

2025 Jireh Employee Benefits



Presented by  **ACRISURE**[®]

Today's Agenda

Benefit Offering for 2025 – Review

Medical

- UMR– 2 plans
 - PPO 2000
 - PPO 1500
- Kaiser – 2 plans
 - HMO 15
 - HMO 2000 HSA

Dental

- Reliance Matrix

Vision

- VSP

Life and Disability

- Reliance Matrix

Flexible Savings Account

- Navia

Voluntary Benefits

- AFLAC
 - Critical Illness and
 - Accident
 - Hospital Indemnity (New)
- Reliance Matrix - Life and AD&D
- MetLife – Legal Plans
- Nationwide – Pet Insurance



A UnitedHealthcare Company



2025 Premiums and Benefits

Medical

Due to unexpectedly high claims for a second year in a row, Jireh received a medical increase from United Healthcare that was similar to 2024. Due to the increase in rates, Jireh will be moving to UMR for 2025 to maintain current benefits and contributions. HRA contributions will remain the same, which will continue to minimize the out of pocket costs for employees and their families.

Solution

Understanding the value our employees place on their benefits, we will be moving to UMR to maintain benefits, network access and costs. The current plans will still provide rich benefits with office copays covered by the HRA with an Out-of- Pocket Maximum below market. Combined with the Jireh HRA contribution, employees now have 2 excellent benefit options to choose from. **You will still have access to the UHC Network of doctors that you have today.**

Please make sure you go through the ADP online enrollment system to elect the plan that best meets your needs.



2025 Employee Monthly Contributions

	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Kaiser	\$142.86	\$285.73	\$257.15	\$425.89
UHC/UMR HRA 1500 PPO Buy Up	\$232.74	\$482.50	\$440.11	\$673.21
UHC/UMR HRA 2000 PPO Base	\$205.07	\$424.40	\$387.54	\$590.21
VSP Vision	\$1.96	\$4.38	\$4.38	\$4.38
Reliance Matrix Dental	\$10.94	\$20.63	\$24.07	\$34.02





Get to know your benefits

Open Enrollment 2025



A UnitedHealthcare Company

2025 Benefits

What happened to the United Healthcare Logo?

- For 2025, Jireh will be utilizing UMR as their Health Care Provider. The good news is that as a subsidiary of UHC, employees will have access to the same network of facilities and physicians
- You will have a new website and benefit portal for managing your healthcare.
- <https://www.umar.com/home>

YOUR COMPANY NAME HERE

UMR A UnitedHealthcare Company

Customer Logo (If Applicable)

Issuer (80840) 911-39026-02

Member ID: 12345680 Group Number: 76-123456

Member:
JAMES A SAMPLE 00 MED

OPTUMRx
Rx BIN: 610127
Rx PCN: 01960000
Rx GRP: 0196XXXX

CO-PAYS MAY APPLY
0730

UnitedHealthcare
Choice Plus Network
Self-funded plan administered by UMR

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This card must be presented each time services are requested. Printed: 10-27-2021

Medial: In-Net	Out of Net
Ded: \$150/\$2,250	\$1,500/\$4,500
OOPM: \$1,000/\$6,000	\$6,000/\$12,000

Call UMR CARE at 866-494-4502 for plan required prior authorization. FAILURE TO CALL FOR PRIOR AUTHORIZATION MAY REDUCE BENEFITS.

For Members: www.umar.com 8XX-XXX-XXXX
Nurseline: 8XX-XXX-XXXX

For Providers: www.umar.com 877-233-1800

Claims: EDI # 39026, UMR, PO Box 30541, Salt Lake City, UT 84130-0541

Regional Network Logo (If Applicable) Secondary Network Logo (If Applicable)

Pharmacists & Members: 877-559-2955

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Regional Network Logo (If Applicable) Secondary Network Logo (If Applicable) Dental Benefit Provider Connection Dental Network

Pharmacists & Members: 877-559-2955





Common health terms

Copayment:

A fixed amount of money you pay a provider for a covered visit or prescription

Deductible:

The amount you'll need to pay before your plan starts to pay for covered services



Coinsurance:

The percentage you pay as your share of a covered health care service

Out-of-pocket limit:

The most you could pay during a coverage period (usually 1 year) for your cost share of covered services. After you meet this limit, the plan will usually pay 100% of the allowed amount

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

For thousands of health care terms defined simply and clearly, this is your site.



The preferred provider organization (PPO) plan



Key features

Freedom to go to almost any doctor or hospital

Not required to have a primary care doctor

No referral needed to see a specialist

Things to consider

You pay less when you use doctors in the plan's network

Prior authorization for some procedures and Rx

HRA Overview



Health reimbursement account (HRA)

- These dollars are used to help pay for your covered medical expenses, like office visits, lab work and tests.

Annual deductible

- You pay a yearly deductible before we start sharing the cost of covered health care you receive.
- The money in an HRA is used to help meet your deductible.

Major medical benefits (your percentage of the costs)

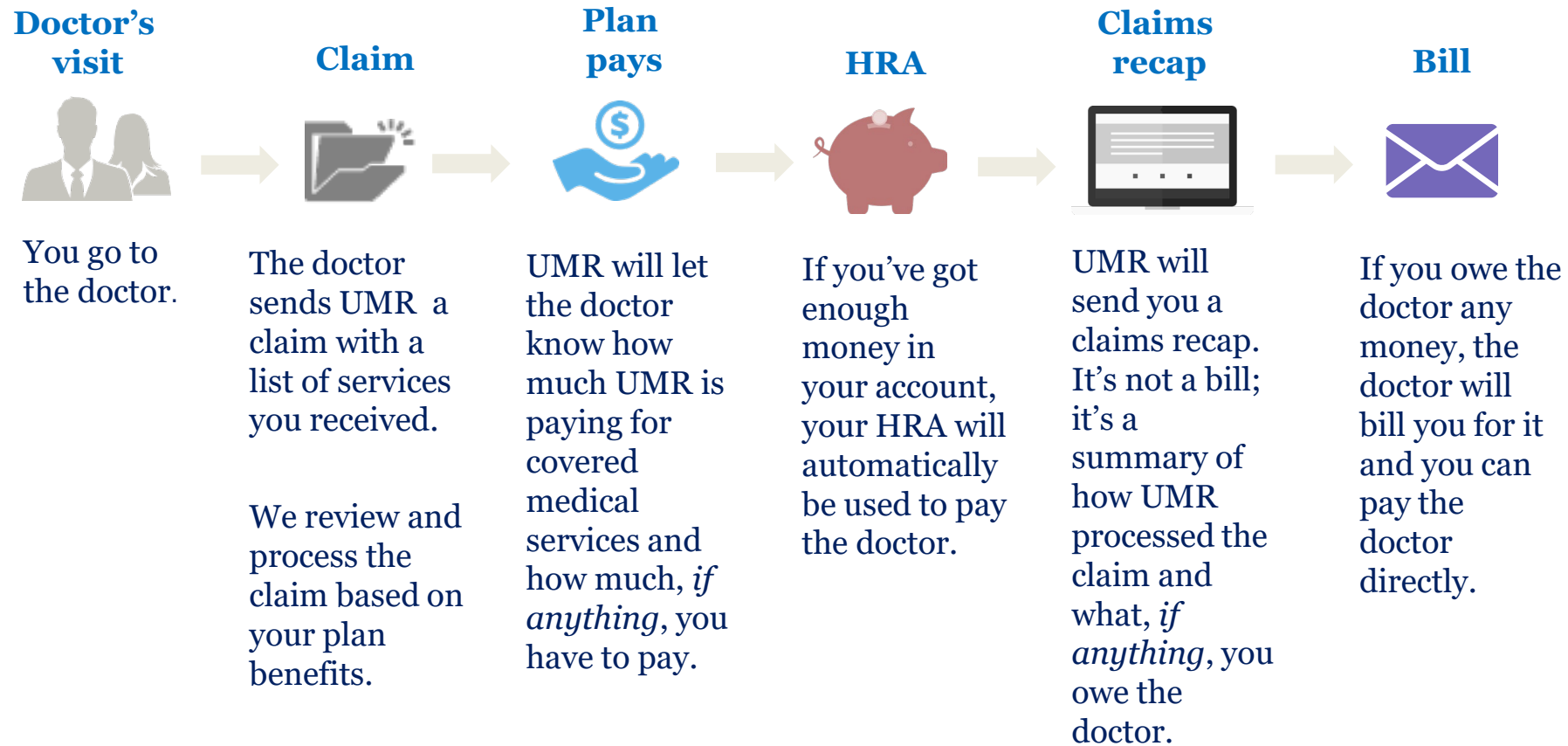
- After you meet your annual deductible, you pay a percentage or copay of the cost of your covered care.
- Once you pay the annual maximum for your percentage of the costs, the plan pays 100% for everything else that's covered the rest of the year.

PPO 1500 and PPO 2000 HRA Plan Benefits - Comparison



MEDICAL PLAN		In-Network PPO 1500	In-Network PPO 2000
HRA Funding		\$1,250 - Individual / \$2,250 - Family	\$1,250 - Individual / \$2,250 - Family
Deductible		\$1,500 - Individual / \$3,000 - Family	\$2,000 - Individual / \$4,000 - Family
Calendar Year Out of Pocket Max		\$2,500 - Individual / \$5,000 Family	\$5,000 - Individual / \$10,000 Family
Preventative		No Charge	No Charge
Office Visits	Doctor	10% after ded	\$30 copay
	Specialist	10% after ded	\$60 copay
Lab / X-Ray @Freestanding Facility		10% after ded	20% after ded / 50% after ded at Hospital Facility
Complex Imaging – (MRI,CT Scan, PET) @Freestanding Facility		10% after ded	20% after ded / 50% after ded at Hospital Facility
Chiropractic		10% after ded	\$30 Copay
Inpatient Hospital		10% after ded	20% after ded
Outpatient Hospital		10% after ded	20% after ded
Urgent Care		10% after ded	\$50 copay
Emergency		10% after ded	20% after ded
Prescriptions	Tier 1 - Generic	\$10 copay	\$10 copay
	Tier 2 - Brand	\$30 copay	\$30 copay
	Tier 3 - Non-Formulary Brand	\$70 copay	\$70 copay

How HRA claims are paid under the PPO 1500 HRA



How HRA Physician visits are paid under the PPO 2000 HRA

Doctor visit



You go to the doctor.

Doctor Visit



You as the member will pay the \$30 copay for the Primary Care Visit or the \$60 copay for a Specialist Visit.

HRA



Provided the member hasn't utilized the HRA Funding allotment, UMR will send the member a check for the amount of the PCP or Specialist Visit

Explanation of Benefits



UMR will send you an EOB recap. It's not a bill; it's a summary of how UMR processed the claim.

******All services subject to the deductible will be paid similarly to the PPO 1500 HRA.**

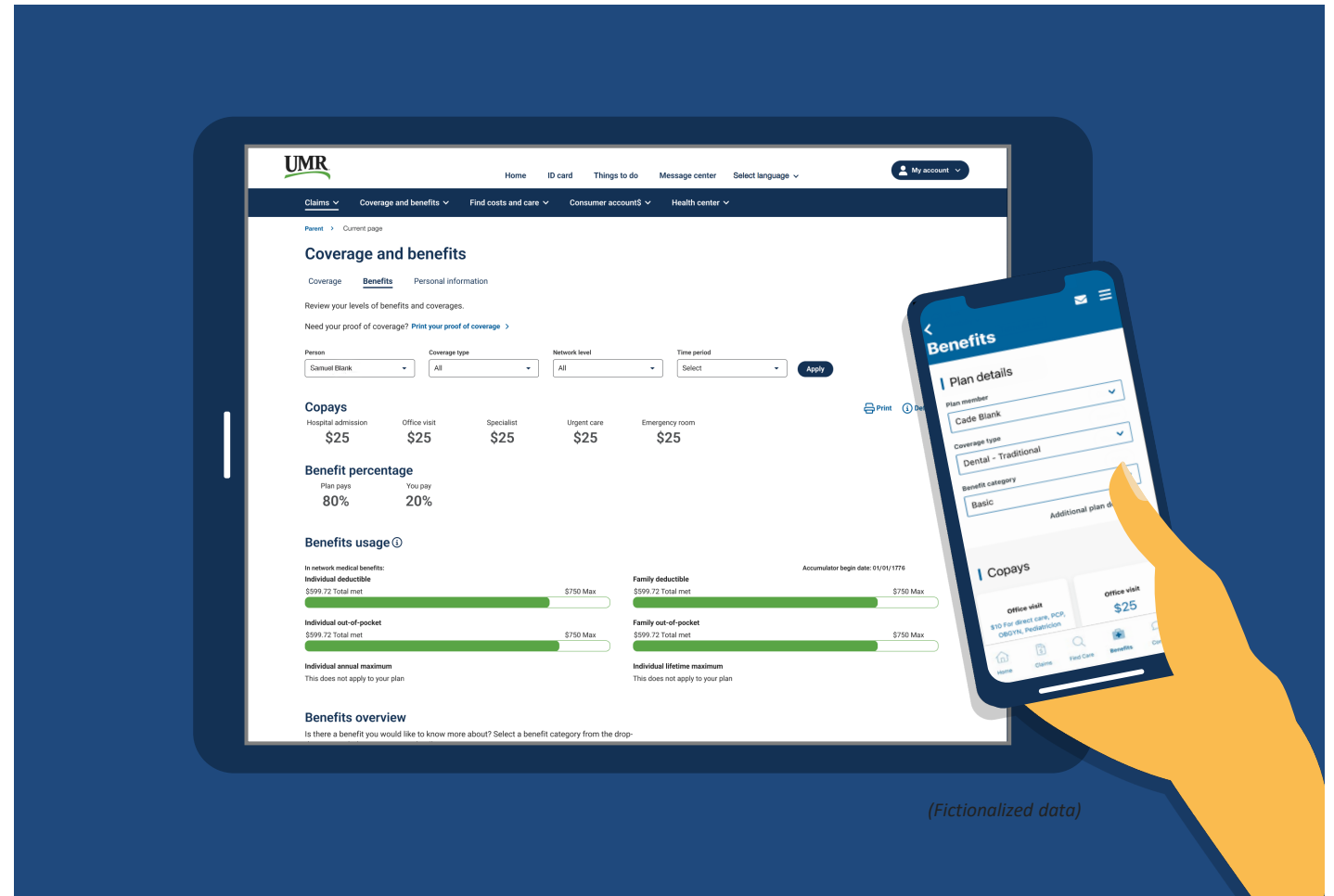
Manage your plan and health online (and on the go)

View claims by service date, family member, status and more

- Clearly organized and easy to sort
- Find out what you owe
- Get all the details in one place
- Safe and secure
- No lost paperwork

Get your answers fast

- Is there a copayment for your office visit? If so, how much?
- What's your deductible, and are you close to reaching it?
- How much have you paid toward your out-of-pocket maximum?



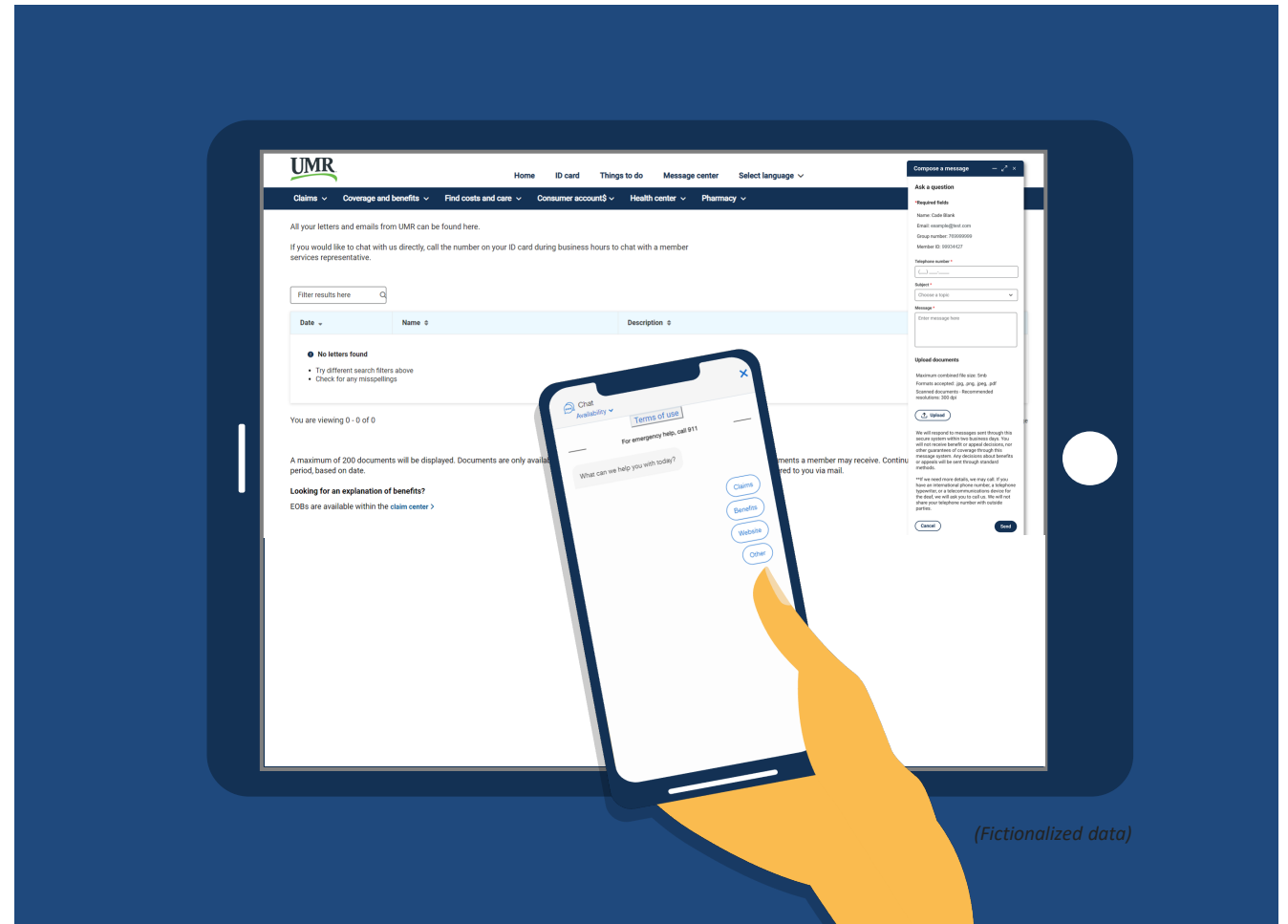
(Fictionalized data)

Chat online with UMR customer service

- Simply sign in to **umr.com** and select the **Chat** icon to get started. On the **UMR app**, select **Contact** to access the **Live Chat** icon
- Team members are available 24 hours a day, seven days a week (excluding major holidays)

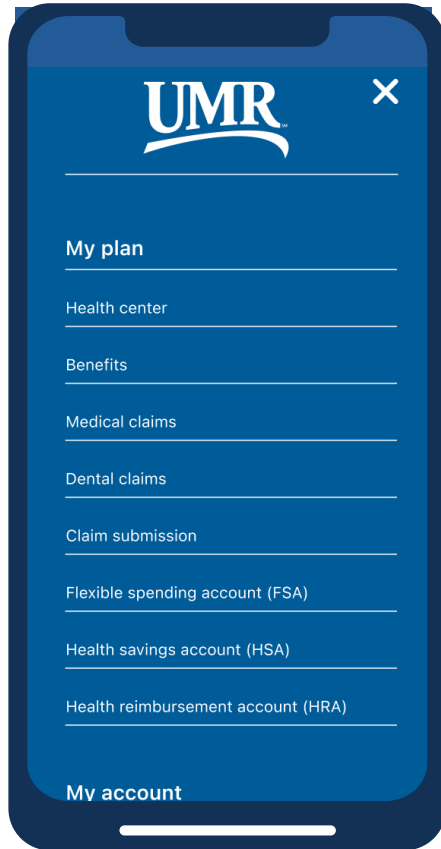


We've made it easier for you to get the answers you need — fast



(Fictionalized data)

Manage your plan and health online (and on the go)

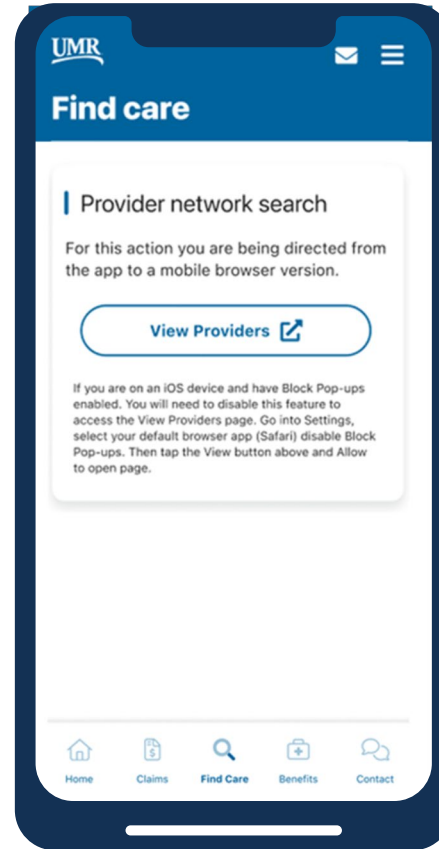


Menu

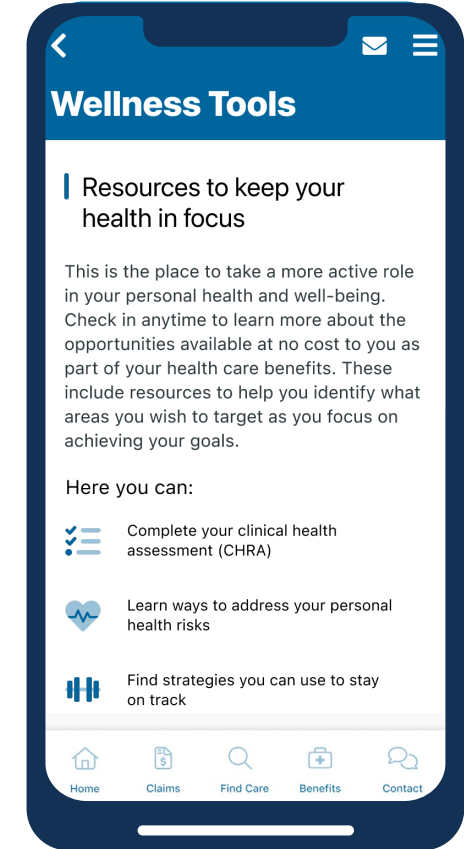
Note: Customized by plan



Virtual ID card



Find care (provider network)



Wellness tools

A better choice for good health



a wide range of specialists

test results online

convenient facilities near you

I can choose and change my doctor anytime

better care for healthier tomorrows

I can email my doctor

I'm part of the decision

free to focus on you

Kaiser HMO 15



Kaiser		HMO 15
Calendar Year Deductible		None
Calendar Year Out-of-Pocket Maximum		\$1,500 – Individual / \$3,000 – Family
Preventative		No Charge
PCP / Specialist Visit		\$15 / \$25 copay
Lab / X-Ray		\$15 copay
In Patient – Hospital		\$200 per day (\$1,000 max per admit))
Out-Patient – Hospital		\$50 per procedure
Complex Imaging		\$50 per procedure
Emergency Room		\$200 per visit
Urgent Care		\$35 copay
Prescription Coverage	Generic	\$10
	Brand	\$20
	Non-Form Brand	\$40

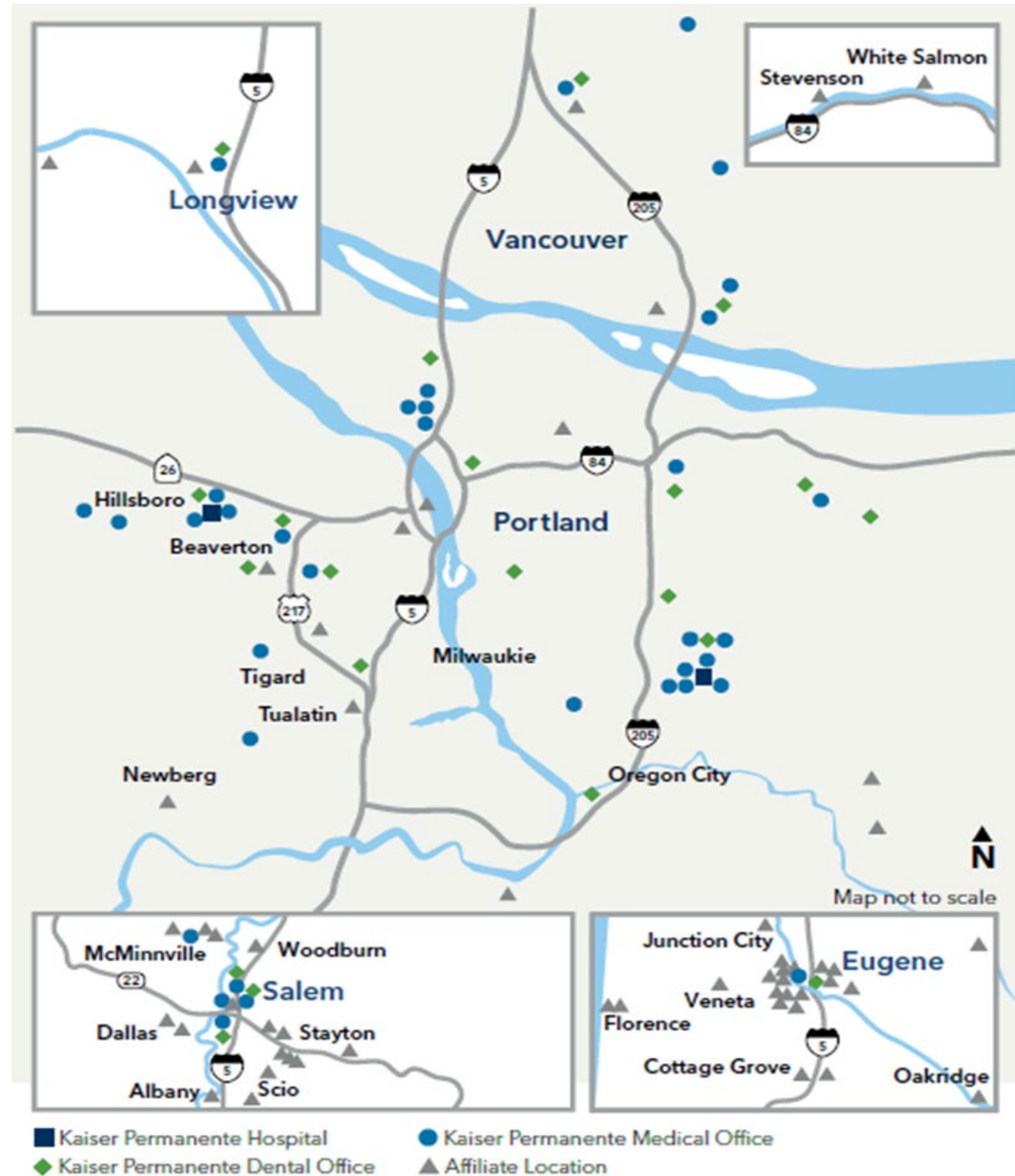
Kaiser NW Locations

Kaiser Permanente locations

- 31 medical offices
- 21 dental offices
- 2 Kaiser Permanente hospitals

Access to affiliated providers including:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- Salem Hospital



Why choose Kaiser Permanente?



High-quality, personalized care

- From prevention to primary care to specialized care
- With doctors who learn your lifestyle, health risks, and goals
- Care teams connected to your medical history through your electronic health record

Convenient access

- With 24/7 care by phone or video¹
- On one app that makes care easy to manage
- At facilities that offer more services in one stop

Support for total health

- Help with mental health concerns from any member of your care team
- Self-care apps, classes, services, and programs^{2,3}
- Resources to help you achieve your health and fitness goals

Quality care when you need it

Same-day, next-day, and weekend appointments are available at most locations and by phone and video.¹



Visit us in person at a location near you.



Talk to a clinician by phone or video.^{1,2}



Save time and money

Telehealth is covered at no cost with the HMO plan, and no cost after deductible with the HDHP plan

- 24-hour virtual care
- Share information about your symptoms/condition and receive care advice from a clinician, including treatment plan or prescriptions, if needed.
- Schedule a phone or video visit with a doctor or clinician.
- Get 24/7 care advice from a registered nurse by phone.
- With e-visits, complete an online questionnaire and receive a treatment plan and prescriptions, if needed.



Making the most of your Kaiser membership



Kaiser Permanente app³

Manage your health 24/7 – schedule appointments, email your doctor's office with nonurgent questions, order most prescription refills, see most test results, pay bills, read your doctor's notes, and more.



On-demand and in-person workouts via ClassPass⁴

Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes. Learn more at kp.org/classpass.



Healthy lifestyle programs

Connect to your health with online programs to help you lose weight, quit smoking, reduce stress, and more. Learn more at kp.org/healthylifestyles.



Wellness coaching

Get help reaching your health goals by working one-on-one with a wellness coach by phone. Learn more at kp.org/wellnesscoach.



Use meditation and mindfulness to help build mental resilience, reduce stress, and improve your sleep.



This preventive, on-demand approach to mental health provides support anywhere, anytime.



One Pass Select Affinity Program



Replacing Active & Fit 1/1/2025

In-person and digital fitness

- **Membership tiers** — Employees choose the plan that fits their needs, with competitive pricing starting at \$10 a month.
- **Fitness networks** — 19,000 gym locations and boutique studios with unlimited access to all locations within each selected tier.
- **Digital solutions** — 23,000+ on-demand and livestreamed fitness classes through web, app, and TV, plus an AI workout builder tool.
- **Engagement** — Digital challenges and communities, activity and progress tracking, and digital coaching that adapts to member feedback

Additional Services!

- **Healthy meal delivery** — Groceries and household essentials delivered directly to your employees' doors from Walmart+ and Shipt.
- **Affinity musculoskeletal program** — Included for all members who sign up for One Pass Select Affinity.

Enjoy 20% off a variety of therapies within Optum's provider network of chiropractors, acupuncturists, massage therapists



Dental Insurance coverage will be provided by Reliance Matrix for all eligible employees and their dependents. PPO benefits allow members to seek services from any Reliance Matrix Dental participating provider or any non-Reliance Matrix dentist you choose. Please keep in mind that Reliance Matrix members will realize the greatest level of benefit by utilizing a Reliance Matrix PPO provider.

Dental Network = Ameritas Classic Network

DENTAL PLANS		Dental PPO	
		In-Network	Out-of-Network (90 th UCR)
Deductible	Per Member	\$50	\$50
	Per Family	\$150	\$150
Annual Maximum	Per Member	\$2,000	\$2,000
Diagnostic & Preventive Exams		100%	100%
Restorative (fillings)		80%	80%
Endodontics (root canals)		80%	80%
Periodontics (scaling and root planning)		80%	80%
Oral Surgery		80%	80%
Prosthodontics (crowns, bridges, dentures)		50%	50%
Child Only Orthodontia – \$1,500 Lifetime Max		50%	50%



- Exam / Material Co-pay \$20

- Frequency
 - Exams every 12 months
 - Lenses every 12 months
 - Frames* every 24 months
 - Contacts (instead of glasses)* every 12 months
 - *The Frame and Contact allowance is \$200.

- Benefits
 - Reimbursement benefits available with use of Out-of- Network Providers
 - Laser Vision Correction discounts



Life and Disability Offerings

Life Insurance

Short-term Disability Long-term
Disability

Voluntary Life and AD&D

- EAP
- Travel Assistance





Term Life & AD&D Benefits

Benefit:

Life: 2 x Salary to \$500,000

AD&D: 2 x Salary to \$500,000

Guarantee Issue
\$500,000

Portability

Living Benefit - 75% of the maximum benefit

For a copy of the Life & AD&D exclusions, limitations and reductions, please refer to your enrollment packet.



Voluntary Term Life & AD&D Benefits

	EMPLOYEE	SPOUSE Not to exceed 100% of the employee's amount	CHILDREN To age 26
Benefit amount	Choose in \$50,000 increments to a maximum of \$200,000	\$25,000	\$10,000
Guarantee issue:	\$200,000	\$25,000	\$10,000



Long-Term Disability Benefit Details

Voluntary

- Elimination Period – The time before benefits are payable
 - 90 days
- Benefit Amount – The amount paid directly to you
 - Your benefit amount is 60% of your monthly salary, less other income sources.
- Maximum Monthly Benefit
 - \$10,000 Max
- Maximum Benefits Period – If you become disabled prior to age 62, benefits are payable to age 65 – your Social Security Normal Retirement Age. At age 62 (and older), the benefit period will be based on a reduced duration schedule.





Employee Assistance Plan

Our Employee Assistance Program (EAP) offers comprehensive services to support employees where and when they need it most.

The program includes up to 3 face-to-face visits to support behavioral health as well as options for telephonic or Zoom, in addition to a wealth of support through the online portal and mobile app.

rsli@acieap.com
(855) 775-4357

Employee Health

Behavioral Health Sessions

Up to 3 sessions to help manage stress, anxiety and depression, resolve conflict, improve relationships, overcome substance abuse and address any personal issues.

Medical Advocacy

To help navigate insurance, obtain doctor referrals, secure medical equipment or transportation, and plan for transitional care and discharge.

Legal Consultations

To help with a variety of personal legal matters including estate planning, wills, real estate, bankruptcy, divorce and child custody.

Dedicated Member Portal and Mobile App

Access to benefits 24/7/365 with online requests and chat options, and the option to explore thousands of articles, webinars, podcasts and tools covering total well-being.

Employee Productivity

Employee Personal Assistant

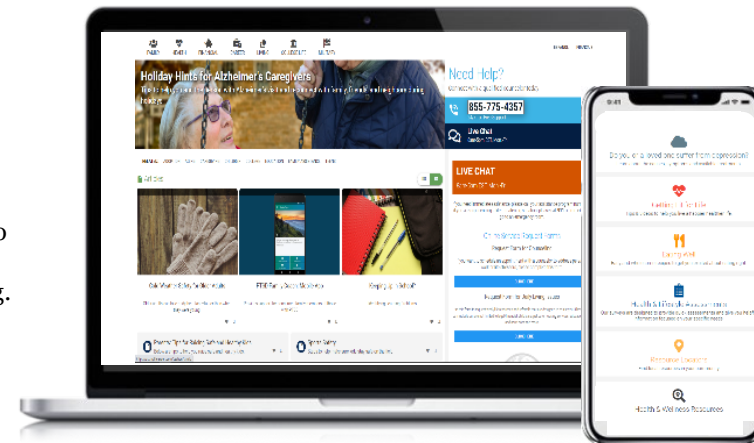
To help manage everyday tasks and give back time by providing information and referrals for home services, repairs, travel, entertainment, dining and personal services.

Life Coaching

To help reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

Lifestyle Management

To provide information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.



Bereavement Counseling

Employees, family members and beneficiaries are provided confidential support services to cope with the loss of a loved one.

Services include telephonic grief counseling sessions and legal and financial consultation.

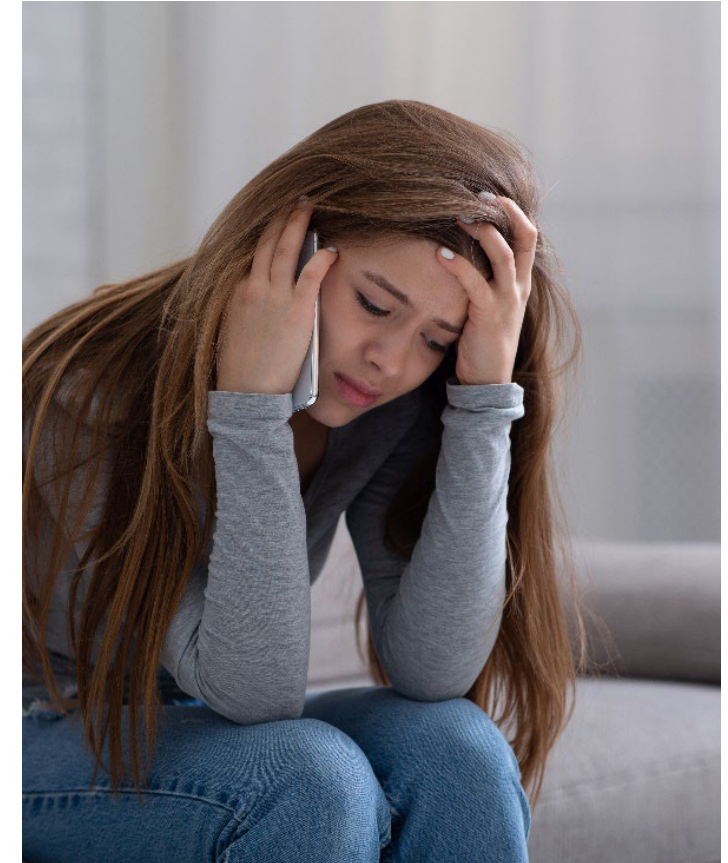
For questions or to access services, contact ACI Specialty Benefits at 855-775-4357 or rsli@acieap.com

Grief counseling services

- Available with up to 3 telephonic grief counseling sessions for assessment and referral.
- All sessions are conducted by licensed mental health clinicians.

Legal and financial consultations

- Available for estate planning, deeds, wills and trusts.
- Includes one 60-minute in-office or telephonic consultation with a local attorney and 25% discount for continued services.
- Includes telephonic financial consultation and an optional 30-day financial coaching benefit with a 90-day action plan.



Identity Theft Prevention and Support

Our program offers powerful monitoring and security tools, plus full-service remediation and reimbursement in the event an employee's identity is stolen.

If you think your identity has been compromised, contact InfoArmor at 855-246-7347.

Identity Theft Remediation Services:

- 24/7/365 hotline service to report theft
- Personalized ID Recovery Kit
- Assigned Paralegal ID Theft experts
- Systematic Fraud Alerts
- Ongoing Identity Monitoring



Dark web monitoring

Dark web monitoring looks out for a participant's Social Security number.

Bots and human intelligence will monitor closed hacker forums for compromised credentials and other personal information.



\$25k loss reimbursement

Should fraud occur, employees will receive remediation and up to \$25K in identity fraud expense reimbursement for out-of-pocket costs.

*Insurance covering expense and stolen funds reimbursement is underwritten by Assurant.



Encrypted Vault

This security feature allows employees to easily access and replace wallet contents.

The encrypted vault stores:

- User IDs & passwords
- ATM/credit cards
- Driver's licenses
- Health insurance cards

Travel Assistance

24 Hour, worldwide travel assistance for employees and dependents traveling more than 100 miles from home.

Services are available whether traveling for business or leisure.

If you need assistance, contact On Call International at:
 USA – 800-456-3893
 Worldwide – 603-328-1966

Your 24-hour travel emergency companion with round-the-clock travel assistance services.



Medical Assistance

- Emergency Evacuation
- Medically Necessary Repatriation
- Visit by Family Member or Friend
- Medical Referrals for Local Physicians or Dentists
- Medical Case Monitoring
- Prescription Assistance
- Convalescence Arrangements



Safety and Security

- Urgent Message Relay
- Emergency Travel Arrangements
- Return of a Traveling Companion
- Return of Vehicle
- Recovery of stolen items
- Recovery of lost items
- Legal Assistance
- Bail Bond



Travel Support

- Interpretation services
- Translation services
- Passport/Visa requirements
- Currency Exchange Rates
- Weather Information
- Inoculation requirements
- Health Hazard Advisory
- Consulate/Embassy Referral



Aflac Group for Jireh 2025 Plan Year



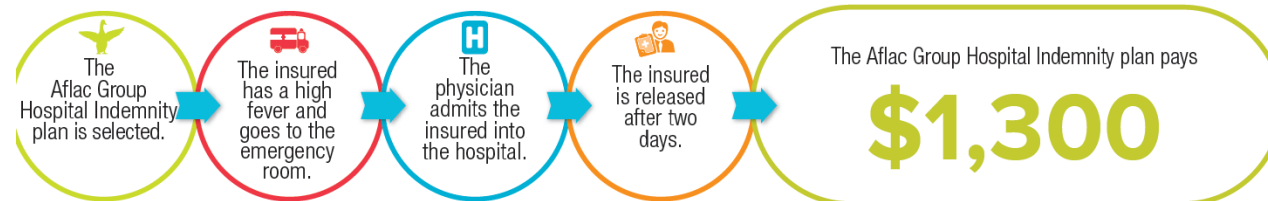


Hospital Indemnity Insurance (New)

Group Supplemental

Coverage Level	HSA compatible
Plan Option	Mid Level w/wellness and mammography
Benefits Modules	<p>Hospitalization</p> <ul style="list-style-type: none"> • Hospital Admission - \$1,000 • Hospital Confinement \$150/day up to 31 days • ICU – additional \$150/day up to 10 days • ICU Step Down Unit - \$75/day up to 10 days
Plan Features	<ul style="list-style-type: none"> • Guaranteed issue • No pre-existing condition exclusion, including maternity • No waiting period • Portable
Wellness Benefit	<ul style="list-style-type: none"> • \$50 Health Screening Benefit once per calendar year/insured • \$100 Mammography Benefit, once per calendar year – based on a

How it works



Amount payable was generated based on benefit amounts for: Hospital Admission (\$1,000), and Hospital Confinement (\$150 per day).



Accident Benefit Details



Why Accident Insurance?

- Provides a lump-sum cash benefit for injuries you or an insured family member sustain as a result of an accident
- Health insurance pays the doctors and hospitals, Aflac pays you.
- No pre-existing conditions limitations
- Guaranteed-issue – no medical questions
- Help supplement your daily living expenses and unpaid time off work

- **Initial Care & Emergency**

Emergency room, urgent care center, initial physician's office visit, ambulance service

- Most treatment/service required within 72 ours of accident, once per accident per insured person.

- **Specified Injuries**

- Fractures, dislocations, lacerations, burns and dental

- **Hospital, Surgical & Diagnostic**

- Admission, daily confinement, ICU confinement, rehab facility confinement, surgical and diagnostic



*****Most treatment/service required within 365 days of accident; medical devices is once per accident per insured person.



Accident Benefit Details

Coverage Level	24 Hour	
Plan Option	Custom Plan	
Benefit Highlights	Initial Accident Treatment	<ul style="list-style-type: none"> • Fractures & Dislocations – up to \$3,000 • Diagnostic Testing - \$200 • Ambulance- \$400 ground, \$1,200 air • Emergency Dental Work- up to \$200 • Lacerations – up to \$400 • ER/Urgent Care - \$175
	Hospitalization	<ul style="list-style-type: none"> • Hospital Admission - \$1,500 • Hospital Confinement - \$200/day • ICU – additional \$400/day
	After Care	<ul style="list-style-type: none"> • Appliances \$100 • Follow-up Care – up to \$300 • Physical Therapy – up to \$500 • Chiropractic/ Alternative Therapy - up to \$60
	Life Changing Events	<ul style="list-style-type: none"> • Dismemberment – up to \$20,000 • Paralysis – Up to \$10,000 • Residence/Vehicle Modification – up to \$1,500
Accidental Death Rider	<ul style="list-style-type: none"> • Accidental Death Benefit: 100k employee, 50k spouse and 25k child • Accidental Common-Carrier Death Benefit: 100k employee, 50k spouse, 10k child 	
Wellness Benefit	<ul style="list-style-type: none"> • \$50 per year • Once per calendar year per insured 	



*****Most treatment/service required within 365 days of accident; medical devices is once per accident per insured person.

Critical Illness Insurance Overview



Benefit Amounts	Up to \$30,000 Guaranteed Issue for employee and spouse Children covered at 50% at no additional cost
Plan Option	<ul style="list-style-type: none"> • With Cancer and with Health Screening
Benefits	<p>Lump sum benefit for:</p> <ul style="list-style-type: none"> • Internal/Invasive Cancer • Heart Attack • Stroke • End-Stage Renal Failure • Bone Marrow Transplant • Sudden Cardiac Arrest • Coronary Artery Bypass Surgery (pays at 25%) • Non Invasive Cancer (pays at 25%) • Major Organ Transplant* • Coma • Severe Burns • Paralysis** • Loss of Sight, speech or hearing** <hr/> <ul style="list-style-type: none"> • Skin Cancer Benefit • Additional Diagnosis & Reoccurrence Benefit (no lifetime max, separated by 6 months)
Additional Benefits	<ul style="list-style-type: none"> • Progressive Diseases Rider (ALS and Sustained MS) – 100% • Optional Benefits Rider (Limited Benefit Benign Brain Tumor-100%, Advanced Alzheimer’s Disease 25%, Advance Parkinson’s Disease - 25%) • Childhood Conditions Rider – 7 listed conditions – 50% <ul style="list-style-type: none"> • Autism Spectrum Disorder - \$3,000
Plan Features	<ul style="list-style-type: none"> • No pre-existing conditions limitation (see cancer limitation) • No waiting period • Portable
Wellness Benefit	<ul style="list-style-type: none"> • \$50 Health Screening Benefit for both employee & spouse per calendar year • \$200 Mammography Benefit, once per calendar year based on a schedule of age

Aflac Group Claims & Customer Service

To File a Claim

Log into www.myaflac.com

OR

Download the MyAflac app



Customer Service

Aflac Group Customer Service
800-433-3036

www.aflacgroupinsurance.com



VOLUNTARY METLIFE LEGAL PLANS

Why a Legal Plan matters

Lawyers are expensive—and rightly so. To have an expert in your back pocket who will advocate for your best interests feels like a luxury. But it doesn't have to be. MetLife Legal Plans makes access to qualified and experienced attorneys a reality for everyone.

Enroll in MetLife Legal Plans during annual enrollment

To learn more about your coverages and see our attorney network, create an account at members.legalplans.com or call 800.821.6400.

Cost per employee per month (covers spouse & dependents): **\$19.75**

Plan benefits include:

A cost-effective plan providing access to more than 18,000+ experienced network attorneys.

Zero co-pays or deductibles.

Unlimited use of network attorneys for covered issues.

Assistance for a wide range of legal needs, including money matters, home and real estate, family and personal matters, civil lawsuits, elder care issues, and vehicles and driving.

Online digital estate planning tool—create wills and trusts, healthcare proxys, and power of attorney documents from the comfort of home.



VOLUNTARY PET INSURANCE

- ✓ Exclusivity—unavailable to the general public
- ✓ Enroll any time during the year, not just during Open Enrollment
- ✓ The best deal anywhere: an average savings of 40% over similar plan from other pet insurers

Easy enrollment

There are three simple ways for employees to sign up for their new pet insurance voluntary benefit:

1. Go directly to the dedicated URL:
<http://www.petinsurance.com/aos>
2. Visit **PetsNationwide.com** and enter **AOS**
3. Call 877-738-7874 and mention that you are an employee or AOS, in order to receive preferred pricing



Flexible Spending Accounts

Flexible Spending Account (FSA) allows you to set aside pre-tax money out of your paychecks to pay for qualified medical, dental and vision expenses

Health Care Expenses

Health Care Reimbursement Limit = **\$3,300**

Eligible Expenses

Co-pays, co-insurance, deductibles

Prescriptions & Over-the-Counter

Dental (example – orthodontics)

Vision (example – Lasik corrective surgery)

Non-Eligible Expenses

Cosmetic surgery and teeth whitening

Club memberships

Hot tubs

Sonicare-type toothbrushes



Health Care FSA - you may set aside up to **\$3,300** annually to use on eligible expenses, including physician fees, deductibles, copayments, dental and vision expenses. The Health Care FSA plan has a **\$660 Carryover Provision** for unclaimed balances for the 2024 plan year. This means that up to **\$660** of unclaimed expenses can be carried over to the following 2025 FSA plan year. Any other unclaimed funds will be forfeited and do not roll over into the following 2024 plan year. Budget wisely.

Dependent Care FSA - you may set aside up to **\$5,000 per** family annually to use on eligible dependent care expenses. If married and filing separately, you may set aside up to **\$2,500** annually. There is no carryover provision for Dependent Care FSA. Any unclaimed funds will be forfeited and do not roll over into the following 2024 plan year.

Limited-Purpose Health Care FSA - If you participate in the Kaiser HSA, you can also participate in the FSA, but you are limited to dental and vision expenses only.



FSA - Reimbursement

Company Code: **AOS**

Submit your claim to Navia Benefit Solutions using one of the following methods:

- Fax – (425) 451-7002 or toll free (866) 535-9227
- Email – claims@naviabenefits.com
- Mail – Navia Benefit Services, PO Box 53250, Bellevue, WA 98015
- Mobile Apps (Android & iPhone Apps are available)

NOTE: Do not send originals. Keep copies of all documents submitted and fax or e-mail confirmations.

Reimbursements will be issued according to the reimbursement schedule.

Direct deposits will be initiated, and reimbursement checks sent on the scheduled reimbursement date.



COMMUTER BENEFITS

Company Code = AOS

Employees can set aside pre-tax dollars for work related transit and parking expenses.

Maximum monthly pre-tax payroll deductions:

- 1) Transit: **\$325**
- 2) Parking: **\$325**

Ability to schedule reoccurring monthly deductions.

NOTE: You must enter your election into the Navia Benefits site by the 20th of the month, prior to needing the funds





BENEFITS WEBSITE

Acrisure customized benefits website:

- Plan Overviews
- Physician Directories
- Group Numbers & Carrier Contact Information
- HR Forms
- Acrisure Account Manager Contact Information

<https://mybenefits.cc/jireh>



REMINDERS

Action Required

Make your Open Enrollment elections in ADP between:

- November 5th - November 20th
- It's *mandatory* for all employees to make the elections this year through the ADP system

Flexible Spending Account (FSA)

If you elected last year and want to continue in 2025, you **MUST** elect the benefit, it will not automatically rollover.

Health Savings Account (HSA)

To sign up for a personal contribution towards your 2025 HSA, notify Human Resources (Kaiser HSA Participants Only)

Reminder regarding Qualifying Events

You will need a Qualifying Event, if you want to make a change to your benefits during the Plan Year (01-01-25 through 12-31-25).

Examples include:

- Marriage / Divorce
- Newborn / Adoption
- Loss of other coverage



Thank you for attending the Benefits Open Enrollment Meeting

Any Questions?

For additional questions you can also contact:

Rob Kidwell – rkidwell@acrisure.com

Patti Harvey – pharvey@acrisure.com