



MEDICAL SAFETY NET SCHEDULE OF BENEFITS

Benefit	Plan 4
Critical Illness	
Face Value - Lifetime Max	\$5,000
Heart Attack (Myocardial Infarction), Sudden Cardiac Arrest, Invasive Cancer, Stroke, Major Organ Failure Transplant, Quadriplegia, End Stage Renal (Kidney) Failure, Coma, Bone Marrow/Stem Cell Transplant, Occupational Infectious Hepatitis B, C, or D, Occupational Infectious HIV	\$5,000 100%
Paraplegia and Ruptured Brain Aneurysm	\$2,500 50%
Coronary Artery Disease requiring Bypass or Angioplasty, Non-Invasive Cancer, including Carcinoma in Situ, Transient Ischemic Attack (TIA), Benign Brain Tumor, Severe Burns, Hemiplegia/Diplegia	\$1,250 25%
Skin Cancer	\$500
Hospital Indemnity	
Hospital Admission Benefit Amount Max 1 per Stay / 2 per Year	\$250
Daily Hospital Confinement Benefit Amount Max 5 per Stay / 30 per Year	\$150
Daily ICU Confinement Benefit Amount Max 5 per Stay / 30 per Year	\$150
Accident Medical Expense Outpatient	
Benefit Amount Per Accident - Paid at 100% 1 Accident per Year	N/A
Accidental Death & Dismemberment	
Accidental Death Benefit Amount	N/A
Dismemberment Benefit Amount	N/A

The Group Fixed Indemnity (form EGF1 00 002 01 23 or state variation) and Group Accident-Only (form EACC 00 002 1221 or state variation) benefits described above are underwritten by Everest Reinsurance Company, 100 Everest Way, Warren, NJ 07059, 1-800-438-4375. This document provides a general description of certain provisions and features of this insurance program and does not revise or amend the applicable policies. In the event of a discrepancy between this document and your certificate of insurance or the group policy, the terms of the group policy shall apply. All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination. View a copy of the certificate for verification. This is a supplement to health insurance and is not a substitute for major medical coverage.

Center for Financial Wellbeing

Budgeting, Savings, and Spending Management

Financial Coaching - One-on-one advice from your own certified financial counselor.

Budget Calculations - Easy-to-use calculators to help you plan for potential life events.

Financial Dashboard & Insights - Establish a budget, connect your accounts, and receive alerts to keep you on track.

Financial Health Tools & Dashboard

Financial Assessment - Identify your goals and discover your path to financial freedom.

Student Loan Services¹ - Simplify the repayment of your student loans.

Educational Resources - From beginners to savvy investors, we'll guide you every step of the way.

Member Rewards

Rewards Program² - Earn points and redeem for cash & prizes

¹ Student loan services are provided by unaffiliated third parties. FinFit loans issued by Celtic Bank do not include student loans.

² Rewards Program earnings are subject to Rewards Program terms and conditions The FinFit Rewards Program provides awards which include a cash reward provided through an Amazon Gift Card



MEMBER ACCESS TO MEDICAL SAFETY NET



HealthServices **hub**

Scan the QR code or visit www.healthserviceshub.com to access all your benefits through your member portal. To login to the member portal, enter your last name and last 4 digits of your SSN in the Member Name field. For Password, please enter your last name and the last 4 digits of your SSN. No spaces or dashes required.

In addition, the online portal provides access to myewellness, which includes fitness and exercise plans, diet and nutrition plans, a health risk assessment, articles, resources, and tools for health and wellness. With myewellness, members can get started on their way to a healthy lifestyle.

FinFit

FinFit can be accessed through your member portal above.

FinFit provides assistance with the below financial situations:

- Financial Health Assessment - Online tool providing personalized financial health score and report, listing areas of strength and opportunities to improve
- Financial Dashboard - View all bank accounts in a single place, with the ability to control finances and build financial health with alerts, notifications, and budgets
- Money Management Courses - Library of interactive, self-paced courses on topics including managing credit and debt, credit scores, budgeting and saving, and more
- Rewards and Trivia - Making financial literacy fun, with weekly trivia and the ability to earn points for completing financial wellness tasks, for redemption in rewards store
- Financial Coaching - Unlimited one-on-one access to a certified financial counselor for assistance with budgeting, debt management, mortgage decisions, vehicle loans, student loans, retirement planning, access to local resources and more.



ACI is responsible for administering the plan. The claims submission portal can be accessed through your member portal listed above.

Customer Service Phone Number: 888-902-1749

Customer Service Email: aciclaims@acitpa.com

Mail: Administrative Concepts, Inc

PO Box 4000

Collegeville, PA 19426-9000

Administrative Concepts, Inc. is the administrator for this plan and does not underwrite or insure benefits.

Coterie contracts with third parties to offer the additional products and non-insurance services described in this proposal. These products and services are provided by Administrative Concepts, Health Services Hub, and FinFit, and their respective fees are included in the rates illustrated, which are in addition to the insurance premium. These third-party products and services are not offered or underwritten by Everest Reinsurance Company.