



Employee Benefits Plan Overview

July 1, 2023 – June 30, 2024



Benefit Packet Voiceover Link:
<https://vimeo.com/840896215/b336b9bc03?share=copy>

Employee Benefits

We recognize that our employees are our most valuable resource and your benefits program is extremely important to Quantum Health Professionals. Therefore, it is our pleasure to offer our benefits-eligible employees a variety of solutions to help address your benefit needs, as well as the needs of your family.

Our employees continue to be the driving force behind our past success and position us well for the future. Thank you for your ongoing commitment as we strive to be the best employer in our industry. We are proud to include all of you as part of the Quantum Health Professionals family.

This summary of benefits is intended only to highlight your benefits and should not be relied upon to fully determine coverage. This plan may not cover all your health care expenses. Please refer to the Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage.

Bukaty Companies Service Team



Scott Hefner

EVP/Principal
shefner@bukaty.com

913-396-0860

Scott oversees all aspects of your employee benefits program.

Kharlysa Armstrong

Account Coordinator
karmstrong@bukaty.com
913-647-3976

Rachel Browning

Account Manager
rbrowning@bukaty.com
913-258-2243

Beth Jimmerson

Service Specialist
bjimmerson@bukaty.com
913-258-2073



Kendra Cusick

Sr. Account Manager
kcusick@bukaty.com
913-396-0879

Kendra joined Bukaty Companies in 2018 and has been in the industry for almost 9 years and has over 25 years experience in customer service relations. Her key objective is to provide a smooth experience for clients establishing group benefits for the first time, renewing current plans or changing carriers and benefits. She helps coordinate all the moving pieces needed for a successful underwriting and implementation process. She also provides ongoing support to clients and their employees for questions regarding ID cards, claims, billing, enrollments, changes, terminations, or other customer service needs.

4601 College Blvd, Suite 100
Leawood, KS 66211
Phone: 913.345.0440
Toll-Free: 888.657.0440
Fax: 913.345.2608
www.bukaty.com

BUKATY
COMPANIES
Expertise you experience

Employee Benefit Summary

We recognize that our employees are our most valuable resource and your benefits program is extremely important to us. Therefore, it is our please to offer out benefits-eligible employees a variety of solutions to help address your benefit needs, as well as the needs of your families. Quantum offers a full package of employee benefit programs, including: medical insurance, dental insurance, vision insurance, life insurance, Flexible Spending Accounts, and a 401(k) retirement plan. In addition, customized voluntary programs are available to full-time and part-time employees, including: accident, disability and cancer policies.

The following table highlights employee benefit eligibility by class. The benefit summary further discusses each benefit and the required eligibility.

Benefit	Full-time 40/36	School Based	Full-time 32	Part-time 24	PRN
Medical Insurance	√	√	√	√	
Vision Insurance	√	√	√	√	
Dental Insurance	√	√	√	√	
Flexible Spend Accounts	√	√	√	√	
Paid Time Off	√	√	√	√	
Continuing Education	√	√	√	√	
401(k) Retirement Savings	√	√	√	√	√
Company Paid Life Insurance	√	√			
Referral Bonus Program	√	√	√	√	√
Holiday Pay	√	√	√	√	√
Bereavement Pay	√	√			
Jury Duty	√	√			
Voluntary Programs	√	√	√	√	
Professional Liability Insurance	√	√	√	√	√
Annual Reviews	√	√	√	√	

This summary of benefits is intended only to highlight your benefits and should not be relied upon to fully determine coverage. This plan may not cover all your health care expenses. Please refer to the Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage.

Option 1- \$3000 Deductible **HSA**



You are eligible to participate in the medical benefit plan on the 1st of the month following 30 days of full time employment within an eligible class. Eligible dependents may also participate; eligible dependents include your legal spouse and/or dependent child(ren) to age 26 and under.

The following tables will give you an overview of how the plans work and what your responsibilities are. For questions concerning your medical benefits, a claim, to identify a network provider, or if you have questions concerning your prescription drug coverage please contact BlueCross BlueShield of Kansas City [888.989.8842](tel:888.989.8842) or visit www.bluekc.com **Preferred Care Blue Network**

\$3000 Deductible HSA	In-Network	Non-Network
Network – Preferred Care Blue		
Deductible - Individual/Family (per cal. year)	\$3,000 / \$6,000	\$6,000 / \$12,000
Out-of-Pocket max. - Individual/Family (per cal. year - <i>includes ded., medical</i>)	\$6,750 / \$20,250	\$13,500 / \$40,500
Coinsurance	50%	50%
Office/Specialist Visit Copay	Deductible & Coinsurance	Deductible & Coinsurance
Routine Preventive Care	Deductible & Coinsurance	Deductible & Coinsurance
Retail Pharmacy Drug Coverage – Tier 1/ Tier 2/ Tier 3	Deductible & Coinsurance	Deductible & Coinsurance
Mail order Pharmacy Drug Coverage - Tier 1/ Tier 2 / Tier 3	Deductible & Coinsurance	Deductible & Coinsurance
Urgent Care	Deductible & Coinsurance	Deductible & Coinsurance
Inpatient Hospital Care	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient Hospital Care	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Services	Deductible & Coinsurance	Deductible & Coinsurance

*** Please note that your deductible runs on a calendar year basis***

Salaried, School- Based Salaried, FT 40/32

\$3000 Deductible HSA	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (26)	\$36.50	\$257.61	\$235.50	\$522.95

Part-Time 24

\$3000 Deductible HSA	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (26)	\$110.34	\$331.46	\$309.35	\$596.80

School-Based Hourly

\$3000 Deductible HSA	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (21)	\$45.19	\$318.95	\$291.57	\$647.49



Option 2- \$3000 Deductible



You are eligible to participate in the medical benefit plan on the 1st of the month following 30 days of full time employment within an eligible class. Eligible dependents may also participate; eligible dependents include your legal spouse and/or dependent child(ren) to age 26 and under.

The following tables will give you an overview of how the plans work and what your responsibilities are. For questions concerning your medical benefits, a claim, to identify a network provider, or if you have questions concerning your prescription drug coverage please contact BlueCross BlueShield of Kansas City [888.989.8842](tel:888.989.8842) or visit www.bluekc.com **Preferred Care Blue Network**

\$3000 Deductible - Base Plan	In-Network	Non-Network
Network – Preferred Care Blue		
Deductible - Individual/Family (per cal. year)	\$3,000 / \$6,000	\$6,000 / \$12,000
Out-of-Pocket max. - Individual/Family (per cal. year - <i>includes ded., medical</i>)	\$6,500 / \$13,000	\$16,250 / \$32,500
Coinsurance	50%	50%
Office/Specialist Visit Copay	\$40/ \$65 copay/ visit	Deductible & Coinsurance
Routine Preventive Care	100%	Deductible & Coinsurance
Retail Pharmacy Drug Coverage – <i>\$250 Ind/\$500 Family Deductible</i> Tier 1/ Tier 2/ Tier 3/ Tier 4	\$10/\$40/\$70/25% copay	\$10/\$40/\$70/25%+Ded & Coins
Mail order Pharmacy Drug Coverage - Tier 1/ Tier 2/ Tier 3	\$25/\$100/\$175 copay	\$25/\$100/\$175 + Ded & Coins
Urgent Care	\$65 copay/visit	Deductible & Coinsurance
Inpatient Hospital Care	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient Hospital Care	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Services	Deductible & Coinsurance	Deductible & Coinsurance

*** Please note that your deductible runs on a calendar year basis***

Salaried, School-Based Salaried, FT 40/32

\$3000 Deductible	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (26)	\$45.83	\$276.28	\$253.23	\$552.81

Part-Time 24

\$3000 Deductible	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (26)	\$119.68	\$350.12	\$327.07	\$626.66

School-Based Hourly

\$3000 Deductible	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (21)	\$56.74	\$342.06	\$313.52	\$684.43



Option 3- \$1500 Deductible



You are eligible to participate in the medical benefit plan on the 1st of the month following 30 days of full time employment within an eligible class. Eligible dependents may also participate; eligible dependents include your legal spouse and/or dependent child(ren) to age 26 and under.

The following tables will give you an overview of how the plans work and what your responsibilities are. For questions concerning your medical benefits, a claim, to identify a network provider, or if you have questions concerning your prescription drug coverage please contact BlueCross BlueShield of Kansas City [888.989.8842](tel:888.989.8842) or visit www.bluekc.com **Preferred Care Blue Network**

\$1500 Deductible - Buy Up Plan	In-Network	Non-Network
Network – Preferred Care Blue		
Deductible - Individual/Family (per cal. year)	\$1,500 / \$3,000	\$5,000 / \$10,000
Out-of-Pocket max. - Individual/Family (per cal. year - <i>includes ded., medical</i>)	\$6,500 / \$13,000	\$19,500 / \$39,000
Coinsurance	100%	70%
Office Visit Copay	\$40/\$100 copay/ visit	Deductible & Coinsurance
Routine Preventive Care	100%	Deductible & Coinsurance
Retail Pharmacy Drug Coverage Tier 1/ Tier 2/ Tier 3/ Tier 4	\$10/\$45/\$90/25% copay	\$10/\$45/\$90/25%+Ded & Coins
Mail order Pharmacy Drug Coverage - Tier 1/ Tier 2/ Tier 3	\$25/\$112.50/\$225 copay	\$25/\$112.50/\$225+Ded & Coins
Urgent Care	\$100 copay/visit	Deductible & Coinsurance
Inpatient Hospital Care	Deductible	Deductible & Coinsurance
Outpatient Hospital Care	Deductible	Deductible & Coinsurance
Emergency Services	Deductible	Deductible

*** Please note that your deductible runs on a calendar year basis***

Salaried, School-Based Salaried, FT 40-32

\$1500 Deductible	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (26)	\$75.78	\$336.18	\$310.14	\$648.66

Part-Time 24

\$1500 Deductible	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (26)	\$149.63	\$410.02	\$383.98	\$722.50

School -Based Hourly

\$1500 Deductible	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (21)	\$93.82	\$416.22	\$383.98	\$803.10

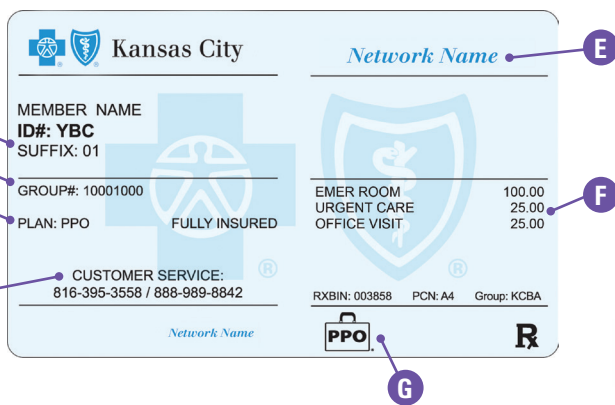


HOW TO REGISTER ON MYBLUEKC.COM

The Blue Cross and Blue Shield of Kansas City (Blue KC) member ID card is your key to unlocking all the coverage and benefits your plan has to offer.

Step 1: Understand Your Member ID Card

To make sure you are covered, present your card when you visit your doctor to receive healthcare services or fill a prescription.



- A Member ID and Suffix Numbers:** These are the numbers we use to identify you and your policy. It's also what providers use to file claims on your behalf.
- B Group Number:** This number is used to classify our members into groups, usually by the employer that issued the plan.
- C Plan Type:** This describes what type of insurance plan you have (for example, a PPO plan).
- D Customer Service Phone Number:** Call this number when you have a question about your Blue KC policy. Our Customer Service staff is available Monday through Friday from 8 a.m. to 8 p.m. Central Time.
- E Network Name:** This is the network of hospitals, physicians and pharmacies that accept your Blue KC policy. It's important that you see healthcare providers who are in your network to ensure you receive the maximum benefits.
- F Copayment:** The amount you pay each time you receive a covered healthcare service.
- G Suitcase:** Some Blue KC members have access to our "BlueCard" program, which extends the benefits of your Blue KC plan to all 50 states.

Step 2: Register for Your Health Portal

Use your card to register for your personalized health portal on MyBlueKC.com.



Blue KC understands the complexities of healthcare. That's why we've developed a website just for you.

- ➔ Go to MyBlueKC.com and log in.
- ⊕ If you haven't previously registered, click the [Register Now](#) button.

You will need your member ID card to complete registration.

Please have your ID card available for reference. We'll only use your data to verify your membership to allow you to create your username and password. We're dedicated to keeping your online information private and secure. We won't share the information we collect.

A ID Numbers: **i**

B Suffix: **i**

Group Numbers: **i**

ZIP Code:

Date of Birth:

Email Address:

Re-Enter Email Address:

Check here to use your email address as your username

Create Your Username: Use between 6 and 50 characters including at least two different types of characters (letters, numbers and symbols) to create your username.

Create Your Password: Use between 8 and 20 characters, including at least one letter and one number, to create your password. Your password must be different from your username.

Re-enter Your Password:

Please Note: The Suffix is **00** for the Employee, **01** for the Spouse, and **02, 03, 04** etc. for each Dependent.

YOUR MEMBER PORTAL

You deserve to enjoy all the benefits of being a Blue KC member, and our member portal can help you find just what you need. Simply register online at MyBlueKC.com to take advantage of the tools and information available to you.

1 Benefits: This section includes graphs and tables to illustrate your plan usage. From here you can also view your medical contract, summary of benefits and coverage, and more.

2 Claims: Check the status of your claims and export a list of past claims. You can also view a copy of your Explanation of Benefits, which you receive after every visit to a healthcare provider.

3 Get Care: Everything you need to understand how insurance works and how you can get the most value from your Blue KC plan. Learn the difference between an in-network and out-of-network doctor, research treatment options, see how costs vary by provider and more.

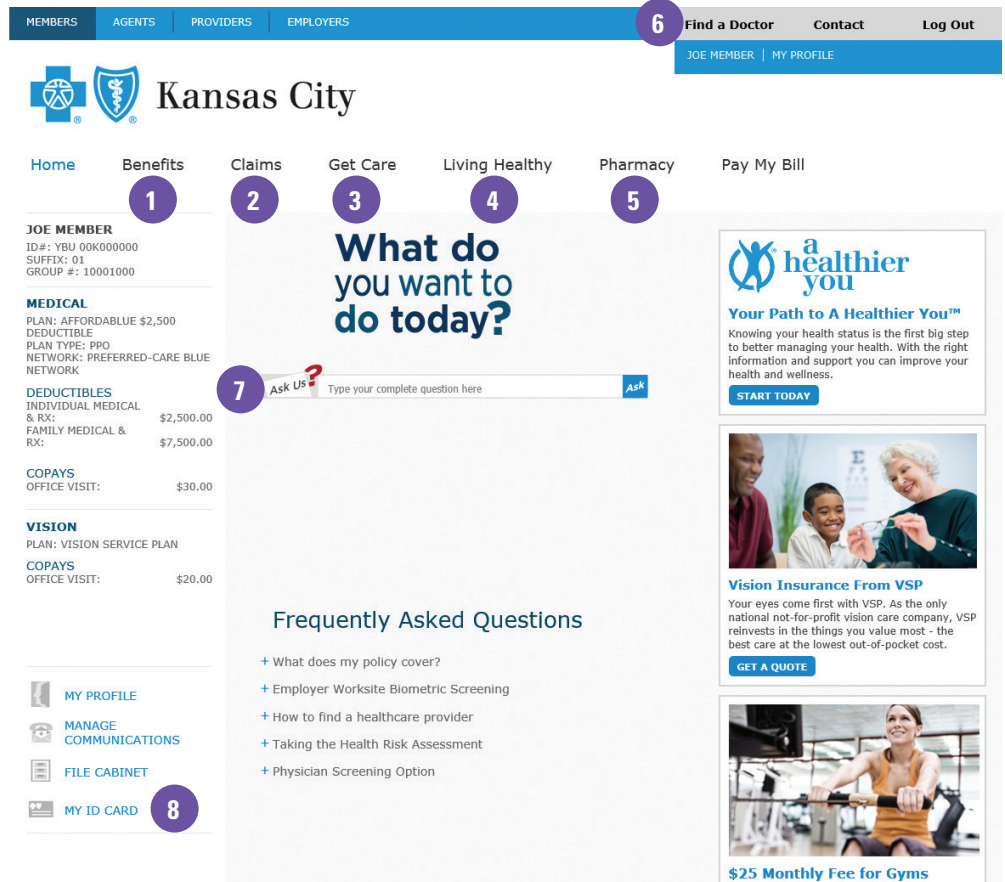
4 Living Healthy: We're proud to offer a variety of resources to help you stay healthy and live well. Learn more about our A Healthier You™ wellness program and Healthy Companion™ condition management program.

5 Pharmacy: If your Blue KC policy includes pharmacy benefits, you'll have tools to help you locate a pharmacy, learn about the differences between generic and brand name medications, save on prescriptions and access the Blue KC Prescription Drug List.

6 Find a Doctor: See which providers are covered by your network, and search for ones who can meet your specific healthcare needs.

7 Ask Us: Get answers to questions about your Blue KC policy or health insurance in general.

8 Print a Temporary ID Card: Print a temporary copy of your Blue KC member ID card or order additional cards.



The screenshot shows the Blue KC Member Portal interface. At the top, there are navigation tabs for MEMBERS, AGENTS, PROVIDERS, EMPLOYERS, Find a Doctor, Contact, and Log Out. Below this is a user profile bar for 'JOE MEMBER' with a 'MY PROFILE' link. The main navigation menu includes Home, Benefits (1), Claims (2), Get Care (3), Living Healthy (4), Pharmacy (5), and Pay My Bill. The 'Benefits' section is expanded, showing details for 'JOE MEMBER' including ID#, SUFFIX, GROUP #, MEDICAL PLAN (AFFORDABLU \$2,500 DEDUCTIBLE), PLAN TYPE (PPO), NETWORK (PREFERRED-CARE BLUE NETWORK), DEDUCTIBLES (INDIVIDUAL MEDICAL & RX: \$2,500.00, FAMILY MEDICAL & RX: \$7,500.00), COPAYS (OFFICE VISIT: \$30.00), and VISION PLAN (VISION SERVICE PLAN), COPAYS (OFFICE VISIT: \$20.00). Below the benefits section are links for MY PROFILE, MANAGE COMMUNICATIONS, FILE CABINET, and MY ID CARD (8). The 'Claims' section (2) features a 'What do you want to do today?' heading and an 'Ask Us?' search bar (7). The 'Get Care' section (3) has a 'Frequently Asked Questions' section with links like 'What does my policy cover?' and 'Employer Worksite Biometric Screening'. The 'Living Healthy' section (4) includes a 'a healthier you' banner with the tagline 'Your Path to A Healthier You™' and a 'START TODAY' button. Below this is a 'Vision Insurance From VSP' section with a 'GET A QUOTE' button. The 'Pharmacy' section (5) features a 'Vision Insurance From VSP' section with a 'GET A QUOTE' button and a '\$25 Monthly Fee for Gyms' offer.

Questions? Contact the Blue KC Customer Service number found on your Member ID Card.



Kansas City



TAKE CONTROL OF YOUR HEALTH

WITH THE NEW **A HEALTHIER YOU** ONLINE & MOBILE EXPERIENCE

Making Healthy Choices Easier

Achieving your best health doesn't have to be difficult. With the new **A Healthier You® online and mobile experience**, staying healthy and managing your conditions is easy. Now you can access all your health and wellness tools and information online with your laptop, tablet or smartphone. Plus, you will be rewarded for meeting your health goals.

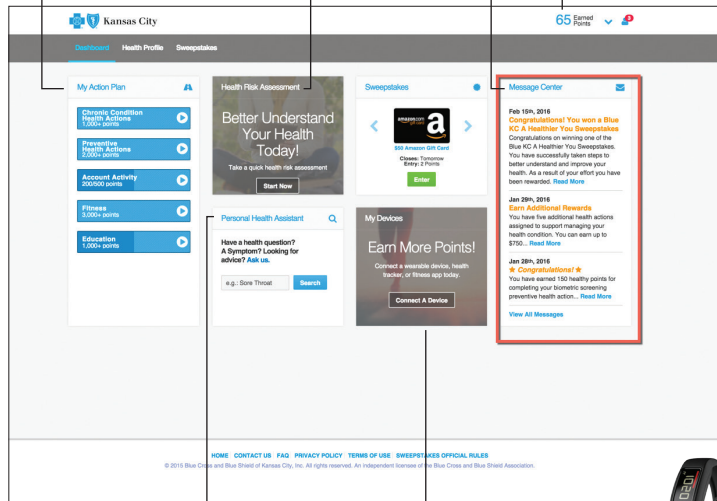


Track your critical health numbers.
Such as blood pressure, weight, cholesterol and blood sugar.*

Take the health risk assessment and receive a personal health summary.

Watch your Message Center for helpful reminders on sweepstake details and more.

Track and earn points, and enter into sweepstakes!



*If available

Access the health knowledge base and other interactive tools.

Receive personalized health alerts and preventive steps to improve your health.

Sync your health or fitness device and earn more points!



TAKE YOUR WELLNESS ONLINE

Your new A Healthier You portal on **MyBlueKC.com** brings you a personalized health action plan and tracking tools so you can earn rewards for taking steps to manage and improve your health. This new online and mobile experience has what you need to stay on track with your health goals - right when and where you need it!



MANAGE YOUR CONDITIONS

Managing your chronic conditions just got easier. With your new **A Healthier You** online portal you can be sure you are taking the right steps to help you best manage your condition.

- Receive personalized health actions and screening reminders based on your condition
- Have access to a personal health assistant
- Enroll in the Blue KC Healthy Companion program for more encouragement, education and access to a nurse for support

YOUR PATH TO WELLNESS BEGINS TODAY

Getting started on A Healthier You at **MyBlueKC.com** is easy. Access the program either from a desktop computer or mobile device.

MyBlueKC.com

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association.

A woman with curly hair is shown in profile, looking down at a tablet computer she is holding. She has a thoughtful expression, with her hand resting on her chin. The background is a blurred home office with a green mug and a laptop on a desk.

THE NEW BLUE KC
VIRTUAL CARE APP
IS ALWAYS ON.

So you have affordable
access to 24/7 healthcare.

Schedule a video visit with a board-certified doctor or behavioral health therapist right from your smartphone, tablet or computer. Blue KC Virtual Care is convenient for everyday medical and behavioral health issues. Always private, secure and affordably priced.

Register Now.
Download the **Blue KC Virtual Care**
app or visit [BlueKCVirtualCare.com](https://www.BlueKCVirtualCare.com)



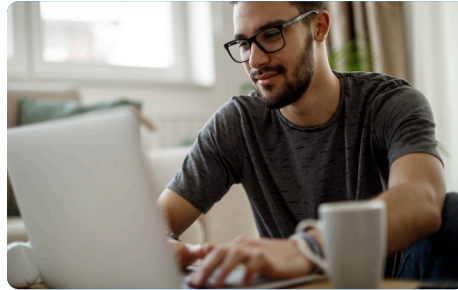
Blue KC
Virtual Care



Our app supports urgent or sick care needs.

Treatment for common conditions like: sinus pain, mild asthma, mild allergic reactions, minor headaches, cold sores, sprains, pink eye, nausea, vomiting, diarrhea, bumps, cuts, scrapes, coughs, sore throat, eye irritation, minor fever, colds, rashes, minor burns.

- No appointment necessary
- \$59 per visit – may be less based on your plan's cost share (applies toward your deductible)
- Exception: Spira Care members (excluding Spira Care HSA Eligible members) pay \$0 for urgent/sick virtual care appointments



Our app supports behavioral healthcare needs.

Treatment for conditions such as: anxiety, bereavement/grief, bipolar disorder, depression, OCD, PTSD/trauma, panic attacks.

- Psychologists and counselors are available for scheduled sessions
- Visits start at \$85 but vary by provider, and may be less based on your plan's cost share (applies toward your deductible)
- Therapy services are provided by a network of doctoral level psychologists and master's degree level therapists trained and licensed in virtual care prevention and therapy techniques

How to Register

Download the Blue KC Virtual Care app or visit [BlueKCVirtualCare.com](https://www.BlueKCVirtualCare.com)



Spira Care and Spira Care (HSA Eligible) members *only* should use service key SPIRA when registering.

Do you use Amwell? You can deactivate your account simply by downloading the Blue KC Virtual Care app.

Blue KC Virtual Care



Kansas City

© 2019 Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association.



Rx SAVINGS SOLUTIONS HELPS YOU SAVE ON PRESCRIPTIONS

There are new ways to save on prescription medications. Blue KC has partnered with Rx Savings Solutions to bring cutting-edge technology that will notify you via text message and/or email when you and your family can save at the pharmacy.

Some of the ways you might save include:

- Switching pharmacies
- Trying a generic or a different generic medication
- Trying therapeutic alternatives



Step 1

Get text and email alerts

How to Set up Alerts:

- A.** Visit MyBlueKC.com. If you are a first-time visitor, click [Register Now](#). Please have your member ID card available to reference.
- B.** Once logged in, click on [Plan Benefits](#). Then click [Pharmacy Plan Info](#) and then [Spend Less at the Pharmacy](#).
- C.** Once on the Rx Savings page, fill in your [email address](#) and [mobile phone number](#).

Start receiving email and/or text alerts from Rx Savings Solutions!

Step 2

Review your savings options and share with your doctor



Example: Switch from Pharmacy A to Pharmacy B.



Example: Switch to a different, equally effective medication.

Step 3

Start saving on prescriptions

DID YOU KNOW?

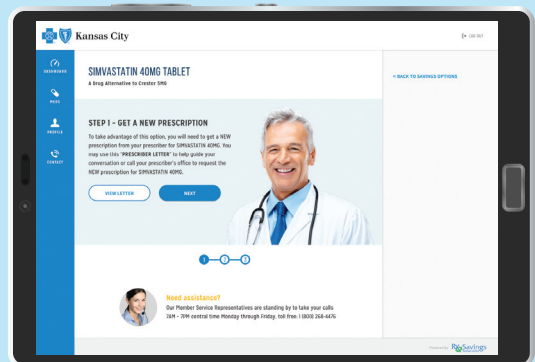
Rx Savings Solutions was created by a pharmacist who found ways to help consumers save money.

Prescription prices can vary widely, even within the same ZIP code.

DON'T WANT TO WAIT?

You don't have to wait for a savings notification. Take a look for yourself and start saving today.

- Log in to MyBlueKC.com.
- Click on Plan Benefits on the left, then click the Pharmacy Plan Info and Spend Less at the Pharmacy.
- Check your Rx Savings Solutions home page for savings opportunities or use the search feature to view different medications.



For More Information

Call the Customer Service number listed on your member ID card.



Kansas City

Save on Prescriptions

Save Money at the Pharmacy with Rx Savings Solutions

Blue Cross and Blue Shield of Kansas City (Blue KC) has partnered with Rx Savings Solutions to bring cutting-edge technology to help you save money on prescriptions.

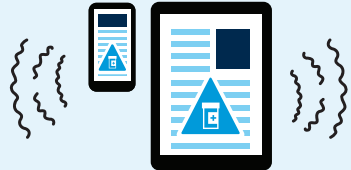


STEP 1

GET SAVINGS ALERTS

Set-up alerts via text and/or email.

Log onto MyBlueKC.com and click on Rx Savings Solutions to sign up.



STEP 2

REVIEW YOUR SAVINGS OPTIONS AND SHARE WITH YOUR DOCTOR



Example: Switch from Pharmacy A to Pharmacy B.

Example: Switch to a different, equally-effective medication.*

STEP 3

START SAVING ON PRESCRIPTIONS



New employee benefit takes the guesswork out of prescription drug costs

Here's how Rx Savings Solutions works:

- If Rx Savings Solutions identifies a savings opportunity on a past claim, they will alert you via email or text message (if signed up on MyBlueKC.com).
- The tool also looks up your medications and tells you which local pharmacies will give you the best price.
- They have other tips to share, too, so you can spend less money without spending time shopping around.

*Your doctor (or your dependent's doctor) must agree with the recommendation(s) before any medication(s) is changed or adjusted.



HEALTHY COMPANION PROGRAM

Support for Chronic Health Conditions



EDUCATION AND SUPPORT

Healthy Companion helps you understand your condition and treatment options with access to nurses, tools, resources and one-on-one support.



CONDITION MANAGEMENT

The level of support you receive from the program will be based on your needs and preferences. Our nurses may contact you occasionally to assist with your care plan, answer your questions, and provide support and encouragement. Updates are provided to your doctor so they stay informed of your health status.



ELIGIBILITY

Members who have been identified with any of the conditions listed below are automatically enrolled.

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Depression
- Diabetes
- Heart Disease
- Heart Failure
- High Blood Pressure
- Metabolic Syndrome
- Stress and Anxiety



FOR MORE INFORMATION OR TO SCHEDULE A CALL WITH A NURSE

If you have recently been diagnosed, and would like to sign up for immediate support, contact Healthy Companion.

CALL: 816-395-2076 | Toll Free 1-866-859-3813

EMAIL: HealthyCompanion@BlueKC.com



HEALTHY COMPANION TOOLS AND RESOURCES



Newsletters



Educational Reminders



Online Tips



Clinical Support



Kansas City



Mindful by Blue KC Well-Being Resources



We all have our reasons. And all of them matter.

Stress, anxiety and burnout are more prevalent than ever. That's why we created Mindful by Blue KC which includes Well-Being Resources to increase your happiness and health. Your Mindful by Blue KC Well-Being Resources includes three visits per issue, at no cost, for help with major life events like divorce, adoption or loss of a job, relationship or loved one. We'll help you if you are feeling stressed or experiencing financial, childcare or other everyday challenges. You can lean on your Well-Being Resources for help. To get started, call [833-302-MIND \(6463\)](tel:833-302-MIND) or the behavioral health number on the back of your member ID card to talk with a Mindful Advocate or visit [MindfulBlueKC.com](https://www.MindfulBlueKC.com) to learn more.

No matter your reason, we are here to help.

Your Mindful by Blue KC Well-Being Resources include three visits, at no cost, per issue to help you:

- Be more present and productive at work
- Feel supported when you don't feel like yourself
- Manage responsibilities that are distracting and stressful
- Grow personally and professionally
- Be a caring and loving friend or family member
- Identify where to go for care after a traumatic event or diagnosis
- Make healthy lifestyle choices
- Improve your daily life, health and happiness

(includes three visits per issue, at no cost, for help with major life events)

It all starts with a Mindful Advocate only one call away and available 24/7

Life happens, regardless of the day or time. That's why Mindful Advocates are available 24/7, even on holidays. So whenever you need to reach out, we are here for you.

It all starts with the Mindful Advocate

In a unique role exclusive to Blue KC, our Mindful Advocates are licensed behavioral health clinicians who match members to providers and services and guide care plans – a single point of contact for:

- Listening
- Navigating Care
- Crisis Management
- Benefits Guidance
- Connecting
- Follow-up

Call a Mindful Advocate [833-302-MIND \(6463\)](tel:833-302-MIND) of the behavioral health number on the back of your member ID card.

Your Mindful by Blue KC Well-Being Resources include three visits per issue, at no cost, and is confidential.



No matter your reason, we are here to help.

Reduce stress

Some stress can be a good thing, but too much can be debilitating and unhealthy. Counseling, assessments, coaching, apps, meditation practices, online tools and more can help you improve areas that need work.

Handle life's curve balls

Divorce, adoption, losing a loved one, career changes and moving can all interrupt one's daily life. Counseling, thousands of online tools, coaching and consultations can help you adjust.

Cope after crisis

Mentally processing and coping after a traumatic event generally takes time and expert care. Counseling, education sheets and communication can help when a crisis occurs.

Support and improve relationships

Raising kids, living with others or improving friendships can take guidance and investment. Counseling, videos, tip sheets and advice make this easier. Referrals to credible daycares, assisted living facilities, dog walkers, physicians, etc. can also help.

Focus at work

We all experience feeling a lack of productivity and engagement at work sometimes. Trainings, advice and custom behavioral strategies can help you become more focused.

Lead others

If you supervise people at work, it's likely you handle difficult things like performance issues, troubled employees, HR law and hard conversations. Mindful Advocates will listen and provide in-the-moment support and guidance so you can do your job and have less stress.

Mindful by Blue KC Well-Being Resources offer you:

Behavioral Health Counseling

- Face-to-face
- Telephone
- Text Messaging
- In-the-moment
- Virtual visit
- Online self-guided tools

To help with things like:

- Finances
- Legal issues
- Managing employees
- Everyday life challenges
- Crisis support
- Health coaching
- Adult and child care resources
- Personal and professional development

Navigate the legal system

Handling a landlord, large purchase, estate or even an infraction can be easier with the help of a legal expert and thousands of online templates to put into action.

Reduce debt

Money worries can be minimized with custom action plans developed with a financial expert to save, reduce debt or afford a life desired.

Live a healthy life

Changing behaviors to quit smoking, lose weight, manage a disease or exercise more can be more manageable when broken into baby steps. Coaching, videos, counseling and digital tools can help you start living healthy.

Get started by calling **833-302-MIND (6463)** or the behavioral health number on the back of your member ID card to talk with a Mindful Advocate.

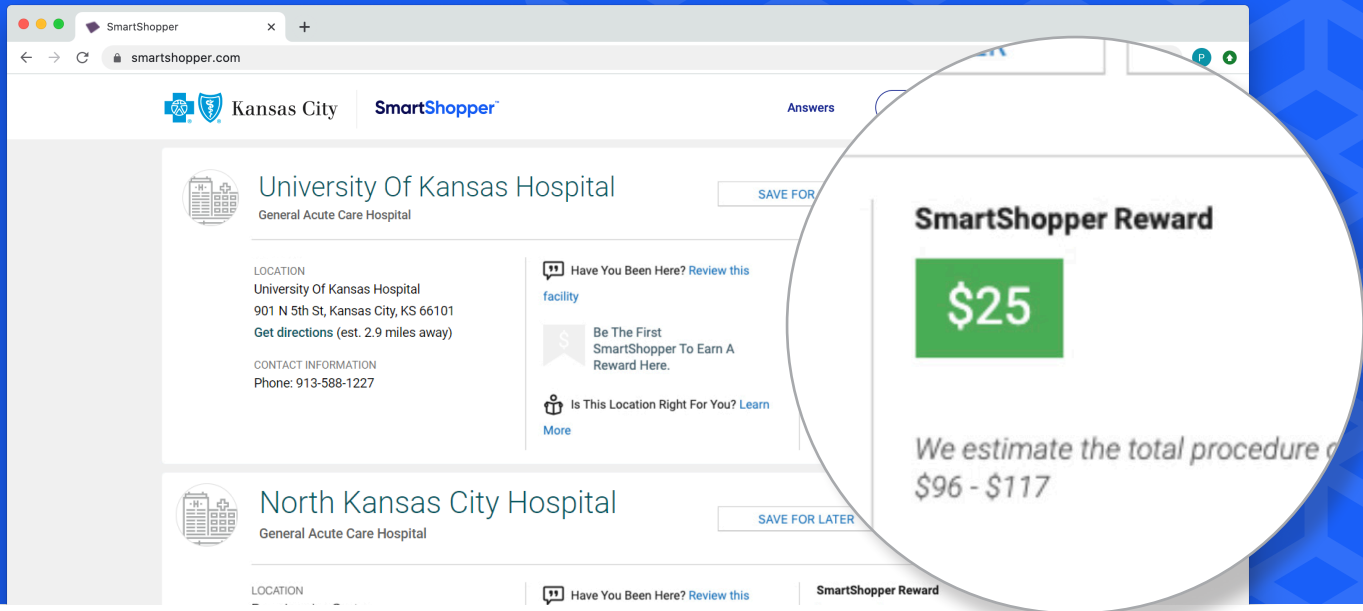




Kansas City

REWARD YOUR EMPLOYEES FOR SHOPPING FOR HEALTHCARE!

Blue Cross and Blue Shield of Kansas City (Blue KC) is partnering with Sapphire Digital to offer SmartShopper - an incentive platform that can save employers and their employees money on healthcare expenses every time an employee selects reward-eligible, lower-cost care for qualifying procedures.



Don't miss out on this opportunity for eligible Blue KC members

By shopping for services, and selecting qualifying, cost-effective options, Blue KC members can earn rewards and save their employer money.

SmartShopper has become integral for millions of healthcare consumers – or smart shoppers – when evaluating care options. The digital platform:

- ☑ Offers Blue KC members incentive opportunities within the healthcare shopping experience
- ☑ Drives members to focus on high value care for qualifying services
- ☑ Has been shown to improve overall health insurance customer satisfaction
- ☑ Saves money for plan sponsors

SmartShopper™



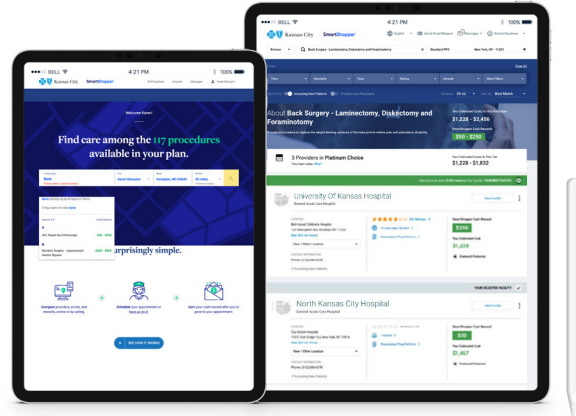
COMMON QUESTIONS

What kind of procedures can Blue KC members “shop” for?

SmartShopper enables Blue KC and employers to incentivize members who choose qualifying, cost-effective care for common services and procedures. It empowers healthcare consumers to select qualifying, lower-cost options for routine care such as blood work, physical therapy, cancer screenings, and imaging, while supporting more complex elective procedures, such as joint replacement or spine surgery.

What are the rewards, and how do Blue KC members receive them?

The majority of member rewards are issued in the form of checks, mailed directly to the member once the claims matching process is complete.



SmartShopper proves every day that shopping for healthcare is not only happening but can be an increasingly fundamental part of the care experience.

More Americans are shopping for non-emergent care each day and saving money by selecting qualifying, cost-effective options. Plan sponsors are achieving increasing levels of savings on healthcare expenses and sharing a percentage of the savings with employees.

SmartShopper At-a-Glance (2015 thru 2020)*



\$133M+

Program Savings



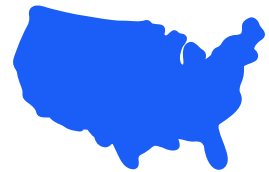
\$17M+

Cash Incentives



\$565

Average Claims Savings
per Incentive Paid



SmartShopper is used by
shoppers in every state



Kansas City

SmartShopper™



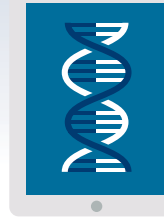
*2021 SmartShopper Performance and Savings Report
©2021 Sapphire Digital, Inc. All rights reserved.

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross Blue Shield Association.

SM1171-080521

WHERE TO SEEK CARE

Smart medical consumerism starts with understanding where to secure quality, cost-effective care.



\$

VIRTUAL / TELEHEALTH CARE

When you need quick access for non-life-threatening conditions, telehealth care can save you time and money.

- Allergies
- Bug bites
- Earache
- Infections
- Poison ivy, rash
- Sore throat



\$

RETAIL HEALTH CARE

For convenient, walk-in care for non-emergency conditions.

- Basic screenings
- Infections
- Minor injuries
- Rash
- Skin conditions
- Sports physicals
- Vaccinations

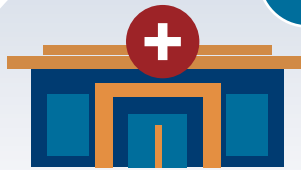


\$\$

PRIMARY CARE

Secure an appointment with your doctor for general care and health concerns.

- Cold, flu symptoms
- Immunizations
- Medication refills
- Well visits



\$\$\$

URGENT CARE

Generally appropriate for after-hours and weekend care for non-life-threatening incidents.

- Cuts requiring stitches
- Ear infections
- Fever or flu
- Mild asthma symptoms, Sprain, strains
- Urinary tract infection



\$\$\$\$

EMERGENCY CARE

In the event of a life-threatening emergency, call 911 or seek care in an emergency room.

- Broken bone
- Chest pain, heart attack
- Choking
- Head injury
- Poisoning
- Respiratory distress
- Severe burns

Your employer-sponsored health care plan generally covers some or all cost associated with medical care secured at various health care outlets. Check your summary plan documents for applicable copays, deductible or coinsurance amounts, or contact your Bukaty Companies service representative.

Web & Mobile Tools

Maximize your benefits

These tools can lower the barriers between you and your health care and give you more control when seeking care or treatments.

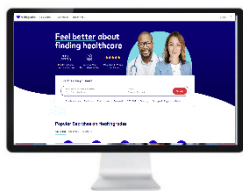
PROVIDER TOOLS

Healthgrades

www.healthgrades.com

Find a doctor or hospital by:

- Condition
- Specialty
- Procedure
- Location



Rate MDs

www.rateMDs.com

There's a right way to find the right doctor.

- Search over 2 million doctor ratings and reviews
- Find top doctors, hospitals and urgent care centers in your town



PRESCRIPTION TOOLS

GoodRx

www.goodrx.com

Services available by:

- Compare prices of all FDA-approved drugs
- Find coupons and manufacturers' discounts
- Save up to 80% at local pharmacies
- Help with cost of drugs not covered by your insurance



Amazon Pharmacy

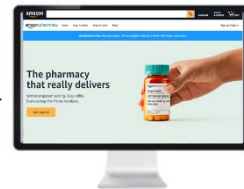
<https://pharmacy.amazon.com>

Explore transparent prescription pricing

Cost Plus Drug Co

<https://www.markcubancostplusdrugcompany.com/>

Prescriptions priced at cost + a 15% margin



COST COMPARISON TOOLS

Under the Transparency in Coverage final rule, health insurers and health plans must provide a self-service, cost-comparison tool that gives participants personalized out-of-pocket cost information on 500 specific medical services.



YOUR HEALTH SAVINGS ACCOUNT

What is an HSA?

An individually owned, tax-favored account that allows you to pay for qualified healthcare expenses.

HSA & QHDHP

An HSA must be coupled with a Qualified High-Deductible Health Plan (QHDHP) to receive the tax advantages allowed by the IRS. Premiums associated with a QHDHP should be lower than a traditional plan, allowing you to capture the savings to fund an HSA. Similar to a 401(k) savings plan, you can make tax-deductible contributions into an HSA and then earn interest tax-free. HSA funds can then be used to pay for any qualified, out-of-pocket medical, dental, or vision expense.

Why an HSA?

HSAs provide many tax and cost-savings benefits.

- By combining an HSA with a QHDHP, you can reduce your insurance premiums.
- Known as a triple-tax savings account, contributions are made tax-free, grow tax-free, and can be withdrawn tax-free. To pay for a variety of qualified medical expenses such as doctor visits, prescription drugs, and eyeglasses or contact lenses.
- Unlike other benefit accounts, unused funds are rolled over annually enabling them to be used for future expenses.

Who is eligible to enroll in an HSA?

In general, to be eligible for an HSA, you must meet the following criteria.

- You must be covered under a QHDHP and cannot have other health care coverage.
- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

How much can I contribute?

The U.S. Treasury Department establishes the annual contribution limits and minimum deductible amounts for HSAs and HSA-qualified health plans. These limits are adjusted each year by the IRS for inflation.

CONTRIBUTION LIMIT	2023	2024
HSA		
INDIVIDUAL	\$3,850	\$4,150
FAMILY	\$7,750	\$8,300
CATCH-UP		
55 OR OLDER	\$1,000	\$1,000
HDHP MINIMUM DEDUCTIBLE		
INDIVIDUAL	\$1,500	\$1,600
FAMILY	\$3,000	\$3,200
HDHP MAXIMUM OUT-OF-POCKET		
INDIVIDUAL	\$7,500	\$8,050
FAMILY	\$15,000	\$16,100



ELIGIBLE EXPENSES

Health Care Expenses

The IRS allows certain medical, dental, vision, and related services to be reimbursed through an HSA. Below is a partial list of expenses that qualify for HSA reimbursement. Over-the-counter (OTC) medications, while not listed below, are now eligible for HSA reimbursement. This list is subject to change without notice due to new legislation. A list of these expenses is available at www.irs.gov in IRS Publication 502, "Medical, Dental, and Vision Expenses." HSAstore.com is a useful resource as well.

- Acupuncture
- Alcoholism treatment
- Ambulance service
- Artificial limb / teeth
- Bandages, Band-Aids, wraps, and splints
- Breast-reconstructive surgery following a mastectomy
- Birth control pills (Norplant, ovulation kits)
- Braille books and magazines
- Chiropractor professional fees
- Christian Science Practitioner fees
- Contact lenses / solution
- Contraceptives
- Crutches / braces and supports
- Dental treatment (exams, x-rays, fillings, root canals, dentures, and orthodontia; cosmetic treatments not allowed)
- Diagnostic services and tests
- Drug dependency treatments
- Drugs (prescriptions)
- Eye surgery (includes cataract, LASIK, corneal rings, etc.)
- Physical therapy
- Pregnancy test kits
- Psychologist fees
- Schools and education (for mentally impaired or physically disabled person – see IRS publication 502)
- Special home for person adjusting from life in a mental institution to community living
- Sterilization procedures (vasectomy or tubal ligation)
- Stop-smoking program
- Surgical fees (for legal operations not cosmetic in nature)
- Speech therapy
- Eyeglasses, prescription
- Fertility treatment (ovulation predictor kits and pregnancy tests, in vitro fertilization, reverse a prior surgery that prevents you from having children)
- Guide dog or other animal used to assist persons with physical disabilities
- Health institute
- Hearing aids and batteries
- Hospital services
- Insulin, syringes
- Laboratory fees
- Lead-based paint removal
- Legal fees (to authorize treatment for mental illness)
- Meals (only as part of inpatient hospital care)
- Nursing home (if necessary for medical care)
- Nursing services
- Operations (legal operations that are not cosmetic in nature)
- Orthodontia
- Orthopedic devices
- Osteopath fees
- Oxygen equipment
- Transplants (donor expenses, if you)
- Transportation and related travel expenses for a person seeking treatment (see IRS Publication 502)
- Treatment for learning disability caused by mental impairment, physical impairment, or nervous system disorders (Treatment must be recommended by a physician – see IRS Publication 502)
- Vaccinations
- Weight-loss program (only if medically necessary to treat existing disease and prescribed by a physician)
- Wheelchair
- Wigs (if purchased upon advice of a physician for the mental health of a patient)
- X-ray fees

Your Flexible Spending Account

What is a FSA?

Your Employer provides you with the opportunity to enroll in a Flexible Spending Arrangement or FSA. The FSA allows you to set aside money on a pre-tax basis to pay for eligible medical, dental, and vision expenses. The amount you choose to contribute is taken out of your paycheck in equal amounts each pay period. There are two types of FSAs available to help you save – a healthcare FSA and a dependent care FSA.

Why Enroll?

If you could save 25% or more on your medical, dental, vision, and dependent care expenses, would you? The FSA can help you do just that.

Savings Can Add Up

An employee earns \$32,000 annually, which is \$1,333.33 per bi-monthly payroll. This employee elects \$250 per pay period (pre-tax) to cover the cost of insurance, health and daycare expenses.

	Without FSA	With FSA
Gross Earnings	\$1,333.333	\$1,333.333
FICA, Fed/State Taxes	\$275.48	\$203.24
Insurance Premiums	\$50.00	\$50.00
Health & Daycare Exp.	\$200.00	\$200.00
NET EARNINGS	\$807.85	\$880.09
Savings Per Paycheck		\$72.24
Savings Per Month		\$144.48
Savings Per Year		\$1,733.76

Dependent Care FSA

If you have dependent care costs for a child under the age of 13 OR a spouse or dependent, who is unable to care for themselves, you should consider the dependent care FSA.

As long as both spouses or custodial parents are employed, you can contribute up to \$5,000 pre-tax per calendar year to pay for expenses such as:

- Day care (child & adult)
- Summer day camp
- Nursery school & preschool
- Before and after school programs

Healthcare FSA

With this account you are able contribute up to \$3,050 to pay for eligible medical, dental, prescription, vision not covered by insurance. Eligible expenses include but are not limited to:

Copays, coinsurance & deductibles | Prescriptions Dental (excludes cosmetic) | Orthodontics
Over-the-counter (OTC) items* | Vision Items

*Most OTC items require a prescription. Below are OTC items that do not require prescription:

Contact lens supplies | Braces & Supports
Band-aids, elastic bandages | Denture adhesive
Insulin & diabetic supplies | Reading glasses
Ostomy products First aid supplies

Tools and Resources

NueSynergy Mobile

A free mobile app that provides access to your benefit account anywhere at any time.

- File a claim and submit documentation
- Check balances and transaction history
- View plan communications

NueSynergy Benefits Debit Card

Provides participants a convenient way to pay for eligible expenses directly from their designated benefit account, rather than paying out-of-pocket and waiting for reimbursement.

- Online and mobile account access to conveniently manage transactions
- Able to access all benefit accounts with one card



Eligible FSA Expenses

HEALTH CARE EXPENSES	DEPENDENT CARE FSA EXPENSES
Acupuncture	After school program
Ambulance service	Au Pair
Artificial limb/teeth	Babysitting (work-related, in your home or someone else's home)
Bandages, Band-Aids, wraps, and splints	Babysitting by your relative who is not a tax dependent (work-related)
Birth control pills (Norplant, ovulation kits)	Before or after school programs
Chiropractor professional fees	Child care
Contact Lenses/solution	Dependent care (while you work, to enable you to work or look for work)
Contraceptives	Extended care (supervised program before or after regular school hours)
Crutches/braces & supports	Housekeeper who cares for child (only portion of payment attributable to work-related child care)
Dental treatment	Nanny
Diagnostic services and tests	Nursery school
Drugs (prescriptions)	Payroll taxes related to eligible care
Eye Surgery (includes cataract, LASIK, etc.)	Preschool
Physical therapy	Registration fees (required for eligible care, after actual services are received)
Pregnancy test kits	Sick child care
Psychologist fees	Summer day camp
Schools and education (for mentally impaired or physically disabled person – see IRS publication 502)	Transportation to and from eligible care (provided by your care provider)
Speech Therapy	Tutoring
Stop-smoking program	Adult day care center
Therapy, physical or speech	Elder care (while you work, to enable you to work or look for work)
Eyeglasses, prescription (includes prescription sunglasses and over-the-counter reading glasses)	Elder care (in your home or someone else's)
Hearing aids and batteries	Senior day care
Hospital services	
Insulin, syringes	
Laboratory fees	
Orthodontia	
X-ray fees	

Dental: Delta Dental of Kansas



Maintaining good dental health by getting regular checkups may prevent you from having major expenses later. The dental plan covers routine checkups – and just about any other type of dental work you might need. You are eligible for benefits on the 1st of the month following 30 days of employment within an eligible class. Eligible dependents may also participate. Eligible dependents include your legal spouse who does not have coverage available through their employer and/or dependent child(ren) to the age of 24.

For questions concerning your dental benefits or to identify a participating dentist, contact Delta Dental at 1-800-234-3375 or visit www.deltadentalks.com.

Premier Network	
Deductible	\$75/\$225
Annual Maximum	\$1,500 per covered person
Preventive Services (not subject to deductible)	Covered at 100% Network Providers
Basic Services	Covered at 80% Network Providers
Major Services	Covered at 50% Network Providers

Employee Rates	Employee Only	Employee/Spouse	Employee/Child	Family
Per Pay Period (26)	\$14.24	\$28.17	\$28.07	\$47.83

Vision: Surency



Annual eye exams are important to your overall health. During your eye exam, a Surency doctor will look for vision problems and signs of other health conditions like diabetic eye disease, high blood pressure, and high cholesterol. You are eligible to participate in the vision program on the 1st of the month following 30 days of employment within an eligible class. Eligible dependents may also participate. Eligible dependents include your legal spouse and/or dependent child(ren) to age 24.

To identify participating doctors, contact Surency at 1-866-818-8805 or visit www.surency.com.

Network: Access	In-Network	Non-Network
Vision exam (once every 12 months)	\$10	\$35
Lenses Single: (once every 12 months)	\$25	\$25
Bifocal/Trifocal	\$25/\$25	\$40/\$55
Frames: (once every 24 months)	\$130 Allowance	\$65
Contact Lenses Elective	\$130 Allowance	\$100
Contact Lenses Medically necessary:	\$0	\$200

Employee Rates	Employee Only	Employee/Spouse	Employee/Child(ren)	Family
Per Pay Period (26)	\$3.26	\$6.84	\$5.88	\$10.98

Basic Life/AD&D: Guardian



Coverage is provided by the company and is effective on the 1st of the month following 30 days.
Now is a good time to update beneficiary information.

Benefit	
Life/AD&D Amount	\$10,000
Reduction Schedule	Benefits reduce 50% at age 70

Voluntary Life/ AD&D: Guardian

New Benefit This Year



You have the option of purchasing additional Term Life for you, your spouse, and your dependent children. These policies are portable and convertible, which means you can take them with you should your employment end. All coverage terminates at the time of employment termination, including retirement. Coverage is effective first of the month following 30 days from hire date.

Voluntary Life/ AD&D	
Employee Benefit	\$10,000 to \$500,000 in \$10,000 increments
Spouse Benefit	\$10,000 to \$250,000 in \$5,000 increments not to exceed 100% of employee's amount
Child Benefit (14 days to 26 years if FT student)	\$1,000 to \$10,000 in \$1,000 increments, not to exceed 100% of employee's amount
Guarantee Issue <65	Employee- \$200,000 Spouse - \$25,000 Child- \$10,000
Age Reduction Schedule	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80. Spouse terminates at age 70

Rates available on Employee Navigator



Long-Term Disability: Guardian



Quantum is providing long-term disability insurance effective on the 1st of the month following 30 days from hire date. This plan replaces 50% of your covered monthly income up to a monthly maximum benefit of \$3,000.

Core Plan	
Coverage Amount	50% of monthly pre-disability pay to a max of \$3,000
Benefit elimination period	90 days
Maximum benefit period	SSNRA
Own Occupation	24 Months
Pre-Existing Condition	3 months prior/12 months insured

Voluntary Buy-up Long-Term Disability: Guardian



You have the option of purchasing buy-up long-term disability insurance for yourself. Long-term disability is intended to protect your income should you become disabled for a period greater than 90 days. This plan replaces 60% of your covered monthly income up to a monthly maximum benefit of \$7,000. All coverage terminates at the time of employment termination, including retirement.

Coverage is effective first of the month following 30 days from hire date.

Vol. Buy-up LTD Plan	
Coverage Amount	60% of monthly pre-disability pay to a max of \$7,000
Benefit elimination period	90 days
Maximum benefit period	SSNRA
Own Occupation	24 Months
Pre-Existing Condition	3 months prior/12 months insured

Rates available on Employee Navigator

Voluntary Short-Term Disability: Guardian



You also have the option of purchasing short-term disability insurance for yourself which would help replace your income in the event you are temporarily unable to work due to an accident or illness.

This coverage will be effective on the 1st of the month following 30 days from hire date.

Benefit	
Coverage Amount	60% of weekly pre-disability pay to a max of \$1,000
Benefit waiting period	Your benefits begin on the 8 th day of disability due to accidents, and on the 8 th day of disability for sickness. Maternity is treated the same as any other disability.
Maximum benefit period	12 weeks

Rates available on Employee Navigator

AN ACCIDENTAL INJURY CAN SERIOUSLY COST YOU

Protect Yourself From Unexpected Medical Costs

If you and your family are active, chances are, you're no stranger to a hospital emergency room. Even with medical insurance, a fall while bicycle riding or your child's sprained ankle at soccer practice can cost you a bundle in out-of-pocket expenses. Are you financially prepared for all of the medical and non-medical costs of treatment and recovery from a serious injury?

FINANCIAL SUPPORT TO GET YOU BACK ON YOUR FEET

- No matter what kind of medical coverage you have, you will have out-of-pocket costs that could really set you back financially
- Guardian® pays you cash benefits based on covered injuries, treatments and services
- Payments go directly to you, and you can pay for other expenses, like traveling to the hospital, childcare and lost income from missed work
- "Child Organized Sport" benefit pays you an extra 20% cash benefit for each accident when the dependent child is injured while playing an organized sport¹

HERE IS AN EXAMPLE OF HOW ACCIDENT INSURANCE WORKS²

While John was hiking in a local park, he fell and tore cartilage in his knee. He went to the hospital emergency room for treatment and stayed overnight. The doctor gave him a brace and scheduled him for a follow up visit. See how accident insurance offset John's expenses:

AMBULANCE	\$100	KNEE BRACE	\$75
HOSPITAL ADMISSION	\$1,000	X-RAY	\$100
EMERGENCY ROOM VISIT	\$100	KNEE CARTILAGE TEAR	\$500
HOSPITAL CONFINEMENT (1 DAY)	\$250	2 FOLLOW-UP VISITS	\$100
MEDICAL RESONANCE IMAGING (MRI)	\$250		

TOTAL CASH BENEFIT PAID FOR COVERED SERVICES: \$2,475

ACCIDENT INSURANCE WITH GUARDIAN IS EASY

- No health questions to answer and convenient payroll deductions
- Protects your savings when the unexpected occurs
- Take the coverage with you if you change jobs or retire

LEARN MORE ABOUT ACCIDENT INSURANCE AT WWW.GUARDIANANYTIME.COM



ACCIDENTS HAPPEN. HOW FINANCIALLY PREPARED ARE YOU?

Over 40 million Americans received emergency room treatment for an accidental injury³

63% of Americans with medical insurance used all of their savings for out-of-pocket medical costs⁴

The average cost of an emergency room visit for people between the ages of 45-64 is \$2,176⁵

MONTHLY RATES	VALUE PLAN	ADVANTAGE PLAN
EMPLOYEE	\$9.20	\$18.10
EMPLOYEE & SPOUSE	\$14.50	\$27.60
EMPLOYEE & CHILD	\$14.50	\$27.60
FAMILY	\$19.80	\$37.10



The Guardian Life Insurance Company of America® (Guardian)
7 Hanover Square
New York, NY 10004-4025
www.guardiananytime.com
2018-57760 [0420]

1. The child must be insured by the plan on the date the accident occurred. The child must be 18 years of age or younger. 2. For illustrative purposes only. See your plan for specific coverage amounts and details. 3. CDC Centers for Disease Control and Prevention, <http://www.cdc.gov/nchs/fastats/hospital.htm>, 2015. 4. Kaiser Family Foundation and the Health Research & Educational Trust, 2015. 5. 2014 Medical Expenditure Panel Survey, Consumer Health Ratings.com https://www.huffingtonpost.com/simple-thrifty-living/top-10-reasons-people-go-to-the-emergency-room/_b_6887642.html. Guardian's Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Important Notice – This Policy Does Not Provide Coverage For Sickness. Policy Form GP-I-AC-BEN-12, et al. GP-I-ACC-16-NM. GP-I-LAH-12R-OR. GC-ACC-12-OR.

ACCIDENT INSURANCE

BENEFIT	VALUE PLAN COVERAGE*	ADVANTAGE PLAN COVERAGE*
ACCIDENT COVERAGE TYPE	On & Off Job	On & Off Job
CHILD(REN) AGE LIMITS	Birth to 26 years (26 if full-time student), subject to state limitations	Birth to 26 years (26 if full-time student), subject to state limitations
ACCIDENT EMERGENCY TREATMENT	\$100	\$300
ACCIDENT FOLLOW-UP VISIT – DOCTOR	\$50/day up to 2 visits	\$50/day up to 2 visits
AMBULANCE	\$100	\$200
APPLIANCE	\$75	\$125
BURNS (2ND DEGREE/3RD DEGREE)	9 sq inches to 18 sq inches: \$0/\$2,000 18 sq inches to 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000	9 sq inches to 18 sq inches: \$0/\$2,000 18 sq inches to 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
BURN – SKIN GRAFT	50% of burn benefit	50% of burn benefit
CHILD ORGANIZED SPORT	20% increase to child benefits	20% increase to child benefits
CHIROPRACTIC VISITS	\$30/day up to 5 visits	\$50/day up to 5 visits
COMA	\$7,500	\$10,000
CONCUSSIONS	\$150	\$300
DISLOCATIONS	Schedule up to \$4,000	Schedule up to \$8,000
DIAGNOSTIC EXAM (MAJOR)	\$250	\$500
EYE INJURY	\$250	\$500
FRACTURE	Schedule up to \$5,000	Schedule up to \$10,000
HOSPITAL ADMISSION	\$1,000	\$2,000
HOSPITAL CONFINEMENT	\$250/day up to 1 year	\$500/day up to 1 year
HOSPITAL ICU ADMISSION	\$2,000	\$4,000
HOSPITAL ICU CONFINEMENT	\$500/day, up to 30 days	\$1,000/day, up to 30 days
INITIAL PHYSICIAN'S OFFICE/ URGENT CARE FACILITY TREATMENT	\$50	\$100
KNEE CARTILAGE	\$500	\$500
JOINT REPLACEMENT (HIP/KNEE/SHOULDER)	\$1,500/\$750/\$750	\$2,500/\$1,250/\$1,250
LACERATION	Schedule up to \$400	Schedule up to \$800
OCCUPATIONAL OR PHYSICAL THERAPY	\$25/day up to 10 days	\$50/day up to 10 days
REHABILITATION UNIT CONFINEMENT	\$150/day up to 15 days	\$150/day up to 15 days
RUPTURED DISC WITH SURGICAL REPAIR	\$500	\$500
SURGERY (CRANIAL, OPEN ABDOMINAL, THORACIC)	\$1,000; Hernia: \$125	\$1,250; Hernia: \$150
SURGERY EXPLORATORY OR ARTHROSCOPIC	\$150	\$250
TENDON/LIGAMENT/ROTATOR CUFF	1: \$250; 2 or more: \$500	1: \$500; 2 or more: \$1,000
X-RAY	\$100	\$200

*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS This plan will not pay benefits for any injury caused by or related to: • Declared or undeclared war; act of war; or armed aggression; taking part in a riot or civil disorder; or commission of, or attempt to commit a felony; Intentionally self inflicted injury, while sane or insane; suicide or attempted suicide, while sane or insane • The covered person being legally intoxicated • Treatment rendered or hospital confinement outside the United States or Canada • Travel or flight in any kind of aircraft, including any aircraft owned by or for the employer except as a fare-paying passenger on a common carrier • Participation in any kind of sporting activity for compensation or profit, including coaching or officiating • Riding in or driving any motor-driven vehicle in a race, stunt show or speed test • Participation in hang gliding, bungee jumping, sailgliding, parasailing, parachuting, ballooning, parachuting, and/or skydiving • Job related or on the job injuries • Injuries to a dependent child received during the birth • An accident that occurred before the covered person is covered by this plan • Sickness, disease, mental infirmity or medical or surgical treatment • Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the U.S. Department of State, subject to state specific variations. • A pre-existing condition includes any condition for which an employee, in the specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. State variations may apply. This applies to the Disability or Hospital Confinement Sickness riders only. • This proposal summarizes the major features of the Guardian Accident benefit plan. It is not intended to be a complete representation of the proposed plan. For full plan features, including exclusions and limitations, please refer to your policy.



HELPS PROTECT YOUR SAVINGS FROM LIFE'S UNEXPECTED MOMENTS

Because Medical Insurance Doesn't Cover Everything

Health care costs are on the rise. Even with medical insurance, you're often still responsible for both medical and non-medical expenses related to your recovery from a serious illness. The cost you pay for co-pays and deductibles, as well as other expenses such as child care, transportation to the doctor and loss of income when you are unable to work, could really set you back financially. Are you prepared to manage these expenses if you or a family member were diagnosed with a serious illness?

FOCUS ON RECOVERY, NOT YOUR FINANCES

- Guardian® Critical Illness Insurance complements your medical plan — no matter what type of coverage you have
- The plan pays you cash benefits based on each eligible diagnosis such as a heart attack, stroke or cancer
- Also pays a benefit for covered illnesses, as well as offering benefits for a reoccurring condition*
- The cash benefits are paid directly to you, so you decide how to use them

HERE'S AN EXAMPLE OF HOW GUARDIAN'S CRITICAL ILLNESS INSURANCE WORKS**

Sue suffers a heart attack and receives a cash payment of \$15,000 from her Critical Illness Plan. Four years later she has a stroke and receives an additional payment of \$15,000 from her Plan. During both of these illnesses, her plan provided the financial support to cover a variety of expenses, such as mortgage and car payments, while she recovered.

CONDITION	FORMULA	BENEFIT FOR EACH COVERED CONDITION
HEART ATTACK	100% of covered benefit X \$15,000	\$15,000
STROKE	100% of covered benefit X \$15,000	\$15,000

TOTAL CASH BENEFIT PAID: \$30,000

CRITICAL ILLNESS INSURANCE WITH GUARDIAN IS EASY

- Convenient payroll deduction
- Take the coverage with you if you change jobs or retire

LEARN MORE ABOUT CRITICAL ILLNESS INSURANCE AT WWW.GUARDIANANYTIME.COM



A SERIOUS ILLNESS IMPACTS YOU AND YOUR FAMILY

Every minute of every day, an American becomes seriously ill¹

Medical expense account for approximately 62% of personal bankruptcies in the US²

72% of people who filed bankruptcy due to medical expenses had some type of medical insurance²



The Guardian Life Insurance Company of America® (Guardian)
7 Hanover Square
New York, NY 10004-4025
www.guardiananytime.com

2018-58025 (04-20)

*See your plan for additional details. ** For illustrative purposes only. 1. Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Web-based Injury Statistics Query and Reporting System (WISQARS) Nonfatal Injury Data. (2015). 2. Harvard University Study, Huffingtonpost.com, 05/2015 https://www.huffingtonpost.com/simple-thrifty-living/top-10-reasons-people-go-_b_6887642.html. Guardian's Critical Illness Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form #GP-1-CI-14, GP-1-CI-14-NM, GP-1-LAH-12R-OR, GC-CI-14-OR.

CRITICAL ILLNESS INSURANCE

EMPLOYEE

BENEFIT AMOUNTS		<30	30-39	40-49	50-59	60-63	64+
Non-Tobacco Rate	\$15,000	\$7.86	\$13.88	\$25.48	\$44.97	\$72.94	\$95.39
Tobacco Rate	\$15,000	\$11.58	\$21.58	\$45.01	\$75.85	\$124.90	\$164.99

SPOUSE

Non-Tobacco Rate	\$7,500	\$4.80	\$7.81	\$13.60	\$23.35	\$37.33	\$52.60
Tobacco Rate	\$7,500	\$6.66	\$11.66	\$23.37	\$38.78	\$63.32	\$83.35

CHILD

Child birth to 26 years	\$7,500 (Child cost is included with Employee election.)						
-------------------------	--	--	--	--	--	--	--

GUARANTEE ISSUE UNDERWRITING

EMPLOYEE	\$15,000
SPOUSE	\$7,500
CHILD	\$7,500
PRE-EXISTING CONDITION LIMITATION	None

COVERED CONDITIONS

Conditions	First Occurrence	Second Occurrence	Conditions	First Occurrence	Second Occurrence
CANCER			OTHER		
Invasive Cancer	100%	100%	Organ Failure & Kidney Failure	100%	100%
Carcinoma In Situ	30%	0%	Loss of Speech, Sight or Hearing	100%	0%
Benign Brain Tumor	75%	0%	Severe Burns	100%	0%
Skin Cancer	\$250 per lifetime	0%	ALS (Lou Gehrig's Disease)	100%	0%
VASCULAR			Parkinson's Disease	100%	0%
Heart Attack	100%	100%	Addison's Disease, Huntington's Disease, & Multiple Sclerosis	30%	0%
Stroke	100%	100%	Alzheimer's Disease	50%	0%
Heart Failure	100%	100%	Coma	100%	0%
Arteriosclerosis	30%	0%	Permanent Paralysis for 1 Limb	50%	0%
CHILDHOOD COVERED CONDITIONS			Permanent Paralysis for 2 Limbs	100%	0%
Cerebral Palsy, Cleft Lip/Palate, Club Foot, Cystic Fibrosis, Down's Syndrome, Muscular Dystrophy, Spina Bifida, Type I Diabetes	100%	0%	HOSPITAL ADMISSION BENEFIT		
			Provides \$150 per day for each day employee is hospitalized for a condition other than the critical illnesses listed above. 10 day per year limit after a 2 day eliminations period.		

*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. There are limitations & special requirements for each condition. See the certificate of coverage or contact your sales representative for full details. • We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category. • We will not pay benefits for a second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor. • We do not pay for a third or later occurrence of a critical illness. • First & second occurrence refers to the first & second time an insured experiences or is diagnosed with a covered critical illness while covered under Guardian Critical Illness insurance. • A pre-existing condition includes any condition for which an employee, in the specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. • If the plan is new (not transferred): During the exclusion period, this critical illness plan does not pay charges relating to a preexisting condition. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. Please refer to the plan details for specific time periods. State variations may apply. • We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces), committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane, or insane. • In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer; in a country or region approved by Guardian. • Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period. • Evidence of Insurability is required for all late enrollees. Benefit increases may require underwriting. • This coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.





Self-Help Resources

A vital benefit to help with everyday issues!

Access 25,000+ trustworthy articles, videos and tools in our updated Self-Help Resources, with easier navigation and search, new content, and Learning Centers on popular topics such as gratitude, goal setting, communication, sleep, building resilience, and more.

Other topics include:

- Mindfulness
- Adoption & Child Care
- Personal Finance & Budgeting
- Emotional Wellbeing
- Parenting & Relationships
- Pets
- Physical Health & Wellness
- Legal Issues
- Loss and Grief
- Stress, Anger, Anxiety & Depression
- Elder Care & Child Care Locators
- Workplace & Family Violence
- Work-Life Balance
- Wills and Other Legal Forms
- Training & Development
- Digital Wellness
- Disaster Prep and Response

More benefits, higher satisfaction.



Scan with Your Device to Explore Your EAP Benefits!



1-800-252-4555



www.theEAP.com

Check in often for fresh content: Legal articles from NOLO Legal Press • Health topics from Krames Staywell • New monthly trainings and featured Webinars • Articles on timely issues, plus useful Resource Centers, including:

▶ **CONNECTIONS/WORK-LIFE**

Caregiver and elder care support, disability support, family life, and interpersonal relationships.

▶ **LIFESTYLE SAVINGS BENEFIT**

Discounts, rewards and perks on brand-name goods and services.

▶ **TRAINING CENTER**

An extensive library of personal and professional development trainings in user-friendly formats. Plus, new Learning Centers & Training Bites.

▶ **EMOTIONAL WELLBEING**

Assess your overall emotional wellbeing with screenings for depression, anxiety, substance abuse, and more.

▶ **WELLNESS CENTER & PHYSICAL HEALTH**

Information on health conditions and illnesses, plus tools on dieting, nutrition, stress, smoking cessation, and physical fitness.

▶ **PERSONAL FINANCE & EDUCATION**

Financial calculators, budgeting, investing, debt management, and other tools.

▶ **LEGAL**

Will templates, forms, contracts, and information from NOLO Legal Press on consumer rights, landlord-tenant issues, real estate, family law, and other legal topics.



IT'S EASY TO ACCESS SELF-HELP RESOURCES!

1. Go to www.theEAP.com and click the **Member login** button.
2. If you've already created a User Name and Password, simply log in.
3. If this is your first visit, click **REGISTER** and fill out the form to create your User Name and Password.

*** You only need to register once.**



1-800-252-4555
www.theEAP.com

TotalCare EAP can help with virtually every area of life



PERSONAL

Personal Stress
Anxiety
Alcohol Abuse
Drug Addiction
Depression
Medical Conditions
Grief/Bereavement
Gambling
Weight Control
Anger
Chronic Pain/Illness

Eating Disorders
Life Transitions
Pregnancy/Post Partum
Personal Trauma
Sexual Concerns
Domestic Violence
Learning Disabilities
Smoking
Men's/Women's Issues
Nutrition



FAMILY & RELATIONSHIPS

Marital
Parenting
Caregiving
Childcare
Eldercare
Education Planning
Adoption
Family Pets
Special Needs Child
Blended Families

Teen Issues
Domestic Partners
Physical Abuse
Family Relocation
Sandwich Generation
Military Life/Separation
Disaster Preparedness
Communication
Keeping Children Safe



FINANCIAL & LEGAL

Debt
Credit Card Issues
Financial Loss
Bankruptcy
Budgeting
Retirement Planning
Wills & Trusts
Real Estate Law
Car Buying
Immigration
Divorce
Civil Suits

Criminal Law
DUI/DWI
Landlords & Tenants
Homeowner Concerns
Taxes
Insurance
Consumer Law
Contracts
Personal Injury
Child Custody
Social Security



WORK & CAREER

Employee Conflict
Work Related Stress
Coaching
Supervisor Conflict
Team Development
Career Planning
Management Skills
Supervising Others

Time Management
Skills Development
Project Management
Motivating Self & Others
Valuing Diversity
Managing Change

800-252-4555
www.theEAP.com

Your EAP Benefits:

One-on-One Personal & Professional Coaching

Your EAP offers exciting Peak Performance Coaching Benefits to help you grow and succeed both personally and professionally. Connect by phone for one-on-one coaching with ESI Masters and PhD level coaches. Best of all, these benefits are free for you and eligible family members!

Coaching is available in the following areas:

- ✓ **Certified Wellness Coaching** - lose weight, get fit, reduce stress, quit tobacco, and get nutrition help.
- ✓ **Certified Financial Coaching** - get help for budgeting, credit, debt, money management and more.
- ✓ **Balancing Life at Work and Home** - make the most of family life while learning to succeed at work.
- ✓ **Resilience** - recognize your personal strengths and improve resilience to face life challenges.
- ✓ **Effective Communication** - improve your interpersonal communication skills to be more effective.
- ✓ **Home Purchasing** - get help with the home buying process, credit and financing basics.
- ✓ **Student Debt** - learn about Federal Student Loan types, repayment plans, consolidation and more.
- ✓ **Relaxation Coaching for Beginners** - get support and referrals for relaxation, meditation, or yoga training programs.
- ✓ **Workplace Conflict** - improve interpersonal skills and learn methods for resolving conflict.
- ✓ **Retirement Coaching** - get help to address the practical and emotional aspects around retirement.
- ✓ **Succeeding as a Supervisor** - learn key management concepts and ways to develop and empower employees.

Plus, get online tools to support your goals:

- Access thousands of online videos, articles, calculators, self-assessments and other tools.
- Comprehensive personal and professional online trainings available in a variety of easy-to-use formats.
- Wellness tools and tips on diet, nutrition, fitness and smoking available in the Online Wellness Center.



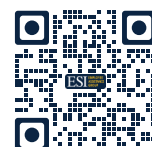
To access a Coach, simply call 800.252.4555 and ask to speak to a Coach.



To access online support resources, simply login at www.theEAP.com.



TotalCare EAP
Public Safety EAP
Educators' EAP
Higher Ed EAP
HealthCare EAP
Union AP



📞 800.252.4555

💻 www.theEAP.com

© ESI Employee Assistance Group



NEW!

Lifestyle Savings Benefit!

*Who doesn't like a deal?
And who doesn't like savings?*

Scan the QR code
to explore your
EAP benefits!



Now you can enjoy thousands of discounts and cash back offers as one of your EAP benefits. Just logon to your EAP website. Explore deals and discounts from your favorite national brands.

Here are just a few of the many areas where you can find savings:

- Health and Wellness
- Auto
- Electronics
- Apparel
- Restaurants
- Entertainment & Tickets

- Beauty and Spa
- Flowers & Gifts
- Insurance & Protection
- Sports & Fitness
- Food
- *And many more!*

To explore this great benefit, simply logon to www.theEAP.com and click on the **Lifestyle Savings Benefit** tile.

www.theEAP.com | 800.252.4555



Lifestyle Savings Benefit

Certified Financial Coaching

If you need help with budgeting, debt, money management issues or savings, your EAP can help. You and your family members have unlimited access to Certified Financial Coaches, as well as more than 200 Personal Finance and Investing courses! Our Coaches can also help you address any related stress that so often accompanies financial problems.

Start today with a simple, confidential phone call or login to your EAP. See back for details.



TotalCare EAP
Public Safety EAP
Educators' EAP
Higher Ed EAP
HealthCare EAP
Union AP

800-252-4555

800-225-2527

www.theEAP.com

The 3 components of your Financial Coaching Benefit:

Certified Financial Coaches

- Financial assessments
- Goal setting structure and support
- Determining strategies for problem resolution
- Establishing focus on financial wellbeing
- Recommending services, tools, and resources

Financial Assessments

- Calculate net worth
- Analyze budgets
- Verify debt to income ratios and credit scores
- Profile habits and obstacles to success
- Assess family dynamics around money

Financial Education

- Taking control of finances
- Changing habits and attitudes about money
- Understanding and dealing with debt
- Understanding consumer credit
- Saving for the future

TO ACCESS WEBSITE RESOURCES:

1. Log on to **www.theEAP.com**
2. Click on **Employee & Family Login**
3. If you have already created a Username and Password, simply enter that information in the appropriate boxes. **If you have not registered, complete steps 4-5.**
4. Click on **REGISTER**
5. Fill out the Registration Form and create your own User Name and Password, then click **REGISTER. You only need to register once.**
6. Click on **Personal Finance & Education Center** and explore!

800-252-4555 or 800-225-2527
www.theEAP.com

Legal Benefit *from your EAP*



TotalCare EAP
Public Safety EAP
Educators' EAP
Higher Ed EAP
HealthCare EAP
Union AP

© ESI Employee Assistance Group

ESI has an innovative benefit designed to help Members with personal legal concerns:

- Wills
- Traffic Violations
- Criminal Cases
- Divorce
- Child Custody
- Probate issues
- Bankruptcy



How to Access The Legal Benefit



Access the EAP Online Legal Library

1. Call **800.252.4555**
2. Describe your issue to the EAP Counselor
3. You will be connected with an attorney
4. There is no charge for your initial phone consultation (*up to 30 minutes*)
5. If you need to hire an attorney, you will be referred to a local independent lawyer specializing in your area of concern.
6. The billable hourly rate is discounted by 25%
7. Entire legal library available on the EAP website includes Will templates, contract samples and more.

1. Go to **www.theEAP.com**
2. Click the **Member Login** button.
3. If you have already created a User Name and Password, simply enter that info in the appropriate boxes. **If you have not registered, complete steps (a) & (b).**
 - a) Click on **REGISTER**.
 - b) Fill out the Registration Form to create your own User Name and Password, then click **Register**. **You only need to register once.**
4. Click the **Legal icon** and explore.

www.theEAP.com | 800.252.4555

Exclusions: The legal benefit is not available for issues related to employment, corporate law or medical concerns.

More Benefits, Better Results than any other EAP.



WORKPLACE VIOLENCE Prevention Resources

Find support and guidance preventing workplace and domestic violence.

ESI offers telephonic counseling and the following online resources:



Workplace Violence

WORKPLACE VIOLENCE PREVENTION

★ FEATURED

- Seven Best Practices to Avoid Workplace Violence
- Workplace Threat Assessment and Response Guide
- Violence Prevention in the Workplace for Employees
- Workplace Violence Prevention Policy - SAMPLE
- Violence Prevention in the Workplace for Managers & Supervisors

VIDEOS

- Break the Silence: Stop the Violence
- Seven Best Practices to Avoid Workplace Violence
- Violence Prevention in the Workplace for Employees
- Violence Prevention in the Workplace for Managers & Supervisors

ARTICLES

- Help for Survivors in the Aftermath of Disasters and Mass Violence
- Is Your Workplace Harboring Bullies?
- Stop Workplace Bullying
- Workplace Violence
- Workplace Violence: Facts and Safety Tips for Employees
- Workplace Violence: Understand and Avoid It



Domestic Violence

DOMESTIC VIOLENCE PREVENTION

★ FEATURED

- Legal Consequences of Abuse
- Dealing with Domestic Abuse
- Do I have a civil rights case against my abuser?
- New Numbers For Domestic Violence Victims
- Domestic Violence Comes to Work Articles

ARTICLES

- Civil Domestic Violence Resources
- Dealing with Domestic Abuse
- Domestic Violence Awareness
- Immigration Benefits for: Battered Spouse, Children & Parents
- Leaving an Abusive Relationship
- Legal Consequences of Abuse
- Recognizing Domestic Violence
- Understanding Domestic Abuse

Professional Liability Insurance and Worker's Compensation

These premiums are covered by Quantum. The Professional Liability policy has \$1 million/\$3 million coverage effective upon employment. This does not cover the employee while working as an employee with any other facility or company. The Worker's Compensation insurance premium is paid based on each employee's wages and covers on the job site injuries.

401(k) Plan

Quantum offers a traditional 401(k) plan and a Roth 401(k) plan. Employees are eligible to participate in the retirement plan on the 1st of the month following 30 days of employment within an eligible employment class. Quantum has an automatic enrollment for the retirement plan. Once an employee is eligible, they are automatically enrolled in the traditional 401(k) plan at a deferral of 3% of eligible earnings. If an employee does not want to participate or wishes to contribute more or less than 3% or enroll in the Roth 401(k) plan, they must register and log into their Empower account to make those contribution changes. Quantum offers a discretionary year-end company match of \$.25 per \$1.00 contributed up to 6% of deferrals. This means that for every dollar the employee invests, Quantum will invest an additional \$.25.

Employee vesting schedule for employer contribution:

- 1st year – 20%
vested
- 2nd year – 40%
vested
- 3rd year – 60%
vested
- 4th year – 80%
vested
- 5th year –
100% vested

Once an employee becomes eligible to participate, that employee will remain eligible regardless of hours worked (assuming continuous employment). In order to qualify for a vesting credit of one year and the employer match, the employee must be continuously employed throughout that year and have worked 1000 hours within the calendar year.

Paid Time Off (PTO)

PTO hours begin accrual on the first day of employment. Use of accrued PTO hours may begin following the 30-day waiting period. PTO hours will be accrued based on actual hours worked (numbers listed below are based on an average 40-hour work week)

	PTO Hours Accrual	Maximum PTO Accrued Annually
Hire Date – 1 st Anniversary	.07 hour accrued / hour worked	145.6 hrs (18.2 days)
1 st – 5 th Anniversary	.092 hour accrued / hour worked	191.36 hrs. (23.92 days)
5 th Anniversary +	.114 hour accrued / hour worked	237.12 hrs. (29.64 days)

School-based Salaried employees will be given a total of 10 days (80 hours) at the beginning of each school year. The date PTO is available to use will depend on when the school assignment starts for the employee.

Holiday Pay

Quantum pays a premium holiday pay rate for employees who choose to work on any of the following holidays: New Year's Day, Thanksgiving Day, and Christmas Day. Employees who work on these holidays will receive an hourly rate of one and one half times their regular hourly rate.

Eligible upon hire

Bereavement Pay

Quantum provides up to two (2) days of paid bereavement leave to employees due to the death of an immediate family member. You are eligible at 30 days of employment within an eligible class.

Jury Duty Pay

Quantum provides up to five (5) days per year of paid jury. Pay is based on the difference between jury duty pay and the employee's regular pay. Eligibility for paid jury duty is based on a rolling 12-month calculation. You are eligible at 30 day of employment within an eligible class.

Annual Performance Reviews

Quantum Health Professionals encourages positive job performance through yearly reviews resulting in merit-based pay increases or bonuses, dependent upon each professional's salary scale and cap. You are eligible at one year of service within an eligible class.

Continuing Education

Quantum Health Professionals recognizes the importance of expanding professional knowledge in the employee's practice field. We support our employees in this endeavor and provide annual funds to be used as the employee elects, assuming prior approval from the management team. You are eligible at 30 days of employment within an eligible class. Education funds are as follows and are pro-rated from the hire date for the 1st year of employment:

Eligibility: Full-time, school based, and Part-time employees

Employment Status	RPT, OTR, SLP, LSP, SPED, RN, BCBA	PTA, COTA, CNA, RBT, Para
Full-time	\$600/year	\$300/year
School Based	\$600/year	\$300/year
Part-time	\$300/year	\$150/year

Referral Bonus Program

Quantum employees will be paid a bonus for therapist referrals made to the company that result in Quantum hiring a new full-time, part-time, or PRN employee. The bonus will be paid to the referring employee following the new employee's satisfactory completion of a 90-day introductory period. You are eligible upon hire date. The referral bonus program is as follows:

New Hire Employment Status	
Full-time & School Based	\$500
Full-time & School Based (RBT, Para)	\$300
Part-time	\$250
PRN	\$150

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2019. Contact your State for more information on eligibility –

ALABAMA – Medicaid	FLORIDA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	Website: http://flmedicaidtplrecovery.com/hipp/ Phone: 1-877-357-3268
ALASKA – Medicaid	GEORGIA – Medicaid
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131
ARKANSAS – Medicaid	INDIANA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864
COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	IOWA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711	Website: http://dhs.iowa.gov/Hawki Phone: 1-800-257-8563

KANSAS – Medicaid	NEW HAMPSHIRE – Medicaid
Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512	Website: https://www.dhhs.nh.gov/oii/hipp.htm Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218
KENTUCKY – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: https://chfs.ky.gov Phone: 1-800-635-2570	Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
LOUISIANA – Medicaid	NEW YORK – Medicaid
Website: http://dh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
MAINE – Medicaid	NORTH CAROLINA – Medicaid
Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711	Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100
MASSACHUSETTS – Medicaid and CHIP	NORTH DAKOTA – Medicaid
Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840	Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825
MINNESOTA – Medicaid	OKLAHOMA – Medicaid and CHIP
Website: https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
MISSOURI – Medicaid	OREGON – Medicaid
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075
MONTANA – Medicaid	PENNSYLVANIA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084	Website: http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462
NEBRASKA – Medicaid	RHODE ISLAND – Medicaid and CHIP
Website: http://www.ACCESSNebraska.ne.gov Phone: (855) 632-7633 Lincoln: (402) 473-7000 Omaha: (402) 595-1178	Website: http://www.eohhs.ri.gov/ Phone: 855-697-4347, or 401-462-0311 (Direct RIte Share Line)
NEVADA – Medicaid	SOUTH CAROLINA – Medicaid
Medicaid Website: https://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.scdhhs.gov Phone: 1-888-549-0820

<p align="center">SOUTH DAKOTA - Medicaid</p> <p>Website: http://dss.sd.gov Phone: 1-888-828-0059</p>	<p align="center">WASHINGTON – Medicaid</p> <p>Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022 ext. 15473</p>
<p align="center">TEXAS – Medicaid</p> <p>Website: http://gethipptexas.com/ Phone: 1-800-440-0493</p>	<p align="center">WEST VIRGINIA – Medicaid</p> <p>Website: http://mywvhipp.com/ Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)</p>
<p align="center">UTAH – Medicaid and CHIP</p> <p>Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669</p>	<p align="center">WISCONSIN – Medicaid and CHIP</p> <p>Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 1-800-362-3002</p>
<p align="center">VERMONT– Medicaid</p> <p>Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427</p>	<p align="center">WYOMING – Medicaid</p> <p>Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531</p>
<p align="center">VIRGINIA – Medicaid and CHIP</p>	
<p>Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282</p>	

To see if any other states have added a premium assistance program since July 31, 2019, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 6-30-2023)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Quantum Health Professionals		4. Employer Identification Number (EIN) 75-3051602	
5. Employer address 6901 Shawnee Mission Pkwy, Suite 207		6. Employer phone number 913-894-1910	
7. City Overland Park		8. State KS	9. ZIP code 66202
10. Who can we contact at this job? Stacey Woodyard			
11. Phone number (if different from above)		12. Email address srwoodyard@quantum-pros.com	

You are not eligible for health insurance coverage through this employer. You and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.

BUKATY ONLINE ENROLLMENT

Benefit Enrollment Has Never Been Easier

NEW USER ENROLLMENT PROCESS

What you will need:

Please have the following information available when you enroll:

- Your date of birth and SSN
- Your home address, telephone number and email address
- Eligible dependents' names, dates of birth and SSNs
- Beneficiary information

Step 1: Getting Started

www.bukaty.com/online-enrollment

Step 2: How to Register & Enroll

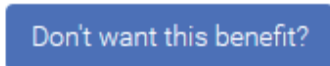
- Click on **New User Registration**
- Date of Birth: MM/DD/YYYY ■ **Company Identifier: QHP**
- Username MUST be an email address
(Personal or work)
- Create password
- Once logged into the system, it will take you to your home screen.

Step 3: Begin Enrollment

- Click on the **Start Benefits** tab and complete your personal information page



- Complete all Dependent information if applicable
- Make your enrollment selections for each coverage provided
- If you are waiving coverage you must select the decline enrollment option
- Click **Save & Continue** or **Don't want this benefit?** after each section



Step 4: Complete Enrollment

- In the summary tab, review enrollment elections for accuracy and click **Agree** to confirm your enrollment
- Your enrollment process is now complete and you may log in at any time to access all your benefit information

For assistance please contact
the Benefit Enrollment Team at
enrollmentsupport@bukaty.com

EXISTING USER ENROLLMENT PROCESS

What you will need:

Please have the following information available when you enroll:

- Eligible dependents' names, dates of birth and SSNs
- Beneficiary information

Step 1: Getting Started

www.bukaty.com/online-enrollment

Step 2: How to Log in as an Existing User

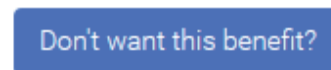
- Enter Username and Password to login
 - If you need your Username and Password reset, contact enrollmentsupport@bukaty.com
- Once logged into the system, it will take you to your home screen

Step 3: Begin Enrollment

- Click on the **Start Benefits** tab and complete your personal information page



- Complete all Dependent information if applicable
- Make your enrollment selections for each coverage provided
- If you are waiving coverage you must select the decline enrollment option
- Click **Save & Continue** or **Don't want this benefit?** after each section



Step 4: Complete Enrollment

- In the summary tab, review enrollment elections for accuracy and click **Agree** to confirm your enrollment
- Your enrollment process is now complete and you may log in at any time to access all your benefit information

