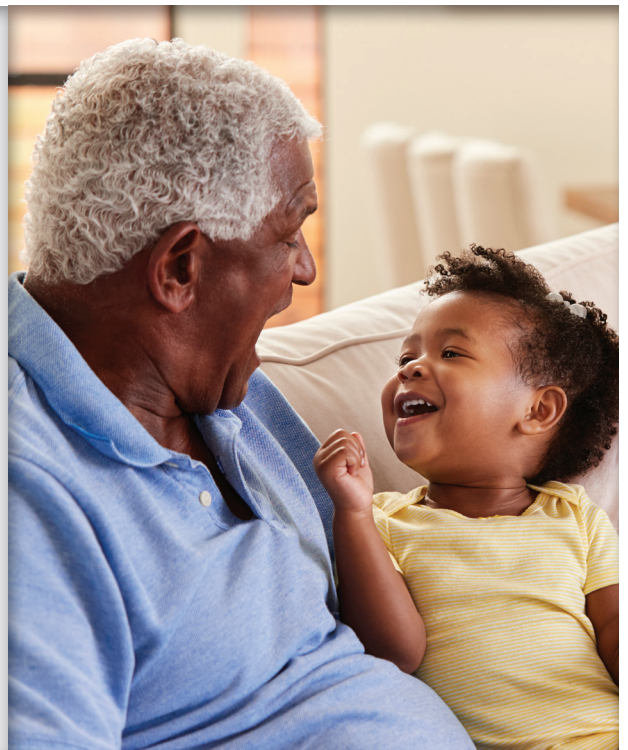
\$105 is the total of the three contributions for that pay period

## Culver's Retirement Savings Partners

TIAA is Culver's 403(b) retirement partner. Reviewing your TIAA contributions, balances and investment performance can be done at any point in time by accessing your account at [TIAA.org](https://www.tiaa.org). TIAA offers investment planning, counseling, and education. TIAA is happy to help via phone at 800-842-2252.

Captrust, formerly Lakeside Financial, has been a trusted partner of Culver for several years. Captrust provides expert financial educational tools and strategic retirement planning. They provide individual consultation to Culver employees 4 times per year.

[www.captrust.com](https://www.captrust.com).



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employee assistance benefits are provided through New Avenues, Inc. It is available to all full- and part-time employees and their immediate family members living in the household. You may find at times that circumstances interfere with your happiness, relationships, or balance between work and home life. The EAP is there to help you proactively manage these occasions. It can be very helpful to get an objective viewpoint from a professional. EAP professionals can assist with concerns such as stress, relationships, alcohol or drug problems, grief, workplace issues, legal questions, and financial worries.

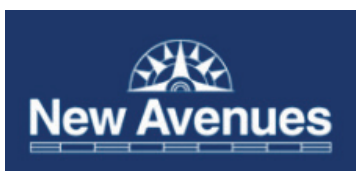
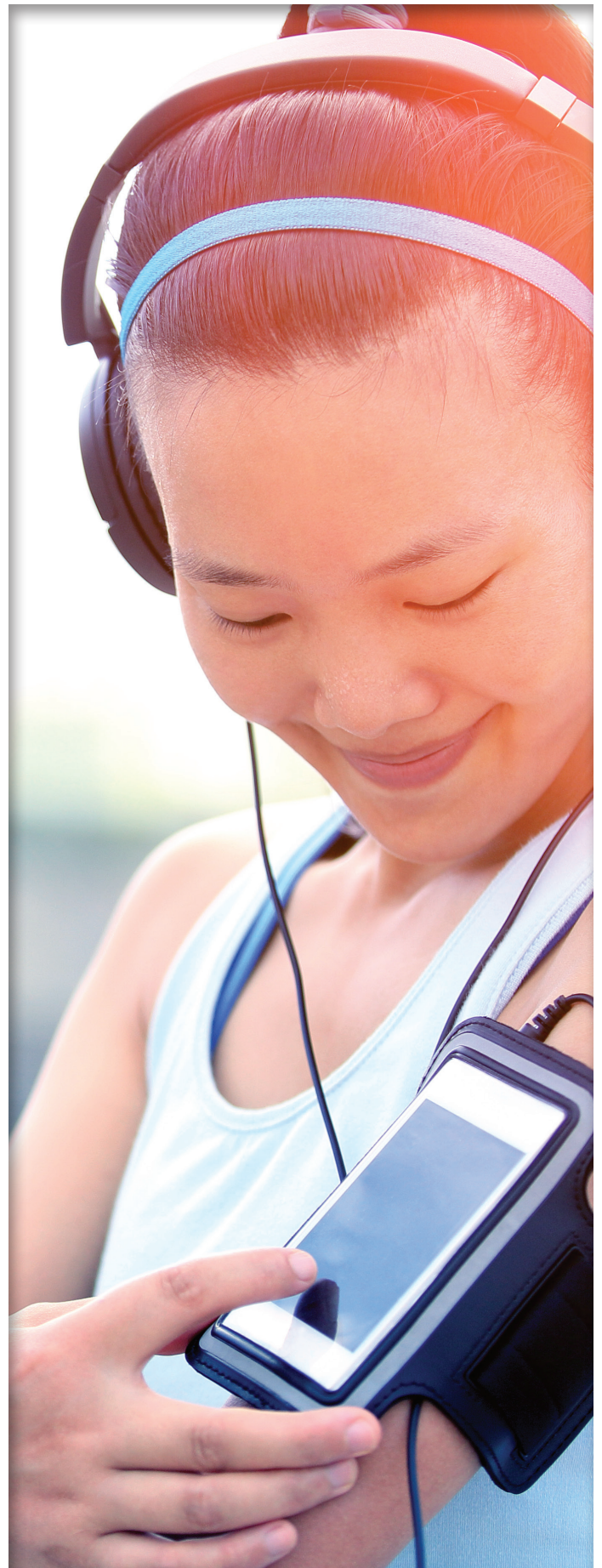
The New Avenues Employee Assistance Program is a comprehensive service that offers face-to-face, telephonic or video conferencing counseling, financial counseling and a wealth of online support resources designed to promote your health, wellness, and work-life balance.

To access EAP sessions, call 800-731-6501. Services are strictly confidential, and there are no out-of-pocket costs to you or your family members.

The Work-Life Resource Center is an online portal that provides resources, articles, tip sheets, Webinars and more on parenting, aging, balancing, thriving, working, and living.

Log on at: [www.NewAvenuesOnline.com](http://www.NewAvenuesOnline.com)

Password: **culvereap**







# CULVER WELLBEING PROGRAM

Culver Wellbeing is open to all Culver employees and spouses covered under a Culver medical plan. Both the employee and covered spouse must complete a biometric screening and wellbeing assessment each year. By completing activities aimed at whole-person wellbeing, the employees enrolled in Culver medical plans can earn incentives.

Our wellbeing program has been designed to support you and your families as whole individuals — mind, spirit and body. You as a **WHOLE** person come to work every day, and we want to recognize and support that in the programs and resources we provide.

\* Note: If it is unreasonably difficult or medically inadvisable for you to attempt to achieve the requirements to earn the medical premium incentive or alternative standard, contact Human Resources and we will work with you to develop another way to qualify.

Wellbeing Incentives					
Incentive Level	Accumulated Points Earned		Employee Reward	Spouse Reward	Non-Plan Employees

**Validity<sup>®</sup>**

Information coming soon

Culver’s Wellbeing Program is available through the Culver MyApps page at [www.culver.org/myapps](http://www.culver.org/myapps) or the **Validity Today** app. The **Validity Today** app is available in the Google Play Store and Apple App Store. You can contact Validity at **877-224-7117** or by email at [wellness@powerofvalidity.com](mailto:wellness@powerofvalidity.com).





# ADDITIONAL ANTHEM RESOURCES

## 24/7 NurseLine

Round-the-clock access to health information can be vital to your peace of mind and wellbeing. That's why we have Nurse Coaches available to talk with you about your general health issues any time of the day or night at our toll-free number. Can you treat the problem at home? Do you need to see your doctor? Or should you head straight to the emergency room? Making the right call can help you avoid needless worry and expense. And, most importantly, safeguard your health and the health of your family.

## MyHealth Advantage

MyHealth Advantage is a free service that helps keep you and your bank account healthier.

Here's how it works: We review your incoming health claims to see if we can save you any money. We can check to see what medications you're taking and alert your doctor if we spot a potential drug interaction. We also keep track of your routine tests and checkups, reminding you to make these appointments by mailing you MyHealth Note. MyHealth Notes summarize your recent claims. From time to time, we offer tips to save you money on prescription drugs and other health care supplies.

## Discount Programs

Discount Programs are available to participants of Anthem Blue Cross Blue Shield plans. To find discounts that are available to you, log in to [anthem.com](https://www.anthem.com) and select Discounts.

## Building Healthy Families

We know your goal is to have a safe delivery and a healthy baby. That's why we offer Building Healthy Families, a voluntary program to help you take care of your baby before delivery. Register for Building Healthy Families and you'll get:

- 24/7 toll-free access to a registered nurse who'll answer your questions and talk about pregnancy issues with you.
- A helpful book: Your Pregnancy Week by Week.
- Materials to help you know what to do if something unexpected happens.
- A questionnaire to check your risk of delivering too early.
- Useful tools to help you, your doctor and your Building Health Families nurse coach track your pregnancy and spot possible problems.



To access these benefits and many more, please call 888-279-5449 or log in to [anthem.com](https://www.anthem.com).

# IMPORTANT CONTACTS

Coverage	Contact	Phone	Website
Medical	Anthem BCBS	833-578-4441	<a href="http://www.anthem.com">www.anthem.com</a>
Health Savings Account	WealthCare Saver/Anthem	833-578-4441	<a href="http://www.anthem.com">www.anthem.com</a>
Onsite Clinics	Marathon Health	574-842-8882	<a href="https://my.marathon-health.com">https://my.marathon-health.com</a>
Telemedicine	LiveHealth Online	888-548-3432	<a href="http://www.livehealthonline.com">www.livehealthonline.com</a>
24/7 Nurse Line	Anthem BCBS	800-337-4770	<a href="http://www.anthem.com">www.anthem.com</a>
Vitality	Vitality	877-224-7117	<a href="http://www.powerofvitality.com">www.powerofvitality.com</a>
Dental	Anthem BCBS	877-604-2142	<a href="http://www.anthem.com">www.anthem.com</a>
Vision	Anthem BCBS	800-810-2583	<a href="http://www.anthem.com">www.anthem.com</a>
Flexible Spending Accounts	PBA	800-435-5694	<a href="http://www.pbaclaims.com">www.pbaclaims.com</a>
Life and AD&D	The Hartford	Life Claims 888-563-1124	<a href="http://www.thehartford.com">www.thehartford.com</a>
Disability	The Hartford	888-301-5615	<a href="http://www.thehartford.com">www.thehartford.com</a>
403(b) Retirement	TIAA-CREF	800-842-2776	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>
Employee Assistance Program	New Avenues	800-731-6501	<a href="http://www.NewAvenuesOnline.com">www.NewAvenuesOnline.com</a> Password: culvereap



This brochure highlights the main features of the Culver Academies Employee Benefits Program. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. Culver Academies reserves the right to change or discontinue its employee benefits plans at any time.



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