



# 2025 - 2026 Employee Benefits Guide



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This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. This guide also serves as a Summary of Material Modifications. If there is any discrepancy in this guide, the Summary Plan Descriptions will prevail.

# Eligibility and Enrollment

## Welcome!

The Odyssey Preparatory Academy offers you and your family a comprehensive and valuable benefits package! To get the most out of your benefits, please review this guide and other provided resources.

### YOU ARE ELIGIBLE IF YOU ARE:

- Full-time employee (working 30 or more hours per week)
- New hire (eligible 1<sup>st</sup> of the month following 30 days of full-time employment)

### COVERING YOUR FAMILY MEMBERS

- You can enroll the following family members for medical, dental, vision, life, accident, critical illness and hospital indemnity coverage at the same time you enroll:
  - Your legal spouse
  - Your certified domestic partner
  - Your child(ren), spouse's child(ren) or domestic partner's child(ren) to age 26

Contribution toward the cost of coverage for your domestic partner and their dependents is considered taxable income to you. Domestic partners are not generally eligible for continuation of coverage, and their expenses are not generally considered qualifying medical expenses under an FSA and/or HSA.

### WHEN & HOW TO SIGN UP

Open enrollment is held for a limited time each year. New hires' notification of eligibility includes sign-up deadline.

To enroll: Complete your enrollment through the ADP

### ENROLLMENT SERVICES

Scan the QR code or click the link to schedule one-on-one enrollment support. A certified benefits counselor can answer questions regarding your benefits and help you determine needs for you and your family. They offer bilingual support and are available during our open enrollment and for new hire employees.



Scheduler LINK

### MOST COMMON QUALIFYING EVENTS TO CHANGE BENEFITS\*

With few exceptions, you cannot change your benefits once you are enrolled, unless you have a qualifying life event.

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan
- Change in eligibility under Medicaid or CHIP or when first eligible for Medicare - for employee or dependent
- Open enrollment in spouse's plan or enrollment in a Marketplace Exchange plan during the Exchange's annual enrollment period
- Family member gains access to tax subsidy and coverage on the Exchange

\*If you qualify to change benefits, you must submit your request within 30 days of the qualifying event.

Documentation (such as birth certificate or marriage license or proof of loss of coverage letter) may be required.

# Medical Insurance - Cigna

Go online to find an In-Network provider: [www.cigna.com](http://www.cigna.com)

## BENEFIT HIGHLIGHTS - CERTIFIED EMPLOYEES

In-Network amounts are shown. See Summary of Benefits & Coverage (SBC) for out-of-network benefits and more details.

Cigna Network	Plan 1 \$3,300/80% HDHP OAP	Plan 2 \$2,000/80% Local Plus	Plan 3 \$2,000/80% OAP
<b>HRA Employer Contributions</b>	\$1,000 <b>Individual</b> \$2,000 <b>Family</b>	\$1,000 <b>Individual</b> \$2,000 <b>Family</b>	\$1,000 <b>Individual</b> \$2,000 <b>Family</b>
<b>HSA Employer Contributions</b>	\$540/year (\$45/month)	N/A	N/A
<b>Deductible</b> Plan Year	\$3,300 <b>Individual</b> \$6,600 <b>Family</b>	\$2,000 <b>Individual</b> \$4,000 <b>Family</b>	\$2,000 <b>Individual</b> \$4,000 <b>Family</b>
<b>Deductible after HRA/HSA</b> Plan Year	\$1,760 <b>Individual</b> \$4,060 <b>Family</b>	\$1,000 <b>Individual</b> \$2,000 <b>Family</b>	\$1,000 <b>Individual</b> \$2,000 <b>Family</b>
<b>Coinsurance</b> (after deductible is reached)	You pay 20% Plan pays 80%	You pay 20% Plan pays 80%	You pay 20% Plan pays 80%
<b>Out-of-Pocket Maximum</b> Plan Year	\$5,500 <b>Individual</b> \$11,000 <b>Family</b>	\$5,500 <b>Individual</b> \$11,000 <b>Family</b>	\$5,500 <b>Individual</b> \$11,000 <b>Family</b>
<b>Out-of-Pocket Maximum after HRA</b> Plan Year	\$3,960 <b>Individual</b> \$8,460 <b>Family</b>	\$4,500 <b>Individual</b> \$9,000 <b>Family</b>	\$4,500 <b>Individual</b> \$9,000 <b>Family</b>
<b>Physician Office Visit Primary Care or Specialist</b>	You pay 20% after deductible Plan pays 80% after deductible	PCP - \$30 copay Specialist - \$60 copay	PCP - \$30 copay Specialist - \$60 copay
<b>Preventive Care</b>	Covered at 100%	Covered at 100%	Covered at 100%
<b>Inpatient &amp; Outpatient Services</b>	You pay 20% after deductible Plan pays 80% after deductible	You pay 20% after deductible Plan pays 80% after deductible	You pay 20% after deductible Plan pays 80% after deductible
<b>Urgent Care Facility &amp; Emergency Room Care</b>	You pay 20% after deductible & plan pays 80% after deductible	Urgent Care: \$75 copay Emergency Room: \$250 copay	Urgent Care: \$75 copay Emergency Room: \$250 copay
<b>Prescription Drugs Retail: 30-day supply</b>	You pay after deductible \$10   \$30   \$60   20%	\$15   \$45   \$75   \$250	\$15   \$45   \$75   \$250
<b>Medicare Part D</b>	Creditable	Creditable	Creditable

## PER PAYCHECK COST (24 Pay Periods)

<b>Employee Only</b>	\$0.00	\$0.00	\$46.68
<b>Employee + Spouse</b>	\$215.86	\$241.27	\$335.26
<b>Employee + Child(ren)</b>	\$163.69	\$182.47	\$266.67
<b>Employee + Family</b>	\$400.02	\$446.55	\$590.44

Our offer of health insurance includes minimum value coverage and meets the affordability standards of the Affordable Care Act. This means that you would not qualify for a subsidy on the Health Insurance Marketplace. Your family members may qualify for a subsidy, depending on your total household income and the cost of coverage. Visit [healthcare.gov](http://healthcare.gov) to learn more.

# Medical Insurance – EMI Health

This is not major medical coverage and typically only covers preventative care.

Go online to find an In-Network provider: [www.emihealth.com](http://www.emihealth.com)

## BENEFIT HIGHLIGHTS - CLASSIFIED EMPLOYEES

	Minimal Essential Coverage (MEC) Plan
<b>Deductible</b> Calendar	\$0 <b>Individual</b> \$0 <b>Family</b>
<b>Coinsurance</b>	N/A
<b>Out-of-Pocket Maximum</b> Calendar Includes deductible, coinsurance and copays	N/A
<b>Physician Office Visit</b> <b>Primary Care or Specialist</b>	Not covered
<b>Preventive Care</b>	Covered at 100%
<b>Inpatient &amp; Outpatient Services</b>	Not covered
<b>Urgent Care Facility &amp; Emergency Room Care</b>	Not covered
<b>Prescription Drugs Retail: 30-day supply</b>	ACA Preventive Care Mandates: No charge All Others: Not covered
<b>Medicare Part D</b>	Non-creditable

## PER PAYCHECK COST

<b>Employee Only</b>	\$0.00
<b>Employee + Spouse</b>	\$15.00
<b>Employee + Child(ren)</b>	\$22.00
<b>Employee + Family</b>	\$37.00

Our offer of health insurance includes minimum value coverage and meets the affordability standards of the Affordable Care Act. This means that you would not qualify for a subsidy on the Health Insurance Marketplace. Your family members may qualify for a subsidy, depending on your total household income and the cost of coverage. Visit [healthcare.gov](http://healthcare.gov) to learn more.

# What is Garner?



Garner is part of your healthcare benefit. It is free for you.

Garner helps you and your family find the best available healthcare.

Anytime you need a doctor, you'll find excellent choices at your fingertips.

- Mobile app
- On Garner website
- Concierge personal service

## Benefits of Garner

### HAVE CONFIDENCE YOU'RE GETTING THE BEST CARE

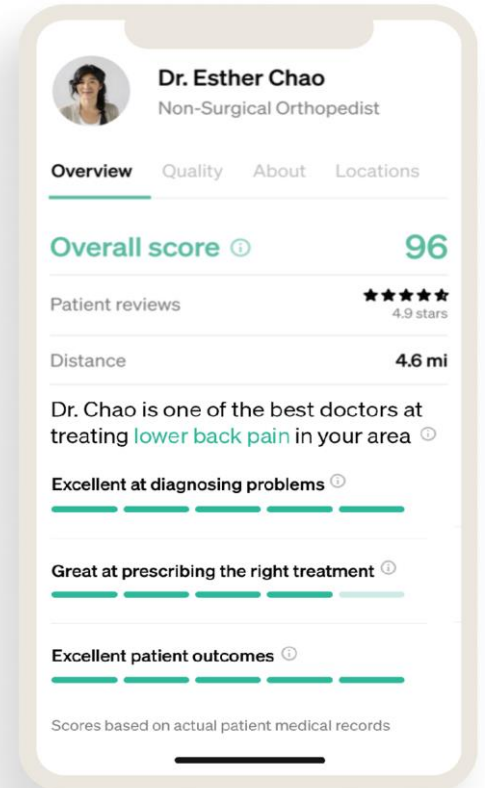
Find the top 20%-30% of doctors and get the best care available.

### BE HEALTHIER

By seeing better doctors who get better outcomes with fewer complications, Garner members are healthier overall.

### SAVE MONEY

Patients who see Top Providers save an average of 27% per episode of care.



## Individual doctor performance is the most important factor in determining quality of care.

### THE TOP PROVIDERS ARE THOSE WHO:

- Practice based on the latest medical research
- Successfully diagnose problems
- Produce the best patient outcomes
- Get the highest patient satisfaction ratings

# Your Garner Account

## A higher level of health care, at a lower cost to you

With a Garner healthcare account on your plan, you can be treated by the most highly rated doctors, in every specialty, and at a lower cost to you.

Garner has analyzed over 320 million health claims and used data science to identify the doctors that get the best results for their patients. That's how they determine Garner-recommended doctors.

**ELIGIBILITY:** Garner is offered on all 3 medical plans with Cigna. Garner is NOT HEALTH INSURANCE, but it sits on top of your \$2,000 80% Local Plus, \$2,000 \$80% OAP or \$3,300 80% HDHP OAP plan. When use a Garner-recommended provider that you have added to your account, you can receive money directly from Garner to help cover your expenses!

For HSA plans, the Garner account pays after you have met the IRS-required portion of deductible. For 2025, this is \$1,650 employee-inly/\$3,300 family.

**WHAT DOES GARNER COVER?** After you have searched and selected a Garner-approved doctor either by contacting the concierge team or through the mobile app or website, the medical services covered by your plan that are prescribed or ordered by your Garner doctor will be eligible expenses and can be reimbursed up to the amount in your Garner account.

### WHAT IF YOU HAVE AN EXISTING RELATIONSHIP WITH A DOCTOR?

You can continue to see your existing primary care physician, gynecologist, psychiatrist, therapist, or pediatrician but you MUST ADD your doctors to your account by using the Garner app/website or messaging the Garner Concierge team. Once you have added your doctors, expenses from these doctors will be eligible for HRA reimbursement on the Garner Plan.

When you do a search in Garner, any doctors that are Garner-recommended and found in your search are linked to your Garner account.

### HOW MUCH WILL GARNER COVER OF YOUR MEDICAL EXPENSES?

If you enroll in the \$2,000 80% Local Plus plan, \$2,000 \$80% OAP plan or the \$3,300 80% HDHP OAP, you will receive \$1,000 if you enroll as employee only and \$2,000 if you enroll with dependents.

See flyer for additional details.



### COVERED SERVICES INCLUDE:

- Office visits
- Prescriptions
- Imaging and lab work
- Certain non-invasive tests
- Physical therapy
- Urgent care
- Hospital bills
- Emergency care

### TO LEARN MORE ABOUT GARNER, WATCH THIS 2-MINUTE VIDEO:



<https://vimeo.com/770812009>

### DIRECT DEPOSIT

available for  
reimbursements no  
waiting for checks in  
the mail.

**Sign up TODAY!**

# How to Get Started with Garner

## Step 1: Register Your Account

1. Scan the QR code to download the Garner Health app or visit [getgarner.com/start](https://getgarner.com/start).
2. Type your company name and choose your network, Local Plus or Open Access.
3. Enter your name, phone, email address, and create a password.
4. Enter your date of birth and last four digits of your Social Security number.
5. Click on Settings, then Account, to set your language preference to English or Spanish.



## Step 2: See a Garner-Recommended Doctor

**Important Note:** Always use Garner before your service/appointment in order to be eligible for reimbursement.

To be eligible for Garner reimbursement funds, you must either have found your doctor through your search on the Garner app or website or contacted your Concierge to confirm they are a Garner-approved doctor before your visit. Your existing PCP, gynecologist, psychiatrist, therapist, or pediatrician can be reimbursed by Garner IF YOU FIRST add them in through the app, website, or Concierge team. If you are under care for a specific medical condition or prepping for surgery, your services may still be covered. You will need to contact Garner Concierge.

**TO SEARCH FOR A NEW PROVIDER (DOCTOR):** 1. Once logged in, click on Find providers. 2. Enter the symptom, procedure, condition, or specialty. 3. Enter your zip code, address, or city. 4. Click Find providers. All listed doctors with Top Provider badges are Garner-recommended and are eligible for reimbursement and will be linked to your account just by appearing in the search results.

Should your doctor not be Garner-approved, you may continue to see them; however, any out-of-pocket expenses would not be eligible for HRA reimbursement.

## Step 3: Garner Will Send a Check.

Your medical plan interfaces with Garner, so you do not need to submit a claim. When you use Garner-recommended doctors, Garner will work with your medical plan and, as long as you have funds available in your Garner account, they will send a reimbursement check to you.

**Garner will reimburse you through direct deposit if you set it up; otherwise, a check will be mailed to you.**

It usually takes six to eight weeks for reimbursement checks to arrive.

Use Garner to find the very best care for you and your family. Create a Garner account at [garner.guide/start](https://garner.guide/start) or download the Garner Health mobile app from the **Apple App Store** or **Google Play Store**.

**Questions?**

Message the Concierge through the Garner Health mobile app, online at [getgarner.com](https://getgarner.com) or email [concierge@getgarner.com](mailto:concierge@getgarner.com).



# Health Reimbursement Arrangement (HRA) – Garner

Your HRA is integrated with Garner. The Odyssey Preparatory Academy uses the HRA to lower your deductible costs without having to pay higher insurance premiums for a lower deductible medical plan. The full account is funded by your employer. You are not able to contribute to your HRA. You can access the HRA funds to pay for any in-network deductible expenses covered under your medical plan.

## How your HRA Works

You can request reimbursement for eligible medical expenses once you have satisfied the initial deductible for your particular plan. You must submit an Explanation of Benefits (EOB) to request reimbursement through your HRA funds. All requests for reimbursement must be submitted by September 30th for the prior plan year. You can submit EOBs for reimbursement of covered expenses as long as there are still funds in your HRA. Register online to submit your HRA claims at: [getgarner.com/start](http://getgarner.com/start).

HSA Plan	Local Plus PPO Plan	OAP PPO Plan
<p>Once you reach \$1,650 in deductible expenses, you are eligible for reimbursement from the Garner HRA. You must visit a top recommended provider or add your primary doctor to your profile before your visit to be eligible.</p> <p><b>Maximum reimbursement:</b> \$1,000 individual   \$2,000 family</p>	<p>You are eligible for reimbursement from the Garner HRA for 1<sup>st</sup> dollar coverage. You must visit a top recommended provider or add your primary doctor to your profile before your visit to be eligible.</p> <p><b>Maximum reimbursement:</b> \$1,000 individual   \$2,000 family</p>	<p>You are eligible for reimbursement from the Garner HRA for 1<sup>st</sup> dollar coverage. You must visit a top recommended provider or add your primary doctor to your profile before your visit to be eligible.</p> <p><b>Maximum reimbursement:</b> \$1,000 individual   \$2,000 family</p>
<p><b>In-Network Covered Expenses:</b></p> <p>Deductible</p> <ul style="list-style-type: none"> <li>Employer HSA: \$540</li> <li>EMPLOYEE: Pays first \$1,650 of Deductible Expenses</li> <li>HRA: Employer reimburses 100%</li> <li>EMPLOYEE: Pays Next \$650</li> <li>COINSURANCE: Carrier Pays 80%, EMPLOYEE Pays 20%</li> <li>INSURANCE CARRIER: \$5,500</li> </ul>	<p><b>In-Network Covered Expenses:</b></p> <p>Deductible</p> <ul style="list-style-type: none"> <li>Garner HRA Reimbursement: \$1,000</li> <li>EMPLOYEE: Pays Next \$1,000 of Deductible Expenses</li> <li>COINSURANCE: Carrier Pays 80%, EMPLOYEE Pays 20%</li> <li>INSURANCE CARRIER: \$5,500</li> </ul>	<p><b>In-Network Covered Expenses:</b></p> <p>Deductible</p> <ul style="list-style-type: none"> <li>Garner HRA Reimbursement: \$1,000</li> <li>EMPLOYEE: Pays next \$1,000 of Deductible Expenses</li> <li>COINSURANCE: Carrier Pays 80%, EMPLOYEE Pays 20%</li> <li>INSURANCE CARRIER: \$5,500</li> </ul>

# Health Savings Account (HSA) – HSA Bank

Only available for those enrolled in the **Cigna \$3,300 80% HDHP OAP**

HSA is a tax advantaged savings account. You can use funds tax free for medical, dental and vision expenses for yourself and your tax dependents, even if your dependents are not on the plan with you. Domestic partners' expenses are not generally considered qualifying medical expenses under an HSA. For a complete listing of qualified expenses, visit your HSA administrator’s website.

Since your HSA belongs to you, funds you don't use will remain in your account.

## Eligibility for an HSA

- You must enroll in our Cigna \$3,300 80% HDHP OAP health plan.
- You cannot be claimed as a dependent on another person’s tax return.
- You cannot be enrolled in any other health coverage that isn’t an HDHP.
- You cannot be enrolled in Medicare, Tricare, or Tricare for Life.

## Funding Your HSA

- 1. Employer Contributions:** The Odyssey Preparatory Academy will contribute into your HSA account up to \$45/month (\$540/year) if you are enrolled as employee only or if you have dependents on the plan with you.
- 2. Employee Contributions:** You can contribute on a tax-free basis, per paycheck. You also can make deposits directly to your HSA bank up until the deadline for filing your tax return for the prior year, as long as you do not exceed the IRS limit.

2025 IRS MAXIMUM CONTRIBUTION	EMPLOYER CONTRIBUTION	EMPLOYEE CONTRIBUTION
<b>Individual:</b> \$4,300 <b>Family:</b> \$8,550	<b>Individual:</b> \$540 <b>Family:</b> \$540	<b>Individual:</b> \$3,760 <b>Family:</b> \$8,010

Additional \$1,000 catch up contribution for anyone 55 or older.

# Flexible Spending Accounts (FSAs) - TASC

FSAs: Setting aside pre-tax dollars to spend on medical, dental, vision and dependent care expenses allows you to save money by reducing your taxable income. Be sure to estimate your annual expenses carefully as these accounts do include "use it or lose it" provisions.

Domestic partners' expenses are not generally considered qualifying medical expenses under an FSA.

***FSA elections do not automatically roll over from one year to the next. You must re-enroll each to participate.***

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## Hold on to your receipts!

You will most likely be required to substantiate claims, meaning you will need to send in a receipt or Explanation of Benefits (EOB) to verify the expense was FSA eligible. It's important to respond to such a request quickly.

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### Healthcare FSA

- Annual maximum for 2025 is \$3,300.
- The total amount you choose to contribute to your Health Care FSA is available immediately, on July 1, 2025 (or benefit effective date after hire).
- Funds can be used for any IRS-qualified medical, dental or vision expenses during the year.
- You must use your funds by June 30, 2025, although we have adopted a carryover to the following year of up to \$660.
- For a list of eligible expenses for your Healthcare FSA, go to [irs.gov/publications/p502](https://www.irs.gov/publications/p502).
- If you enroll in the Health Care FSA you will receive a debit card that you can use to pay for eligible health care expenses at the point of service. Otherwise, you can pay for services and submit a claim for reimbursement or request reimbursement online.
- **If you are enrolled in our HSA plan, you CANNOT elect this type of FSA.**

### Dependent Care FSA

Covers qualified daycare expenses for children younger than age 13 and adult dependents who are incapable of caring for themselves.

- Annual maximum is \$5,000 if single or married and filing joint tax return (\$2,500 if married filing separately).
- You can spend the dollars in your Dependent Care FSA as they are deposited each pay period.
- If you enroll in the Dependent Care FSA, you will pay for services and submit a claim for reimbursement or request reimbursement online.
- There is no carryover of funds to the next year for dependent care FSA.
- **If you are enrolled in one of our medical plans or not, you CAN elect this type of FSA.**

# Telemedicine – MD Live

Quality medical care is available **24/7, 365 days a year** throughout the U.S., while at home, at work or traveling. Telemedicine provides fast, convenient, and economical access to non-emergency care with board certified physicians that can diagnose illness, recommend treatment, and prescribe medications **over the telephone or through video chat.**

Redpath provides a telemedicine benefit to you and your family members that are enrolled in the medical plan with Cigna. Download mobile app for Cigna’s MD Live.

Telemedicine is not intended to replace your primary care provider, but it provides you access to healthcare when reaching your doctor is difficult or inconvenient.

**IN MOST CASES, TELEMEDICINE IS PERFECT FOR TREATMENT OF:**

- Moderate fever
- Colds, cough, flu, or COVID-19
- Minor cuts, scrapes, or burns
- Skin rashes, irritations, or infections
- Ear or eye infections
- Sinus infections or strep throat
- Sprains and strains
- Urinary tract infections
- Respiratory infections

MD Live is 24/7 access to telemedicine. Physicians who provide regular office visits also may offer virtual visits in some cases. If you have a virtual visit with your physician, your cost is the same as an office visit. Shown below are your costs for in-network virtual visits through your Cigna medical plan.

<b>CONSULTATION FEE</b>	
<b>MD Live Virtual Visit</b>	<b>PPO Plan: \$0 Copay   HSA Plan: \$59 Fee</b> For Medical, Behavioral Health, or Mental Health Virtual Care (888) 726-3171   <a href="http://www.mdlive.com/cignaselect">www.mdlive.com/cignaselect</a>
<b>Cigna Plan Physician Virtual Visit (in-network)</b>	<b>PPO Plan: \$20 Copay</b> <b>HSA Plan: You pay 20% after Deductible</b>

## How It Works

1. Register you and your family online; provide medical history:  
[www.mdlive.com/cignaselect](http://www.mdlive.com/cignaselect)
2. Schedule a physician consultation via phone, online, or mobile app from anywhere.
3. Call to talk to a doctor:  
**(888) 726-3171**

If a prescription is required, it is sent electronically to your pharmacy of choice.

# Dental Insurance – Cigna

Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

**How to Find a Provider-** Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at [www.cigna.com](http://www.cigna.com)

## DENTAL BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	DPPO HIGH PLAN	DPPO LOW PLAN
<b>Annual Maximum</b>	\$2,500 per person	\$1,000 per person
<b>Calendar Year Deductible</b>	\$50 individual   \$150 family	\$50 individual   \$150 family
<b>Preventive Services</b> Exams, cleanings, x-rays, fluoride, sealants, space maintainers	Covered 100% - no deductible	Covered 100% - no deductible
<b>Basic Services</b> Fillings, simple extractions, oral surgery, general anesthesia, endodontics, periodontics	Covered 100% after deductible	Covered 100% after deductible
<b>Major Services</b> Inlays, onlays, porcelain crowns, full and partial dentures, denture repair	Covered 50% after deductible	Covered 50% after deductible
<b>Implants</b>	Covered 50% after deductible	Covered 50% after deductible
<b>Orthodontia - (to age 19)</b>	Covered 50% - no deductible	Covered 50% - no deductible
<b>Orthodontia Lifetime Maximum</b>	\$1,500 per person	\$1,500 per person
<b>Waiting Period</b>	None	None
<b>OON Reimbursement Level</b>	Max Allowable Charge	80 <sup>th</sup> UCR

## PER PAYCHECK COST

<b>Employee Only</b>	\$0.00	\$0.00
<b>Employee + Spouse</b>	\$20.56	\$16.09
<b>Employee + Child(ren)</b>	\$22.37	\$17.54
<b>Employee + Family</b>	\$42.91	\$33.92

You can download a member ID card by logging onto [www.mycigna.com](http://www.mycigna.com) and creating a member account.

# Vision Insurance – Mutual of Omaha

Vision insurance can help you maintain your vision as well as detect various health problems

**How to Find a Provider-** Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at [www.mutualofomaha.com](http://www.mutualofomaha.com)

## VISION BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	FREQUENCY	YOU PAY
<b>Eye Exam</b>	Once every 12 months	\$10 copay
<b>Prescription Glasses</b>	Once every 12 months	\$25 copay
<b>Lens</b> (Single, lined bifocal, trifocal)	Once every 12 months	Included in Prescription Glasses copay
<b>Frames</b>	Once every 24 months	Amount over \$130 allowance, 20% off balance over allowance
<b>Standard Progressive Lenses</b> (add on to bifocal copay)	Once every 12 months	\$65 copay
<b>Contacts (instead of glasses)</b>	Once every 12 months	Amount over \$130 allowance, 20% off balance over allowance

## PER PAYCHECK COST

<b>Employee Only</b>	\$0.00
<b>Employee + Spouse</b>	\$2.45
<b>Employee + Child(ren)</b>	\$2.50
<b>Employee + Family</b>	\$5.45

ID cards for Vision coverage are not provided. You can download a member ID card by logging onto [www.mutualofomaha.com](http://www.mutualofomaha.com) and creating a member account.

# Life and AD&D Insurance – Mutual of Omaha

## How much life insurance do you need?

You can search online for a “life insurance calculator” to help you decide how much voluntary life insurance you need. Plan ahead for your financial responsibilities:

- Monthly mortgage or rent payments
- Car payment and other loans
- Daily living expenses (utilities, food, transportation)
- Education costs for children/grandchildren

### **BASIC LIFE AND AD&D\* – COST FOR EMPLOYEE IS FULLY PAID BY Strategic Surveying**

It’s important that our employees have some level of financial protection. That’s why we provide eligible employees with Basic Life and AD&D coverage at no cost to you. All eligible employees receive guaranteed coverage in the amount of: \$ 50,000.

*\*AD&D- Accidental Death & Dismemberment*

Benefit amount will begin reducing at age 65.

**Important Note: Be sure HR has your up-to-date beneficiary information.**

### **VOLUNTARY LIFE INSURANCE - YOU PAY THE FULL COST**

You can purchase life insurance to provide more financial protection for your family. You must purchase coverage on

<p><b>Employee Benefit (Life and AD&amp;D)</b></p>	<p>\$10,000 increments to maximum of the lesser of 5x your annual salary or \$500,000.</p> <p>No medical questions for coverage up to \$150,000 at initial enrollment. Above that amount requires medical information and completion of evidence of insurability form.</p>	<p>Benefit amount will begin reducing at age 65. Please refer to the Certificate of Coverage for more details. If you are disabled or have questions about eligibility, please discuss with HR.</p>
<p><b>Spouse Benefit (Life and AD&amp;D):</b></p>	<p>\$5,000 increments up to \$100,000; not to exceed 100% of Employee elected amount.</p> <p>No medical questions for coverage up to 100% of the employee’s benefit up to \$25,000 at initial enrollment. Above that amount requires medical information and completion of evidence of insurability form.</p>	<p>Costs and benefit amounts depend on your age for you and for your spouse. You can find cost information on your Employee Navigator portal.</p>
<p><b>Child Benefit (Life and AD&amp;D):</b></p>	<p>100% of employee’s benefit up to \$10,000 (minimum of \$2,000)</p>	<p><i>Voluntary AD&amp;D is automatically included and matches the amount of your Voluntary Life election for you, your spouse and your child(ren).</i></p>

### **Annual Benefit Amount Increase**

If you enroll for even the minimum amount of coverage during your initial enrollment, you have the ability to enroll for additional coverage at your next enrollment by up to \$20,000, provided the total amount of insurance does not exceed your maximum benefit amount. Amounts over guaranteed issue require an Evidence of Insurability (EOI) form.

# Disability Insurance - Mutual of Omaha

## Disability insurance is paycheck insurance.

This ensures you will receive a portion of your income if you were out of work due to injury or illness. Short-Term Disability provides a weekly benefit, whereas Long-Term Disability will pay a monthly benefit **after** Short-Term Disability has been exhausted. See below for more information on the plans.

	<b>SHORT-TERM DISABILITY</b> <i>employee paid</i>	<b>LONG-TERM DISABILITY</b> <i>employee paid</i>
<b>Benefit Amount</b>	60% of your weekly earnings to a maximum benefit of \$1,500 per week	60% of monthly earnings to a maximum benefit of \$6,000 per month
<b>When Do Benefits Begin?</b>	Accident - After 7 days Sickness - After 7 days	After 90 Days
<b>How Long Are Benefits Paid?</b>	Accident - 12 weeks Sickness - 12 weeks	See schedule in plan document for details*

\*Benefit duration may be different for Maternity. See plan document/policy for details. Paid leave policies and state required programs may impact your Disability plan.

## Group Legal Plan - METLIFE

The group legal plan gives you convenient access to attorneys by phone, online or in person for a wide variety of legal services.

Common legal services include estate documents (wills and trusts), real estate matters, identity theft defense, traffic offenses, document review, adoptions, name changes and debt collection defense.



# Accident, Hospital Indemnity and Critical Illness - Mutual of Omaha

## Accident

You can purchase voluntary Accident coverage. Accident insurance covers you and your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations, and second- and third-degree burns.

This plan will provide a lump-sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing and physical therapy. It is a valuable complement to your medical insurance. To learn more about the benefit, see details in the plan summary.

## Hospital Indemnity

You can purchase voluntary Hospital Indemnity coverage. Hospital Indemnity insurance covers you and your family for: admission to a hospital or intensive care unit, hospital stays, inpatient rehab unit stays (accidents only), intensive care unit stays. This plan pays a per day benefit for hospital admission, confinement, or inpatient rehab. To learn more about the benefit, see details in the plan summary.

## Critical Illness

You can purchase voluntary Critical Illness insurance. This plan pays a lump-sum payment upon diagnosis of a critical illness like a heart attack, stroke or cancer. To learn more about the benefit, see details in the plan summary.

## Enrollment Advisor

Scan the QR code to schedule an appointment to speak to an enrollment advisor.





# How to Find a Provider

Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Outlined below are the steps to find an in-network provider for medical, dental and vision benefits.

HOW TO FIND A MEDICAL PROVIDER	HOW TO FIND A DENTAL PROVIDER	HOW TO FIND A VISION PROVIDER
<b>1</b> Go to - <a href="http://www.cigna.com">www.cigna.com</a> ; register as a member for best results	<b>1</b> Go to <a href="http://www.cigna.com">www.cigna.com</a> ; register as a member for best results	<b>1</b> Go to <a href="http://www.mutualofomaha.com/vision">www.mutualofomaha.com/vision</a>
<b>2</b> Click on "Find a Doctor"	<b>2</b> Click on "Find a Doctor"	<b>2</b> In the Extensive Network section, click on the Locate a Provider link.
<b>3</b> Click on "Plans Offered Through Employer or School"	<b>3</b> Click on "Plans Offered Through Employer or School"	<b>3</b> Enter a Zip code or click on Use My Location to see providers in your area.
<b>4</b> Enter your City and State	<b>4</b> Enter your City and State	
<b>5</b> Enter search parameters: Doctor Type, Doctor Name or Facility	<b>5</b> Enter search parameters: Dentist Type, Dentist Name	
<b>6</b> Choose your medical network: Local Plus or Open Access	<b>6</b> Choose your dental network: High Plan - Advantage Low Plan - Total	

*Don't forget to add your Garner providers to your account. Please go to [www.getgarner.com](http://www.getgarner.com). See pages 7-8 for more details*

# Prescription Discount Program

## Clever RX Prescription Discount Program

Patients and employees need your help! Until now, prescription saving was an afterthought. With high deductible health plans, high copays and the underinsured population - over 70% of Americans can save money using our prescription drug savings card. Clever RX partners with the healthcare community to bring state-of-the-art, money-saving tools to patients and employees.

### Clever RX saves up to 80% off prescription drugs and often beats the average copay.

You can help your clients, build a great business and drive down healthcare costs. Now that's clever! Visit: [www.cleverRX.com/bcg](http://www.cleverRX.com/bcg) to Unlock exclusive prescription savings by downloading the free Clever Rx app on your smartphone. Use the app to compare medication prices at pharmacies near you. Get a voucher to use at the pharmacy counter to access Clever Rx discounts.

**Visit:** [www.cleverRX.com/bcg](http://www.cleverRX.com/bcg) When you register with Clever Rx, use Group ID: 1018 | Member ID: 1000

# Employee Assistance Program (EAP) - Mutual of Omaha

We understand how challenging it can be to balance your work and personal life, and we are committed to helping you do just that.

Our Employee Assistance Program (EAP) can provide you and your family and household members with information and assistance on a wide range of topics and issues including:

- Work stress
- Relationship worries
- Debt problems
- Parenting challenges
- Family issues
- Anxiety, grief and much more

Counselors are available for support by phone 24/7 at no cost to you at **800.316.2796**.

- Our plan includes three (3) telephonic counseling sessions.
- Telephonic/Virtual support for financial, legal, and work-life services is unlimited.
- 3 calls per year (per household) with our in-house Master's level EAP professionals.

We are here for you

Visit the [Employee Assistance Program website](#) to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

[mutualofomaha.com/eap](https://mutualofomaha.com/eap) or call us: **1-800-316-2796**



**NEW !!**

# Employee Perks – BenefitHub

Enjoy discounts, rewards, and perks on thousands of brands you love in a variety of categories.

**Hotels**

**Vacation Packages**

**Restaurants**

**Location Attractions**

**Theme Park Tickets**

**Auto Insurance**

**Concert Tickets**

**Sporting Events**

**Cruises**

**Movie Tickets**

**Home Insurance**

**And more!**

## Sign up for BenefitHub and Start Saving Today!

1. Go to: <https://odyssey.benefithub.com/welcome/signup> Not registered? Click on the link for “Don’t have an account? Signup”
2. Complete your registration using Referral Code: **Z4ZIPU**
3. Or scan the QR Code



## Questions about BenefitHub?

Call: 866-664-4621

Email: [customercare@benefithub.com](mailto:customercare@benefithub.com)



# Additional Benefits– Mutual of Omaha

## **Hearing Discount Program:**

<https://www.amplifonusa.com/lp/mutualofomaha>

Accessing Your Benefits is as Easy as ...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.

## **Will Prep Services:**

<https://willprep.clientsecured.com/willprep/>



How do I get started?

To create your will, visit [www.willprepservices.com](http://www.willprepservices.com) and use the code MUTUALWILLS to register. Once registered, you can get started drafting your will.

## **ID Theft:**

Access ID Theft Assistance services  
by calling AXA Assistance toll-free  
at (800) 856-9947.

## **Travel Assistance:**



### Worldwide Travel Assistance

Services available for business and personal travel.

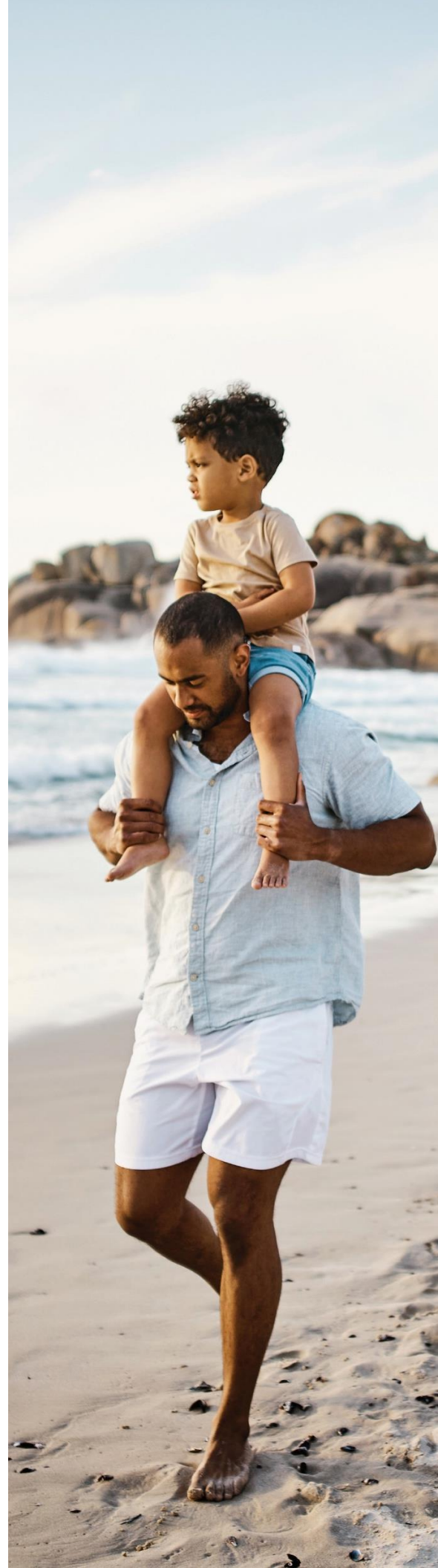
For inquiries within the  
U.S. call toll free:

1-800-856-9947

Outside the U.S.  
call collect:

(312) 935-3658

To learn more about any of these benefits ask HR for the flyers.





# United Pet Care

## PET HELPLINE

When you enroll with United Pet Care, you'll also have 24/7 access to a pet helpline provided by WhiskerDocs®!

Unitedpetcare.com  
[info@unitedpetcare.com](mailto:info@unitedpetcare.com)  
(877) 872-8800

## This discount program provides savings at each visit to any of the network veterinary partners!

- No limits or exclusions based on pet age, breed or prior history
- Includes all pets, not just dogs and cats
- No deductibles, waiting period or claim forms
- One low price includes access to discounts on preventive, accident and sick care
- Payroll deduction payment

## Wellness Care: 20% to 50% Savings

- Office visits
- Annual exams
- Vaccinations
- Puppy & kitten vaccines

## Additional Procedures & Services: 20% to 25% Savings

- Surgeries / Hospitalizations
- Dental cleanings /extractions
- Diagnostic testing / Lab work
- Radiology
- Medications
- Spay & Neuter



# Contact Information

	VENDOR NAME	GROUP NUMBER or CONTACT	CONTACT INFORMATION
<b>Human Resources</b>	The Odyssey Preparatory Academy	N/A	<a href="mailto:benefits@topamail.com">benefits@topamail.com</a> 623.440.9703
<b>Medical</b>	Cigna	TBD	<a href="http://www.cigna.com">www.cigna.com</a> 866.494.2111
<b>Telemedicine</b>	MDLive	TBD	<a href="http://www.mdlive.com/cignaselect">www.mdlive.com/cignaselect</a> (888) 726-3171
<b>HSA Administrator</b>	HSA Bank	N/A	<a href="http://www.hsabank.com">www.hsabank.com</a> 800.357.6246
<b>FSA Administrator</b>	TASC	N/A	<a href="http://www.tasconline.com">www.tasconline.com</a> 800.422.4661
<b>HRA Administrator</b>	Garner	TBD	<a href="http://www.getgarner.com">www.getgarner.com</a> 866.761.9586
<b>Dental</b>	Cigna	TBD	<a href="http://www.cigna.com">www.cigna.com</a> 866.494.2111
<b>Vision</b>	Mutual of Omaha	G000CQL2	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (800) 377-9000
<b>Accident, Critical Illness and Hospital Indemnity</b>	Mutual of Omaha	G000CQL2	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (800) 377-9000
<b>Basic Life and AD&amp;D</b>	Mutual of Omaha	G000CQL2	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (800) 377-9000
<b>Voluntary Life and AD&amp;D</b>	Mutual of Omaha	G000CQL2	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (800) 377-9000
<b>Disability</b>	Mutual of Omaha	G000CQL2	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (800) 377-9000
<b>Legal</b>	MetLife	5384860	<a href="http://www.metlife.com/insurance/legal-plans/">www.metlife.com/insurance/legal-plans/</a>
<b>EAP</b>	Mutual of Omaha	G000CQL2	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> (800) 377-9000
<b>Pet Coverage</b>	United Pet Care	1666	<a href="http://www.unitedpetcare.com/topa">www.unitedpetcare.com/topa</a> 877.872.8800
<b>Enrollment Counselor</b>	Benefit Commerce Group	Ashley Boehler	<a href="mailto:ashley@benefitcommerce.com">ashley@benefitcommerce.com</a> 480.536.7030
<b>Client Executive</b>	Benefit Commerce Group	James Severson	<a href="mailto:james.severson@benefitcommerce.com">james.severson@benefitcommerce.com</a> 480.536.7023
<b>Client Manager</b>	Benefit Commerce Group	Mandra Hall	<a href="mailto:mandra.hall@benefitcommerce.com">mandra.hall@benefitcommerce.com</a> 480.779.6284
<b>Assistant Client Manager</b>	Benefit Commerce Group	Karen Raymond	<a href="mailto:karen.raymond@benefitcommerce.com">karen.raymond@benefitcommerce.com</a> 480.887.8945