



2024

employee benefits guide



Welcome to Making Waves Academy! This guide provides an overview of coverage choices and enrollment information so you can build the best benefits package for you and your family.

Employee Benefits Overview / Eligibility Requirements

Making Waves Academy is committed to providing exceptional benefits to our employees. Keeping in mind the unique and diverse needs of our employees, we have put together a benefits program that will help protect the well being of you and your family.

Upon joining Making Waves Academy, your benefits begin the first of the month following your date of hire. The plan and dependent elections that you make when you are first hired or during annual open enrollment are effective for the entire calendar year unless you experience a qualifying event (marriage, birth, adoption, or loss of coverage).

Making Waves Academy holds an annual Open Enrollment for a January 1st effective date. During that time, you can make changes to your benefit plan elections such as adding or deleting your spouse, dependents and/or changing health plans.

If you experience a Qualifying Event after open enrollment, you must notify Human Resources within 30 days, otherwise you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.

If you work 30 hours or more, you are eligible to enroll in the benefit plans.

Eligible Dependents

You may cover your dependents under many of the benefit plans as long as they are one of the following:

- Your spouse or registered domestic partner
- Your child(ren) up to age 26 regardless of student or marital status
- Your handicapped child(ren) regardless of age if incapable of self-sustaining employment, and if the handicap began before the limiting age



How Do I Enroll in Benefits?

- Newly hired benefits-eligible employees have 30 days from their date of hire to complete their online enrollment in Kronos Benefits Center, accessible in Kronos. All employees will also receive automated system notifications to elect their benefits.
- Current employees can review their benefits at anytime or modify their benefits annually during open enrollment or within 30 days of a qualifying event in Kronos Benefits Center, accessible in Kronos.

Open Enrollment

Employees can make benefit election changes during Open Enrollment which usually occurs in November for coverage effective January 1.

When can I change my enrollment?

Making Changes Outside of Open Enrollment: If you waive any coverage, you will not be eligible to enroll until the next Open Enrollment period unless you have a qualified family status change. Employees are required to make any enrollment elections within 30 days of the qualified family status events. The events include: Birth, Adoption, Marriage, Divorce, Legal Guardianship, Foster Child, Leaves of Absence, including military service leave, Spouse's job loss, Death of spouse or dependents. If you experience a Qualifying Event after open enrollment, you must notify the HR Department within 30 days, otherwise you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.

When will my coverage terminate?

Medical, Dental, Vision and EAP Plans:

Coverage terminates on the last day of the month following termination of employment or eligibility. An option to continue at your expense coverage is available through COBRA.

Term Life, Disability and FSA Plans:

Coverage terminates on the last day of employment or eligibility. An option to continue coverage on the Term Life and AD&D Plan is available. Please contact the carrier directly for more information so you may act in the required time.



Premium Contributions

The cost of health coverage is an important component of our employee's overall compensation package. MAKING WAVES ACADEMY shares the cost of coverage with employees based on a percent of premium. Employees portion of the premium is paid on a pre-tax basis.

Medical Plans

MAKING WAVES ACADEMY pays 100% of the premium for employees and 100% of the premium for either spouse/domestic partner or dependents based on the Kaiser Platinum HMO A Plan. Employees enrolling their spouse and children will pay a portion of the family premium. Employees have the option to enroll in several other medical plan options through CalChoice and can pay to upgrade to the other plans. The cost to enroll is based on enrollment tier (Employee, Employee + Spouse, Employee + Child, Employee +2 or more Children, Employee + Spouse + Child, and Employee + Spouse + 2 or more Children). Chiropractic and Acupuncture coverage are included in all CalChoice medical plans and premiums quoted. The monthly cost to enroll in each plan are illustrated on page 5.

Dental Plan

MAKING WAVES ACADEMY pays 100% of the premium for employees and dependents through the Principal Dental Plan.

Vision Plan

MAKING WAVES ACADEMY pays 100% of the premium for employees and dependents through the VSP Vision Plan.

Term Life, AD&D, and Long Term Disability

MAKING WAVES ACADEMY pays 100% of the premium for employees through Principal.



Employee Monthly Contributions

	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
	Gold PPO E	Gold PPO C	Gold PPO D
Employee (EE)	\$215.48	\$204.09	\$194.15
EE + Spouse	\$430.95	\$408.18	\$397.48
EE+ 1 Child	\$297.96	\$281.36	\$259.64
EE + 2 or more children	\$380.44	\$358.63	\$312.32
EE + Spouse + 1 Child	\$891.98	\$863.99	\$845.16
EE + Spouse + 2 or more children	\$1,182.83	\$1,149.63	\$1,106.20

	Kaiser	Sutter Health Plus	UnitedHealthcare
	Platinum HMO A	Gold HMO A	Gold HMO A
Employee (EE)	\$0	\$0	\$137.59
EE + Spouse	\$0	\$0	\$275.17
EE+ 1 Child	\$0	\$0	\$183.35
EE + 2 or more children	\$0	\$0	\$229.12
EE + Spouse + 1 Child	\$378.54	\$378.54	\$724.00
EE + Spouse + 2 or more children	\$586.92	\$586.92	\$991.63



Medical Insurance | CaliforniaChoice

Making Waves Academy is proud to offer a selection of medical benefits to all eligible employees through CaliforniaChoice.

	Kaiser	Sutter Health Plus	UnitedHealthcare
	Platinum HMO A	Gold HMO A	Gold HMO A
Individual Deductible	None	\$1,500	\$1,250
Family Deductible	None	\$3,000	\$2,500
Individual Out of Pocket Max.	\$3,000	\$5,000	\$7,250
Family Out of Pocket Max.	\$6,000	\$10,000	\$14,500
Office Visit	\$10	\$30 after ded	\$35 (ded waived)
Specialist Visit	\$20	\$50 after ded	\$70 (ded waived)
Preventative Care (ded waived)	No charge	No charge	No charge
Well Baby (ded waived)	No charge	No charge	No charge
Diagnostic Lab, X-Ray	\$20 / \$40	\$30 / \$50 after ded	\$40 (ded waived)
Complex Radiology (CT, MRI, PET)	\$150	\$175 after ded	\$300 (ded waived)
Chiropractic Care*	\$15 (20 visits combined with acupuncture care)	Not Covered	\$15 (ded waived; 20 visits)
Acupuncture Care*	\$10 (20 visits combined with chiropractic care)	\$30	\$10 (ded waived)
Inpatient Hospital	\$500/admit	20% after ded	25% after ded
Outpatient Surgery	\$300	20% after ded	25% after ded
Urgent Care	\$10	\$30 after ded	\$100 (ded waived)
Emergency (copay waived if admitted)	\$200	\$200 after ded	\$500
Rx - Deductible	None	None	\$100 Ind / \$200 Fam
Rx - Tier 1 (Generic)	\$5	\$15	\$15
Rx - Tier 2 (Brand Name)	\$15	\$30	\$50 after Rx ded
Rx - Tier 3 (Non Formulary)	\$15	\$50	\$100 after Rx ded
Rx - Tier 4 (Specialty Drugs)	10% (\$250 max)	20% (\$250 max)	25% (\$250 max) after Rx ded

*All medical enrolled members have access to additional chiropractic/acupuncture benefit through Landmark Healthplan. The office visit copay is \$15 and the plan covers up to 20 combined chiropractic/acupuncture visits per year. In addition, there is coverage for herbal therapies at \$5 per bottle with a cap of \$500 per calendar year. See plan summary for details.

Group No: 46847

800-558-8003

www.calchoice.com



	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
	Gold PPO E In-Network	Gold PPO C In-Network	Gold PPO D In-Network
Individual Deductible	\$500	\$500	\$1,500
Family Deductible	\$1,500	\$1,500	\$3,000
Individual Out of Pocket Max.	\$7,700	\$7,700	\$6,600
Family Out of Pocket Max.	\$15,400	\$15,400	\$13,200
Office Visit	\$30 (ded waived)	\$30 (ded waived)	\$30 (ded waived)
Specialist Visit	\$60 (ded waived)	\$60 (ded waived)	\$60 (ded waived)
Preventative Care (ded waived)	No charge	No charge	No charge
Well Baby (ded waived)	No charge	No charge	No charge
Diagnostic Lab, X-Ray	\$15 (ded waived)	\$15 (ded waived)	\$15 (ded waived)
Complex Radiology (CT, MRI, PET)	20% after ded	20% after ded	25% after ded
Chiropractic Care*	50% (ded waived; 20 visits)	50% (ded waived; 20 visits)	50% (ded waived; 20 visits)
Acupuncture Care*	\$30 (ded waived)	\$30 (ded waived)	\$30 (ded waived)
Inpatient Hospital	20% after ded	20% after ded	25% after ded
Outpatient Surgery	\$250 + 20% after ded	\$250 + 20% after ded	\$250 + 25% after ded
Urgent Care	\$30 (ded waived)	\$30 (ded waived)	\$30 (ded waived)
Emergency (copay waived if admitted)	\$250 + 20% after ded	\$250 + 20% after ded	\$250 + 25% after ded
Rx - Deductible	None	None	\$250 Ind / \$500 Fam
Rx - Tier 1 (Generic)	\$10	\$10	\$10
Rx - Tier 2 (Brand Name)	\$50	\$50	\$50 after Rx ded
Rx - Tier 3 (Non Formulary)	\$90	\$90	\$90 after Rx ded
Rx - Tier 4 (Specialty Drugs)	30% (\$250 max)	30% (\$250 max)	30% (\$250 max) after Rx ded

*All medical enrolled members have access to additional chiropractic/acupuncture benefit through Landmark Healthplan. The office visit copay is \$15 and the plans covers up to 20 combined chiropractic/acupuncture visits per year. In addition, there is coverage for herbal therapies at \$5 per bottle with a cap of \$500 per calendar year. See plan summary for details.

Group No: 46847

800-558-8003

www.calchoice.com

Dental Insurance | Principal

Dental coverage is provided for you and your family members through Principal. A POS (Point of Service) plan has three levels of benefits available - Exclusive Provider Organization (EPO) level, Preferred Provider Organization (PPO) level and non-network level. Your level of coverage varies by the provider you see for services.

Coverage	EPO	PPO	Non- Network
Preventive Care (exams, cleanings, x-rays)	No charge	No charge	No charge
Basic Care (basic fillings, extractions, repairs, complex oral surgery)	20%	20%	20%
Major Care (crowns, inlays and on-lays, bridges and dentures)	50%	50%	50%
Deductible	\$25 Individual / \$75 Family (waived for Preventive)		
Maximum Benefit	\$2,500 per calendar year (per member)		
Orthodontia (Child & Adult)	50% / \$2,500 Lifetime Maximum		
Group No: 1060690 800-247-4695 www.principal.com			

Vision | VSP

Vision benefits are offered through VSP. The VSP Choice Network has a network of doctors, located in rural and metropolitan areas throughout the nation. VSP doctors provide both eye exams and eye wear, making for a convenient “one-stop” means of obtaining eye care benefits. Visit www.vsp.com and search using the VSP Choice Network.

Coverage	In-Network	Out-of-Network
Office Visit / Examination (every 12 months)	\$10 copay	Plan pays up to \$45
Prescription Glasses Copay	\$25 copay	
Lens Replacement (every 12 months)	100% after copay	Reimbursement Varies
Single Vision	100% after copay	Plan pays up to \$30
Bifocal	100% after copay	Plan pays up to \$50
Trifocal	100% after copay	Plan pays up to \$65
Frame Replacement (every 24 months)	Up to \$130 + 20% discount or Up to \$70 at Costco	Plan pays up to \$70
Contact Lenses (in lieu of glasses, every 12 months)	Plan pays up to \$130	Plan pays up to \$105
Group No. 30096680 800-877-7195 www.vsp.com		



Fertility Program | ARC Fertility

If you are ready to start a family or need support for your reproductive health, ARC Fertility is here to help! For more than 25 years, ARC's diverse network of clinics, physicians and healthcare professionals has helped tens of thousands of people complete their family-forming journeys—and they can help you, too!

Every path to parenthood is unique. ARC Fertility helps you achieve your family goals by providing customized guidance, which may consist of these benefits: Making Waves will continue to include a \$5,000 employer subsidy for eligible employees. See Human Resources for more information.

- Access to reproductive health specialists providing evidence-based care
- A comprehensive national network of carefully selected Centers of Excellence
- A concierge navigation team that provides guidance and support every step of the way
- Pre-negotiated discounted pricing and treatment packages
- Single and multi-cycle bundled service packages for intrauterine insemination (IUI) and in vitro fertilization (IVF) treatments
- Consultations, testing and medical or surgical treatments for male fertility issues
- Sperm, egg and embryo freezing
- Pre-pregnancy genetic testing and counseling
- Pregnancy screening and support
- Preimplantation genetic testing (PGT) of embryos
- Donor egg, donor egg bank and donor embryo
- Access to ARC Financing program

Plan No: MWA0122

800-990-2727

www.employees.arcfertility.com

Basic Life / AD&D and Long Term Disability Insurance | Principal

Making Waves Academy provides all eligible employees with Basic Life / AD&D and Long Term Disability Insurance through Principal. You will automatically be enrolled in this benefit.

Life / AD&D Benefit

Coverage Amount	2 x Annual Earnings to a maximum benefit of \$350,000
Guarantee Issue Amount	\$350,000
Age Reduction	35% benefit reduction at age 65, with an additional 15% reduction at age 70

Long Term Disability

Coverage Amount	60% of your monthly predisability earnings up to \$10,000
Elimination Period	90 Days
Pre-Existing Condition	3 months prior / 12 months insured

Group No: 1060690

800-247-4695

www.principal.com

Voluntary Life and AD&D Insurance | Principal

Making Waves Academy offers all eligible employees and their eligible dependents the option to enroll in Voluntary Life and AD&D insurance. This benefit is fully paid by the employee.

	Employee Life Benefits	Spouse Life Benefits	Child Life Benefits
Benefit Amount	You may choose to purchase benefits in increments of \$10,000	You may choose to purchase benefits in \$5,000 increments	For eligible children 14 days or older, you may choose to purchase benefits of <ul style="list-style-type: none"> ● \$2,500, or ● \$5,000, or ● \$10,000, or ● \$15,000, or ● \$20,000 Eligible children under 14 days of age receive \$1,000.
Minimum	\$10,000	\$5,000	Not Applicable
Maximum	\$300,000	\$100,000	Not Applicable
		Cannot exceed 100% of your benefit amount	
Proof of Good Health	Proof of good health is required for life insurance amounts greater than: If you are under age 70: \$150,000 If you are age 70 and over: \$10,000	Proof of good health is required for life insurance amounts greater than: If your spouse is under age 70: \$30,000 If your spouse is age 70 and over: \$10,000	Not Applicable
Age Reductions	35% benefit reduction at age 70, with an additional 20% reduction at age 75 Age reductions apply to the benefit amount after proof of good health.		Not Applicable
Don't already have voluntary term life insurance?	Easily get coverage for the first time during open enrollment. You can purchase \$10,000 or \$20,000 in coverage for yourself—with no health questions asked. And when you have coverage, your spouse and children can also get coverage.		
Open Enrollment	For employees currently enrolled, you can add an additional \$10,000 or \$20,000 in coverage for yourself—with no health questions asked. That means no medical appointments and quick approval. And every year during open enrollment, you can continue to increase your coverage—up to the maximum benefit. If you have coverage for yourself, you can also add or increase coverage for your spouse and children—with no health questions asked.		

Group No: 1060690

800-247-4695

www.principal.com



Value-Added Benefits | Principal

These discounts and services are available through your group benefits from Principal.

Benefit

Laser Vision Correct - Imagine your life free from glasses and contacts. You, your spouse, and dependent children save \$800 off LASIK through the National Lasik Network, administered by LCA-Vision, Inc.
www.principallasik.com * 888-647-3937

Hearing Aid Program / AHB - Protect your hearing health to improve your quality of life. You, your spouse, children, parents, and grandparents can get exclusive discounts up to 48% off on hearing aids, including rechargeable and Bluetooth options, with a 60-day trial to ensure your full satisfaction. You can also receive a free hearing consultation at any of their 3,000+ locations nationwide.
www.principal.com/hearingbenefits/ahb * 877-890-4694

Dental Health Edge - Get the information you need to make better decisions about oral health care. You can go online and submit a dental care question and get a response from a dentist in one business day. A dental cost estimator shows approximate costs in a ZIP code. And you can access articles about dental health topics plus get information about how dental coverage works.
<http://c3.go2dental.com/scontent/>

Employee Assistance Program (EAP) - Count on help to be there when you need it. From concerns like decreasing stress to more complex issues such as divorce, your Employee Assistance Program provides recommendations and information to help you with life's everyday, and not so everyday, challenges. You and your family household members have access to free, confidential service, as well as referrals to supportive and community resources, from Magellan Healthcare. 800-356-7089

Will & Legal Document Center - You and your spouse can create, print, and store essential legal documents—such as a will, living will, healthcare power of attorney, durable power of attorney, and medical treatment authorization for minors. Plus, you can access estate planning tools and a personal information organizer.
www.principal.araggroup.com enter your group policy number: 1060690

Travel Assistance Program - Ease some of the worries of traveling—whether in the U.S. or internationally. You, your spouse, and dependent children have access to a variety of benefits provided through AXA Assistance. These services include travel and medical assistance plus emergency medical evacuation benefits. Assistance is available for travel 100+ miles away from home for up to 120 consecutive days. Available with group term life insurance only. www.principal.com/travelassistance

Identity Theft Kit - Be proactive in protecting one of your most important assets—your identity. If your identity is stolen, despite your best efforts, you'll get valuable tips on how to restore it.
www.ARAGwills.com/Principal enter your group policy number: 1060690

Beneficiary Support - Get help coping with the death of a loved one. Beneficiaries receive help coping with the emotions and financial decisions that surface when a loved one dies. Services include grief support from Magellan Healthcare and financial review from Principal. Spouses and dependents receive three months of free online will preparation services provided by ARAG. Information is provided after the loss of a loved one.



Employee Assistance Program (EAP) | Magellan Health

No matter where you are on your journey, there are times when a little help can go a long way toward achieving your goals. From checking off daily tasks to working on more complex issues, your program offers a variety of services, resources and tools to help make your life a little easier.

Benefit	
Key features	<p>Provided at no cost</p> <p>Includes up to 3 counseling sessions</p> <p>Completely confidential service provided by a third party</p>
BetterHelp virtual therapy	<p>You have access to confidential virtual therapy at no cost to you. Counseling is available for the entire family—individuals, couples and teens (with parental consent and in accordance with applicable law and clinical appropriateness). You can choose from one of four modalities:</p> <ul style="list-style-type: none"> • Text messaging exchange over a week • Live phone session • Live video session • Live chat session <p>Go to www.BetterHelp.com/Magellan for more information</p>
Counseling	<p>Counselors can help with stress, anxiety, grief, substance misuse, relationships, parenting and more. They are available in-person, by text message, live chat, phone or video conference.</p>
Lifestyle coaching	<p>You define the changes you want to make, whether personal or professional. Coaches can help with personal improvement, healthy eating, weight loss and more. Meet with a coach by phone or video for up to six individual, confidential sessions per goal, per year</p>
Digital emotional wellbeing program	<p>A proven program for life, mind and body that can help with anxiety, resilience, grief, stress, depression, chronic pain, pregnancy, aging and more. Complete activities to earn points, see your progress and sync to other trackers.</p>
Financial wellness, Legal services and Identity theft resolution	<p>Meet with experts that can help you take control of your finances, resolve legal issues such as estate planning and family law, restore credit; research specific topics and/or print your own state-specific legal forms.</p>
Work-Life Web Services	<p>Save time and money on life’s most important needs. Access webinars, live talks and articles that offer insights and strategies focused on key life events and day-to-day challenges for parents and seniors. Topics include: child and elder care, education, parenting and more.</p>
LifeMart discount center	<p>Life is expensive. With LifeMart, access hundreds of deals on nationally recognized brand-name products and services, all in one convenient location. Find discounts on consumer goods, travel, child and elder care, fitness centers, movie tickets and more.</p>

www.MagellanAscend.com (to access, enter company name)

800-356-7089



Talkspace

Talkspace is a popular online mental health platform that provides access to therapy and counseling services through digital communication methods. It was designed to make mental health support more convenient and accessible to individuals who may have difficulty accessing traditional in-person therapy or prefer the convenience of online therapy.

Benefit	
Licensed Therapists	Talkspace connects users with licensed mental health professionals, including psychologists, social workers, and counselors, who provide therapy services.
Messaging-Based Therapy	The primary mode of communication on Talkspace is text-based messaging, allowing users to send messages to their assigned therapist at their convenience. This asynchronous communication method can be particularly appealing to individuals with busy schedules.
Video and Audio Sessions	In addition to messaging, Talkspace offers video and audio sessions for more interactive therapy sessions when necessary or preferred by the user.
Variety of Specialties	Talkspace therapists cover a wide range of specialties, including anxiety, depression, stress management, relationship issues, and more, to address various mental health concerns.
Flexible Access	Users can access Talkspace therapy through mobile apps or web platforms, making it easy to connect with their therapist from anywhere with an internet connection.
Privacy and Confidentiality	Talkspace takes privacy and confidentiality seriously and uses encryption to protect users' personal information.
Accessibility	The platform aims to increase access to mental health care for individuals who may face barriers such as geographic location, mobility issues, or stigma associated with seeking therapy.

It's important to note that while Talkspace can be a convenient and effective option for many individuals seeking mental health support, it may not be suitable for everyone, especially those with severe mental health conditions that require in-person or more intensive treatment. Employees should carefully evaluate their needs and preferences when considering online therapy platforms like Talkspace.

Visit: www.Talkspace.com/MWA

- Click Get Started to set up your account (Organization name: MWA Staff)
- Complete your intake assessment (7min)
- Get matched with a therapist
- Download the Talkspace app
- Begin Treatment



Voluntary Insurance | Colonial Life

Making Waves Academy is pleased to have Colonial Life benefit counselors assist with this year’s enrollment.

Benefit
Disability Insurance Helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness
Accident Insurance helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.
Life insurance Enables you to tailor coverage for your individual needs and helps provide financial security for your family members.
Cancer Insurance helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most medical plans don’t cover. This coverage also provides a benefit for specified cancer-screening tests.
Critical illness insurance Supplements your major medical coverage by providing a lump-sum benefit you can use to pay the direct and indirect costs related to a covered critical illness.
Hospital confinement Provides a lump-sum benefit for a covered hospital confinement or outpatient surgery to help with co-payments and deductibles that are not covered by most major medical plans.
Dental insurance provides coverage for a variety of dental procedures, from routine cleanings to major services. Additional savings are available by visiting a network dentist.

Contact your Colonial Life Representative:

Grand Guillory * 925-584-6479 * grand.guillory@coloniallifesales.com

Flexible Spending Account | AmeriFlex

Benefit	
Healthcare FSA	<p>Max Health FSA limit: \$3,200 per plan year</p> <p>Grace Period Benefit: Your FSA plan has a Carryover benefit. The Carryover benefit allows participants to rollover up to \$640 into the following plan year (2025). For 2024, you can rollover up to \$610 from the 2023 plan year.</p>
Dependent Care FSA	<p>Dependent Care: The Dependent Care FSA limit is set by the IRS and is a calendar year limit per family. If your plan year is not on a calendar year, take extra care in calculating your annual election.</p> <p>Dependent Care Limit: \$5,000 (\$2,500 if married, filling separately)</p>
Enrollment Considerations	<p>After the enrollment period ends, you may increase, decrease, or stop your contribution only when you experience a qualifying “change of status” (e.g. marriage, divorce, employment change, dependent change).</p> <p>Be conservative in the total amount you elect to avoid forfeiting money at the end of the plan year. However, Making Waves Academy allows employees to ‘roll over’ \$610 of unused funds from 2023.</p>
Commuter Benefit	<p>The Commuter Benefit Plan allows employees to lower their federal and state payroll taxes by paying for their transit and parking expenses on a pre-tax basis. You may enroll in this plan or change your enrollment on a monthly basis. The IRS has determined the following limits for monthly pre-tax transit and parking benefits.</p> <p>Transit Maximum Monthly Election: \$315 Parking Maximum Monthly Election: \$315</p>

www.myameriflex.com

888-868-3539



403(b) OneAmerica

Making Waves Academy is pleased to offer employees an opportunity to participate in its 403(b) retirement savings plan (the 403(b) Plan). We make the 403(b) Plan available for you to participate on a voluntary basis immediately upon hire.

MWA also offers a matching contribution to non-instructional staff who have been with the company for 6 consecutive months. MWA matches your contributions as follows:

- 3% at 6 months
- 4% at 3 years
- 5% at 5 years
- 6% at 10 years

For specific information regarding enrollment, roll overs, and the retirement plan in general please contact the Human Resources Department.

The 403(b) Plan is designed to help you save for your retirement. The pre-tax amounts you contribute to the 403(b) Plan are not subject to current Federal (and, in most cases, State) income taxation. Taxes on the pre-tax amounts you contribute are deferred until these amounts are distributed. Investment earnings also accumulate with Federal and state income taxes deferred until they are distributed. All distributions of pretax contributions and the earnings on such contributions are subject to ordinary income tax.

You may also make Roth after-tax contributions to the 403(b) Plan. Roth after-tax contributions are subject to Federal and state income tax at the time contributed. However, distributions of Roth after-tax contributions and, subject to certain restrictions, the earnings on Roth after-tax contributions are not subject to Federal (and, in some cases, State) income taxation. Earnings on Roth after-tax contributions are not subject to Federal income tax if distributed at least five years after the year of the employee's first Roth after-tax contribution (counting the first year as part of the five) and made: after the employee attains age 59 1/2, or after the employee's disability or death.

Financial Advisors

In addition and separate from the 403(b) plan, Employees have unlimited access to our financial advisors, at no cost to them, through our partnership with The Principal Group.

Advisor		Email	Phone
Jon Roth	Retirement Plan Advisor	Roth.Jon@principal.com	cell 415-828-8179 office 916-462-9050



Important Benefit Contact Information

Carrier	Policy Number	Website	Phone
CaliforniaChoice	46847	www.calchoice.com	800-558-8003
Anthem Blue Cross (PPO)	46847	www.anthem.com/ca	866-524-5659
Kaiser Permanente (HMO)	46847	www.kp.org	800-464-4000
Sutter Health Plus (HMO)	46847	www.sutterhealthplus.org	855-315-5800
UnitedHealthcare (HMO)	46847	www.uhc.com	800-624-8822
Landmark Chiropractic/Acupuncture	46847	www.lhp-ca.com	800-298-4875
ARC Fertility	MWA0122	www.employees.arcfertility.com	888-990-2727
Principal Dental, Life/AD&D, LTD, Voluntary Life/AD&D	1060690	www.principal.com	800-247-4695
Vision Service Plan (VSP)	30096680	www.vsp.com	800-877-7195
Magellan Health (EAP)	N/A	www.MagellanHealth.com	800-356-7089
Colonial Life	N/A	www.coloniallife.com	800-325-4368
AmeriFlex (FSA)	AMFMKWAVE	www.myameriflex.com	888-868-3539
One America	G76356	www.oneamerica.com	800-249-6269

Use this QR Code to Access Recorded Benefits Presentation



Questions?

If you have questions or unresolved issues after contacting member services at one of our insurance providers, you are welcome to contact our Acrisure Representatives, Renelyn Sana and Lisa Zesati. They will answer any questions you may have concerning your employee benefits, claim problems and administrative issues.

Acrisure Service Representatives:

Renelyn Sana * 408-350-8407 * rsana@acrisure.com

Lisa Zesati * 408-350-8411 * lzesati@acrisure.com

Making Waves Academy Human Resources:

humanresources@mwacademy.org

For more detailed information about these benefit plans, please visit your benefits website at:

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

IMPORTANT All official documents relating to Making Waves Academy Employee Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, Initial COBRA Notice, Medicare Part D Notice, and any other relevant Plan Documents or Notices, are available electronically through Making Waves Academy's benefits website. You may also receive a paper copy of any of the documents by contacting HR.

The benefits information in this Benefits Enrollment Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. Making Waves Academy reserves the right to modify any content of this document at any time.