

# Summary of *Employee Benefits*



*Plan Year*

**2025**

# What's New for 2025?

At Compass Family Services, we recognize that our employees play a key role in our success. We review our benefits annually to ensure that our benefit offerings continue to meet the needs of our employees as well as our organization. Benefits-eligible employees have the opportunity to enroll in our benefit plans during our annual Open Enrollment.

You may make changes to your benefits, or add or drop your dependents during this time. New hires are able to review and enroll in benefits within 30 days of employment. Outside of Open Enrollment, employees cannot make changes to their benefit elections unless a Qualifying Event occurs.

All enrollments and changes will be managed with the [EASE](#) electronic enrollment platform. You will be emailed a link to the portal and prompted to change your password the first time you log onto the website. If you are unable to reset your password online, you can use the forgot password option.



KAISER PERMANENTE®

Kaiser HRA Plan		
Services	In-Network	Things You Should Know
<b>Deductible</b> Individual Family	\$2,500 \$5,000	This is the amount you must pay before the plan begins to pay. Your deductible is 100% covered by Compass!
<b>Deductible Accumulation</b>	For employees with family coverage, once an individual member reaches their individual deductible, benefits will be paid.	
<b>Annual Employer HRA Fund</b> Individual Family	\$2,500 \$5,000	Compass Family Services provides employees with a High Deductible Health Plan (HDHP) that works in conjunction with a Health Reimbursement Arrangement (HRA).
<b>Annual Out of Pocket Maximum</b> Individual Family	\$5,000 \$10,000	This is the most you will pay in out-of-pocket expenses in one year. This includes copays, deductible and coinsurance. Although the plan out-of-pocket maximum is \$5,000, Compass will have covered the first \$2,500 of expenses through the HRA, leaving you with a maximum liability of \$2,500 for the calendar year.
<b>Office Visit Copays</b> <b>Plan Pays 100%! Preventive Care</b> Primary Care Specialty Care	\$0 \$20 (after deductible) \$20 (after deductible)	Some examples of Preventive Care are: Routine Physicals, Well-Child Exams, Prenatal Care, and Immunizations.
<b>Lab and X-Ray</b>	\$10 per encounter (after deductible)	Cost sharing only applies for non-preventive labs and x-rays.
<b>Urgent Care</b>	\$20 (after deductible)	Includes exam and treatment.
<b>Emergency Services</b> Emergency Room Ambulance	20% (after deductible) \$150 per trip (after deductible)	If you find yourself in an emergency situation, go to the nearest hospital, even if it's a non-Kaiser facility.
<b>Hospital Services</b> Inpatient	20% (after deductible)	Includes room & board, surgery, anesthesia, x-rays, labs and drugs.
Outpatient	20% (after deductible)	Outpatient surgery and certain other outpatient procedures
<b>Prescription Drugs (Rx)</b>  <b>Mail-Order</b>	Generic: \$10 Brand Name: \$30 <b>(30-day supply)</b>  Generic: \$20 Brand Name \$60 <b>(100-day supply)</b>	<b>The plan deductible does not apply to the prescription benefits.</b> You may use your HRA dollars towards prescription drug coverage.
<b>Chiropractic Care</b> Office Visit Kaiser contracts with American Specialty Health (ASH) to make the ASH network of Chiropractors available to you.	\$15 <b>(30 visits per year)</b>	You do not need a referral from your primary physician to obtain chiropractic services. You may use your HRA dollars towards your chiropractic care.

As a Kaiser member, you get a one-stop resource for managing your health online by registering on [www.kp.org](http://www.kp.org). You can email your doctor's office, view your lab results, order prescription refills, request routine appointments, and much more!

# Dental and Vision Plans



DENTAL PPO BASE PLAN			DENTAL PPO BUY UP PLAN		
Benefit Coverage	Plan Pays	Employee Pays	Benefit Coverage	Plan Pays	Employee Pays
Annual Deductible	\$25 per person applied after the first \$250 of dental expenses each year.				
100% of the first \$250	\$250	\$0	100% of the first \$250	\$250	\$0
\$25 Deductible	\$0	\$25	\$25 Deductible	\$0	\$25
80% of the next \$200	\$160	\$40	80% of the next \$200	\$160	\$40
50% of the remaining balance	\$590	\$590	50% of the remaining balance	\$1,090	\$1,090
Total Care Costs	\$1,000	\$655	Total Care Costs	\$1,500	\$1,155
Orthodontics: Children up to age 19	50% with a lifetime maximum of \$1,000		Orthodontics: Children up to age 19	50% with a lifetime maximum of \$1,500	
<b>Annual Benefit Maximum</b>	<b>\$1,000 Per Person</b>		<b>Annual Benefit Maximum</b>	<b>\$1,500 Per Person</b>	

## Direct Dental's Member Web Portal:

All members of Direct Dental have access to an online benefit portal which allows for secure 24/7 self-serve access.

### Members can:

- View Explanation of Benefits
- View Claim Status
- Download Complete Benefit Information
- Print Temporary ID Card
- View Proof of Coverage
- Contact Direct Dental Via Secure Email

[www.directdentalplans.com](http://www.directdentalplans.com)

*You also have...* access to the Dental Health Alliance (DHA) PPO Network. You may see any provider; however, this plan has access to the DHA network. When you visit a DHA provider, you will receive a discount of up to 30% off your dental fees.

VISION		
Services	Copay/Allowance	Benefit Limitation
Exam	\$10	Every 12 months
Frames	\$130 Allowance Plus 20% Discount	Every 24 months
Prescription Glasses	\$25	Every 12 months
Lenses	Included in prescription glasses	Every 12 months
Contacts (instead of glasses)	\$130 Allowance	Every 12 months

## Online tools for members: SuperiorVision™

- View your benefits
- Print your ID card
- Print Temporary ID Card
- Locate a Provider

[www.superiorvision.com](http://www.superiorvision.com)

This is Your Network:  
Superior National

### Looking for your provider network?

We've made it easy! Select your network from the table or login to link automatically to your commercial vision plan's network.

Superior Vision Services, Inc. Is Now [Superior National](#)  
 Block Vision, Inc. Is Now [Superior Select](#)  
 Vision Insurance Plan of America, Inc. Is Now [Superior Select Midwest \(VIPA\)](#)  
 Block Vision of Texas, Inc. Is Now [Superior Select Southwest](#)

Compass offers all benefits-eligible employees a group term Life/AD&D and Long Term Disability (LTD) plan, available through Mutual of Omaha. These benefits are paid 100% by your employer.



PLAN OFFERED	BENEFIT AMOUNT
Group Term Life/AD&D	<p>For You: <b>INCREASED for 2025 \$50,000</b></p> <p>In the event of death, the benefit paid will be equal to the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.</p> <p>Insurance benefits and guarantee issue amounts are subject to age reductions:</p> <ul style="list-style-type: none"> <li>- At age 65, amounts reduce to 65%</li> <li>- At age 70, amounts reduce to 50%</li> </ul>

*Also Available...*

### Employee Assistance Program:

- Available to your family members too!
- 24/7 toll-free access to EAP professionals
- Personal, professional, and legal matters
- Financial consultation
- Free legal consultation up to 30 minutes with a lawyer

**(800) 316-2796 Available 24 hours a day, 7 days a week**

### Worldwide Travel Assistance Program (100+ miles from home)

- Available to your family members too!
- Pre-trip assistance
- Immediate assistance with emergencies while traveling
- Medical assistance
- ID Theft Assistance
- Available for travel up to 120 days

**U.S. (800) 856-9947**

**Outside the U.S. - call collect (312) 935-3658**

PLAN OFFERED	BENEFIT AMOUNT
Long-Term Disability	<p><b>INCREASED for 2025 60% of salary up to \$6,000 per month</b></p> <p>Elimination Period: 180 days</p> <p>LTD benefits are coordinated with state disability insurance</p> <p>Maximum Benefit Period: If you become disabled prior to age 65, benefits are payable for five years. At age 65 through 68, benefits are payable to age 70 for at least one year. At age 69 (and older), benefits are payable for one year.</p>





### How to Use Your HRA Debit Card

Accessing funds in your HRA is easy! You will be provided with a debit card that is valid for the deductible, prescription services at Kaiser facilities and Chiropractic services at American Specialty Health Chiropractic providers only. Do not attempt to use your card at other facilities, for non-eligible expenses, or for merchants as it will result in your card being frozen and the HRA account deactivated. Your HRA card is pre-loaded with your deductible funds.

Visit <https://mybenefits.cc/compass/> for full details.

### Accessing Your HRA Web Portal

Marin Benefits administers your HRA. You may submit your Kaiser Explanation of Benefits (EOB) for reimbursement, if you pay for eligible expenses using cash, check or other credit card. You do not want to send a Kaiser invoice to Marin Benefits, only a Kaiser EOB. If you need a copy of your Kaiser EOB, you can call the Kaiser Deductible Product Service Team at 800-390-3507 and request it. You can set up an account at Marin Benefits (see the link/instructions below to access the web portal for the Kaiser HRA plan):

[mywealthcareonline.com/marinbenefits](https://mywealthcareonline.com/marinbenefits)

To set up a new account, click on the Participant Log In, select Create Account, enter your Name, Employee ID (Social Security Number without dashes) and Employer ID: **MBICCS**. Then change your Employee ID and create a new password. You may use the participant portal to check your balances and plan payments, update your personal information or to report a lost or stolen card.

Important Benefit Contact Information			
Carrier / Vendor	Group Number	Phone	Website
Kaiser Medical	7291	800.464.4000	<a href="http://www.kp.org">www.kp.org</a>
Marin Benefits Health Reimbursement Account (HRA)	MBICCS	415.526.1401	<a href="http://www.marinbenefits.com">www.marinbenefits.com</a>
ASH Chiropractic	N/A	800.678.9133	<a href="http://www.ashcompanies.com/kp">www.ashcompanies.com/kp</a>
Direct Dental	CCS0106	855.844.0626	<a href="http://www.directdentalplans.com">www.directdentalplans.com</a>
Superior Vision	34408	800.507.3800	<a href="http://www.superiorvision.com">www.superiorvision.com</a>
Mutual of Omaha Group Term Life/AD&D Long-Term Disability	G000AKLG	800.655.5142	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Mutual of Omaha EAP Employee Assistance Program		800.316.2796 24 hours a day / 7 days a week	<a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a>
Mutual of Omaha Travel Assistance Program & ID Theft Assistance		U.S. (800) 856-9947 Outside the U.S., call collect (312) 935-3658	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Acrisure Account Manager: Ana Fisher		925.592.5139	<a href="mailto:afisher2@acrisure.com">afisher2@acrisure.com</a>

*If you have...* eligibility questions or unresolved claim issues and need assistance, please contact your Human Resources department, or your Acrisure Client Services Manager noted above

*For detailed plan summaries and descriptions of your benefit plans or to find a provider visit:*

<https://mybenefits.cc/compass/>

This summary is intended for reference only. Please refer to your official plan documents for more information.