

2023

Employee Benefits Guide



Feel Healthier. See Clearer.
Smile More. LIVE BETTER.



Dear Embassy Colleagues,

Enclosed you will find the 2023 plan year Benefit Enrollment Guide. This is your opportunity to make changes to your current benefits such as adding and removing coverage for yourself and/or your dependents.

This year's Annual Enrollment period runs
December 5, 2022 - December 16, 2022.
Benefits selected will take effect January 1, 2023.

Enrollment will be passive. In other words, should you decide not to do anything, your current elections will remain intact for the 2023 plan year with the only exception to this rule being the medical plan. See changes below regarding the medical plan offerings for 2023.

Once Annual Enrollment closes, you will not be able to change or add coverage unless you have a qualified life event. All changes due to a qualified life event must be completed during the year through the Paycom portal within 31 days of the event.

PLAN CHANGES FOR 2023:

- Please review the guide carefully as there are some changes to the medical plans for 2023. The Silver PPO plan will remain the same for 2023. **The Gold Plan will no longer be offered in 2023.** Any employees that have elected the Gold Plan in 2022 will be enrolled in the Silver PPO plan if you do not take any action during open enrollment.
- **EFFECTIVE JANUARY 1, 2023 THERE IS A NEW MEDICAL HSA PLAN OFFERING.** Please review your HSA plan option in the enclosed packet. Any employee electing the HSA plan has the option to open an HSA bank account with KeyBank. With healthcare on the rise, especially in a post-pandemic year, Embassy has taken on the majority of the cost increase in order to keep the premiums manageable for you. We encourage you to review this plan and the premise of a Health Savings Account as we believe this option allows you more flexibility and savings to help manage your healthcare costs.
- **NEW PROGRAM IN 2023:** We have added a Wellness program for anyone enrolled in the medical coverage through Anthem for 2023. Through the Sydney App (Anthem's free app to manage your medical plan) you can earn up to \$200 in rewards redeemable through gift cards at a retailer you select (many national options are available for you to choose from). Many of the rewards you can earn are for activities you may already be doing such as your annual preventive wellness exam, annual flu shots and many other screenings. All you have to do is sign up for the Engagement 200 plan through the Sydney app and Anthem can apply your claim activities to your rewards account for you to redeem. For example, once your claim for an annual preventive wellness exam is processed at Anthem you will automatically receive a \$25 reward credit for you to redeem as long as you have enrolled in the wellness program.

To make your open enrollment elections for the 2023 plan year, please visit <https://embassy.mybenefits.pro> and schedule a time to receive a phone call from a Benefit Counselor. Or, call the Embassy Healthcare Benefits Center at **1-877-268-0460** (subject to hold times).

We understand the peace of mind that comes from knowing you and your family have the protection you need to live well. To support you during the moments that matter most, we are offering a wide range of benefits, programs and resources that are competitive, diverse and flexible to meet your needs. Everyone is unique, and only you can determine which benefit plans best fit your lifestyle for you and your family. To make informed choices regarding your benefits, please take the time to read about the features of the plans that we are offering.

TABLE OF CONTENTS

Eligibility	5
Medical Insurance	6
Sydney Health	7
Health Savings Account	8
WellBeing Solutions	10
Limited Benefit Medical Insurance	12
Dental Insurance	14
Vision Insurance	15
Basic Life and AD&D Insurance	16
Disability Insurance	17
Term Life Insurance	18
Accident Insurance	19
Critical Illness	20
Contact List	21

This guide describes the benefit plans available to you as an employee of Embassy Healthcare. The details of these plans are contained in the official Plan Documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) (as described by the Employee Retirement Income Security Act). If there is ever a question about one of these plans or if there is a conflict between the information in this guide and the formal language of the Plan documents, the formal wording in the Plan Documents will govern. Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Embassy Healthcare.



You become eligible for coverage:

- The first of the month after your date of hire
- If you are scheduled to work in a benefits-eligible position for at least 30 hours per week

Your eligible family members include your:

- Legal spouse
- Domestic Partner
- Child(ren) to age 26*

**Eligible children under age 26 include children by birth, adoption, foster placement, or legal guardianship, including eligible children of your spouse or domestic partner. Also eligible are disabled children age 26 and over, including disabled children of your spouse or domestic partner who became disabled before age 26 and have been continuously covered.*

QUALIFIED LIFE EVENTS

Generally, you may only change your benefit elections during the annual open enrollment period. However, you can change your benefit elections during the year if you experience a Qualified Life Event. Benefit changes due to a qualified life event must be within 31 days. Documentation to support your qualifying event is also required.

Qualified Life Events include:

- Marriage
- Divorce or legal separation
- Birth of your child or your domestic partner's child
- Death of your spouse, domestic partner or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse/domestic partner or dependent child
- Loss of Coverage Elsewhere
- Gain of Coverage Elsewhere
- Qualification by the Plan Administrator of a child support order for medical coverage
- New entitlement to Medicare or Medicaid

Important: If you miss the 31 day deadline to make a change to your Qualified Life Event, you cannot enroll a new dependent or make a change to your benefits until the next open enrollment period.

MEDICAL

Health insurance not only helps you with a chronic condition or an unexpected injury, but it also guards your finances from hefty medical costs. Therefore, we are offering the following medical plans from Anthem Blue Cross Blue Shield. When choosing a medical plan you should think about:

- Your current use of medical services
- The payment that comes out of your paycheck
- Your share of the cost (premium and out-of-pocket costs, such as deductibles, co-payments and co-insurance).
- Your use of in-network versus out-of-network providers. It is to your advantage to utilize in-network providers to help minimize your out-of-pocket expenses.
- **Automatic medical enrollment — If you do not call the benefit enrollment center to elect or waive the benefits you are eligible for, you will automatically be enrolled in the HSA Medical Plan with employee only coverage.**

To find an in-network provider, please visit www.anthem.com and select the Blue Access PPO Network.

Plan Provisions	HSA		Silver	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$4,000/\$8,000	\$8,000/\$16,000	\$3,000/\$6,000	\$6,000/\$12,000
Out-of-Pocket Maximum (Includes Deductible)	\$6,000/\$12,000	\$20,000/\$40,000	\$6,000/\$12,000	\$20,000/\$40,000
Lifetime Maximum	Unlimited		Unlimited	
Preventive Care	100%	50% after ded	100%	60% after ded
Primary Physician Office Visit	100% after ded	50% after ded	\$35	60% after ded
Specialist Office Visit	100% after ded	50% after ded	\$75	60% after ded
X-Ray and Lab	100% after ded	50% after ded	80% after ded	60% after ded
Inpatient Hospital Services	100% after ded	50% after ded	80% after ded	60% after ded
Outpatient Hospital Services	100% after ded	50% after ded	80% after ded	60% after ded
Urgent Care	100% after ded	50% after ded	\$100	60% after ded
Emergency Room Care	100% after ded		\$300 copay then after ded 80%	
Retail Prescription Drugs* (31-day supply) <ul style="list-style-type: none"> • Generic • Brand Preferred • Brand Non-preferred • Specialty 	Major Medical ded, then: \$20 \$40 \$80 25% coinsurance up to \$250 per prescription		\$15 \$30 \$60	
Mail Order Prescription Drugs (90-day supply) <ul style="list-style-type: none"> • Generic • Brand Preferred • Brand Non-preferred • Specialty 	\$40 \$80 \$160 25% coinsurance up to \$250 per prescription		\$30 \$60 \$120	
Bi-Weekly Rates	HSA		Silver	
Employee Only	\$40		\$70	
Employee + Spouse	\$175		\$225	
Employee + Children	\$145		\$215	
Employee + Family	\$185		\$295	

*The covered person must pay the difference in cost between a generic drug and brand-name drug, regardless of the circumstances.

SYDNEY HEALTH

SYDNEY HEALTH MAKES HEALTHCARE EASIER

Access personalized health and wellness information wherever you are.

The Sydney Health mobile app is the one place to keep track of your health and your benefits. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you such as gender, languages spoken, or location.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals.

Live Chat

Find answers quickly with the Live Chat tool in Sydney Health. You can use the interactive chat feature or talk to an Anthem representative when you have questions about your benefits or need information.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker, then consult with a doctor through a video visit or text session.

Community Resources

This resource center helps you connect with organizations offering free and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



DOWNLOAD SYDNEY HEALTH TODAY

Use the app anytime to:

- Find care and compare costs
- See what's covered and check claims
- View and use digital ID cards



Use your smartphone camera
to scan this QR code

HEALTH SAVINGS ACCOUNT (HSA)

THE KEYBANK HEALTH SAVINGS ACCOUNT GIVES YOU FLEXIBILITY WHILE HELPING YOU MANAGE RISING HEALTH CARE COSTS.

The KeyBank HSA is an interest-bearing account that gives you the ability to make tax-free withdrawals to pay for trips to the doctor, filling prescriptions, or other healthcare-related expenses. Simply make contributions to your KeyBank HSA through payroll deductions, direct deposit, deposits at any KeyBank branch, or by transferring funds from another account in online banking. When you need to make withdrawals for qualified medical expenses, just use your KeyBank HSA checks or debit card or make payments or transfers using online banking and Key Bill Pay.

Two simple ways to open your KeyBank HSA

- Online – The most convenient way to apply. Just go to key.com/hsa and choose “Apply Online.” The easy-to-follow instructions will guide you through the process.
- KeyBank branch – You can also open an HSA at any KeyBank branch. To find the branch nearest you, go to key.com/branch or call 1-800-KEY2YOU® (539-2968). For clients using a TDD/TTY device, please call 1-800-539-8336.

Contributions to your HSA

When you enroll in a High Deductible Health Plan (HDHP) and open an HSA with KeyBank, your employer may contribute to your HSA. Your contributions along with those of your employer (combined) may add up to the amount of—but cannot exceed—the below figures.

The benefits of a KeyBank HSA

- Your tax-advantaged dollars grow and earn interest while in the account, and that interest earned is also tax-advantaged.
- Your employer may opt to make contributions to your account.
- You can easily manage and track expenses with Key Bill Pay and monitor your account activity through online banking.
- If you leave your job, relocate, or become unemployed, your KeyBank HSA account stays active and goes with you. Your HSA remains active and you may continue to withdraw funds from your account. (To make further contributions, however, you will need to remain enrolled in an HDHP.)
- Unlike Flexible Spending Accounts, the money accrued in your account remains in your account and carries over year after year.
- You control the funds in your HSA.



HEALTH SAVINGS ACCOUNT (HSA)

WHAT ARE THE MAXIMUM CONTRIBUTIONS?

Plan Year	Individual Coverage	Family Coverage	Over 55 Catch Up
2023	\$3,850	\$7,750	\$1,000

CONTRIBUTING TO YOUR KEYBANK HSA

Method	Type of Contribution	
Branch	Current or prior year contribution	Prior year contributions must be made by tax filing deadline and require signed deposit form
Online	Current or prior year contribution	Once enrolled in Key's online banking, you can transfer funds to your Key HSA from another KeyBank deposit account or from another financial institution
ACH / Payroll	Current year	Speak to your employer about your options
IRA	Trustee-to-trustee transfer	One-time transfer allowed from existing IRA
HSA	Rollover/Trustee transfer	Allowed one rollover per year; no limits on trustee-to-trustee transfers

KEYBANK'S HSA

Key's HSA features a tiered interest-bearing checking account with an optional Key Investment Services® (KIS) brokerage account. Account access is available via check, debit card, and online banking.

Checking Account	<ul style="list-style-type: none"> • Interest-bearing • No minimum balance • Check/Debit Card access • Deposit by online banking or visiting a branch • Online banking/Bill Pay
Long-Term Investments Key Investment Services LLC HSA Investment Account	<p>Work independently or with an advisor.</p> <p>With a minimum balance of \$3,500 in your KeyBank HSA, you can independently invest a minimum of \$1,000 in your KIS HSA investment account in mutual funds. With a minimum \$7,000 balance, you can work with a KIS advisor to invest a minimum of \$1,000 in mutual funds, exchange traded funds (ETF) and managed portfolio options.</p> <p>Connect with a Key Investment Services advisor to learn more information.</p>
Debit Card	<ul style="list-style-type: none"> • Optional Healthcare Spending Protection • Healthcare Spending Protection prevents accidental use at pizza shops, gas stations, etc. by restricting spending to merchants and services associated with qualified medical distributions. (Based on Mastercard determination) • Additional cards available
Statements	You will receive a monthly statement containing all bank account activity and a summary of your KIS HSA investment account activity, if applicable. Detailed KIS HSA investment account activity is sent in a separate statement.
Fees	Please refer to the disclosure you receive at account opening for details about fees and the many ways to waive them. The monthly \$3.00 paper statement fee is NOT waived unless you sign up for online statements.

ACCESSING YOUR FUNDS

Branch	With signed withdrawal form
ATM	Free at KeyBank ATM; foreign ATM fees may apply
Debit Card	Free of charge
Online Transfers	Free to both Key and non-Key financial institutions
Online Bill Pay	Free of charge
Check	Free of charge

WELLBEING SOLUTIONS

FOCUS ON YOUR WELL-BEING AND EARN REWARDS UP TO \$200

The more activities you complete, the greater your reward.

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$200.

Activity Type	Activities	Amount
Preventive care	Have an annual preventive wellness exam or well woman exam with your doctor	\$25
	Get an annual cholesterol test ¹	\$20
	Have a colorectal cancer screening (ages 45 and older)	\$25
	Have a routine mammogram (women ages 40 to 74)	\$25
	Have an annual eye exam ²	\$25
	Get an annual flu shot	\$20
Condition management programs	ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program ³	Up to \$50 (\$20 / \$30)
	Building Healthy Families: Receive support through the Sydney SM Health app wherever you are in your family planning process, such as trying to conceive a baby or raising your toddler. Content, tools, and trackers are available to help you through any stage of the process. You will receive incentives for enrolling and building a profile in the preconception stage, regardless of gender. For maternity-related incentives, you'll receive incentives for completing initial, interim, and postpartum assessments.	Up to \$40 (\$10 / \$10 / \$10 / \$10)
	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁵	\$25
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁶	\$25
Digital & wellness activities	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$25 (\$5 per action plan)
	Track your steps	Up to \$60 (2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins	Up to \$20 (\$4 per milestone)
	Update your contact information	\$10

¹ Annual cholesterol test eligibility: men 35 years and older, women 40 years and older with a full cholesterol (lipid) panel.

² Annual eye exam reward is available if employer provides vision coverage through Anthem.

³ Adult members identified as moderate or high risk are eligible for ConditionCare and may receive a reward for participation in 1 of 5 ConditionCare programs and completion for 1 of 5 ConditionCare programs: (chronic obstructive pulmonary disease [COPD], coronary artery disease [CAD], asthma, diabetes, and congestive heart failure [CHF]). Rewards include: \$20 for program participation and \$30 for program completion.

⁴ Future Moms assessments completion dates: Initial assessment must be completed by day 97; interim assessment must be completed by day 1 prior to delivery; postpartum assessment must be completed by 56 days after delivery. Rewards include: \$20 for an initial assessment; \$10 for an interim assessment; and \$10 for a postpartum assessment.

⁵ Well-being Coach Weight Management program (telephonic) is available for members who are identified as high risk based on a body mass index (BMI) of 30 or higher.

⁶ Well-being Coach Tobacco Cessation program (telephonic) is available for members who are identified as high risk based on any tobacco usage.

⁷ Members may earn rewards for completing quarterly Well-being Coach digital milestones while logging daily check-in activities on the app. Daily check-in reward values: first check-in: \$4; next 15 check-ins during first quarter: \$4; 25 check-ins during second through fourth quarters: \$4 each quarter. Log in to Sydney Health or [anthem.com](https://www.anthem.com) to download the Well-being Coach digital app. Well-being Coach is provided by Lark Health.

WELLBEING SOLUTIONS

Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app from Lark offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight, quit tobacco, and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, you can also talk to a certified health coach.

Access Well-being Coach in the SydneySM Health app or at [anthem.com](https://www.anthem.com).

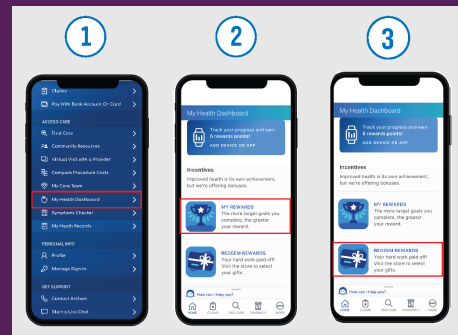
Earn rewards

Here's how and when you'll earn rewards for completing the activities already mentioned.

- **Preventive care:** Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.
- **Condition management:** Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include: ConditionCare (for asthma, diabetes, and heart or lung conditions), Future Moms, and Well-being Coach for weight management and tobacco cessation.
- **Digital and wellness activities:** Log in to the Sydney Health app or [anthem.com](https://www.anthem.com) to complete available activities, such as taking a health assessment, participating in the Well-being Coach Digital program, and tracking your steps. Rewards are added to your account as activities are completed.

USE YOUR REWARDS

1. To view your rewards, open the Sydney Health app or go to [anthem.com](https://www.anthem.com). Next, go to *My Health Dashboard*.
2. Select **My Rewards**.
3. Select **Redeem Rewards** to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including: Amazon, Bed Bath & Beyond, Gap Options (all brands), Apple, Target, The Home Depot, and TJ Maxx. The minimum gift card amount is set by each individual retailer.



Download the Sydney Health mobile app by scanning this QR code with your phone's camera.

Do you have questions?

Log in at [anthem.com](https://www.anthem.com) or open the Sydney Health app. Then go to *My Health Dashboard* and select **My Rewards** to learn more. You can also call Member Services at the number on your ID card.

LIMITED BENEFIT MEDICAL

Limited Benefit Medical Plans are all about access - easy, low-hurdle access to the healthcare system. This plan, while not comprehensive like major medical plans, help defray some of the out-of-pocket costs associated with major medical plans.

Benefits include:

- Guaranteed Issue; no medical questions for you, your spouse, or dependents if enrolled during eligibility period
- No pre-existing conditions exclusions
- No deductibles other than Brand Name contraceptives covered under the Essential Plan (MEC)
- No out-of-network penalties
- You can choose your own physician
- Discounts available through MultiPlan Limited Medical Network (passive)
- Point-of-service Prescription Drug Benefit - Express Scripts® PBM
- Telemedicine and Teletherapy
- Durable insurance ID cards

To find an in-network provider, please visit www.customercare.rsli.com.

Benefit Description	MEC Plan
ACA Mandated Preventative Care	Covered expenses are the lesser of the actual or usual & customary charges (No-Network required)
Inpatient Hospital Benefits	MEC Plan
Room & Board Benefit per Day for Covered Conditions (90 Daily Benefits per Coverage Year)	\$700/day (90 Daily Benefits per Coverage Year)*
ICU	No additional benefit
Hospital Admission Benefit for Specified Conditions	No additional benefit
Cancer (Malignant Neoplasm) Benefit per Day	\$5,000
Number of Daily Benefits per Coverage Year	1
Heart Attack (Myocardial Infraction) Benefit per Day	\$4,000
OR Heart Disease ¹ Benefit per Day	\$2,000
Number of Daily Benefits per Coverage Year	1
Accidental Injury Benefit per Day	\$3,000
Number of Daily Benefits per Coverage Year	1
Stroke (Cerebrovascular Accident - CVA) Benefit per Day	\$2,000
Number of Daily Benefits per Coverage Year	1
Childbirth Benefit per Day	\$2,000
Number of Daily Benefits per Coverage Year	1
Surgery	
- Maximum Daily Surgery Benefit per Procedure*	\$1,500
- Maximum Daily Anesthesia Benefit **	\$300



LIMITED BENEFIT MEDICAL

Outpatient Benefits	MEC Plan
Doctor Visit Benefits - Daily Benefit for New Patient Office Visit - Number of Daily Benefits per Coverage Year - Daily Benefit of Established Patient Office Visit - Number of Daily Benefits per Coverage Year - Daily Benefit for Consultation Office Visit - Number of Daily Benefits per Coverage Year - Daily Benefit for Emergency Room Doctor Visit - Number of Daily Benefits per Coverage Year	\$100 1 \$70 7 \$150 1 \$100 1
Radiology Benefits - Daily Benefit for Magnetic Resonance Imaging (MRI) - Number of Daily Benefits per Coverage Year - Daily Benefit for Computerized Tomography (CT) Scan - Number of Daily Benefits per Coverage Year - Daily Benefit for All Other Radiology Services - Number of Daily Benefits per Coverage Year	\$300 1 \$125 1 \$60 5
Outpatient Benefits	MEC Plan
Pathology (Lab) Benefits - Daily Benefit for all Pathology Services - Number of Daily Benefits per Coverage Year	\$50 5
Wellness Care Visit Benefits - Annual Physical Benefit per Day - Number of Daily Benefits per Coverage Year - Mammogram Screening Benefit per Day - Number of Daily Benefits per Coverage Year - Prostate or Cervical Cancer Screening Benefit per Day - Number of Daily Benefits per Coverage Year	\$125 1 \$50 1 \$35 1
Emergency Room Visit Benefits - Daily Benefit for the Treatment of an Accidental Injury - Number of Daily Benefits per Coverage Year - Daily Benefit for the Treatment of a Sickness - Number of Daily Benefits per Coverage Year	\$500 2 \$50 3
O.P Surgery - Maximum Daily Surgery Benefit per Procedure** - Maximum Daily Anesthesia Benefit***	\$1,500 \$300
Prescription Drugs Benefits - Daily Benefit per Generic Drug Prescription (filled or refilled) - Scripts per year - Daily Benefit per Brand Name Drug (filled or refilled) - Number of Daily Benefits per Coverage Year	\$25 32 \$50 7
Bi-Weekly Rates	
Employee Only	\$17.50
Employee + Spouse	\$57.50
Employee + 1 Child	\$34.50
Employee + Children	\$52.50
Employee + Family	\$90.00

*\$100 Mental and Nervous Benefit per Day (25 Daily Benefits per Coverage Year) \$100 Alcohol and Substance Abuse Benefit per Day (25 Daily Benefits per Coverage Year)

**Surgery benefits are scheduled and vary based on the specific surgical procedure performed.

***Anesthesia benefits vary and are equal to 20% of applicable inpatient surgical benefit.

DENTAL

A glowing smile will brighten anyone's day. That is why we are providing a dental plan, offered by Lincoln, to eligible employees. Proper dental care at home, combined with seeing your dentist regularly, is your ticket to good dental health. However, when a dental problem arises, our comprehensive dental benefits help you receive the treatment you need.

To find an in-network provider, please visit www.lincoln4benefits.com.

QUICK TIP!

To enhance your oral health:

- Brush your teeth twice a day
- Floss and use mouthwash
- Make healthier beverage and food choices



Plan Provisions	In-Network	Out-of-Network*
Annual Deductible		
• Individual	\$50	\$100
• Family	\$150	\$300
Annual maximum per individual	\$1,000	\$1,000
Diagnostic and Preventive Services		
• Oral exam	100%	80%
• Cleanings		
• Fluoride treatments		
• Sealants		
• X-Rays		
Basic Services		
• Fillings	80%	60%
• Periodontics		
• Scaling and root planning		
• Oral surgery		
Major Services		
• Crowns	60%	50%
• Bridges		
• Full and partial dentures		
Orthodontia	60%	50%
Bi-Weekly Rates	In-Network	Out-of-Network
Employee Only	\$7.12	
Employee + Spouse	\$20.29	
Employee + Children	\$20.29	
Employee + Family	\$20.29	

*The out-of-network benefits are paid by Lincoln based on using an in-network provider fee schedule. Utilizing a non-network provider will result in the least amount of coverage and you can be balance billed the different by the provider.

VISION

Whether you are driving down the highway or reading a book, seeing clearly is important, which is why we are offering you a vision plan through Lincoln. From keeping an eyewear prescription up-to-date to preventing vision loss due to glaucoma or diabetes, regular visits to a quality eye care professional are a must.

To find an in-network provider, please visit www.lincoln4benefits.com.

Plan Provisions	In-Network	Out-of-Network
Routine Eye Exam	\$10	\$10 up to \$50
Frequency <ul style="list-style-type: none">• Frames• Lenses• Routine Eye Exam	12 months	12 months
Frames	Up to \$130 allowance	Up to \$45 reimbursement
Eyeglass Lenses		
• Single vision lenses	\$10 copay then 100%	Up to \$40
• Bifocal lenses	\$10 copay then 100%	Up to \$60
• Trifocal lenses	\$10 copay then 100%	Up to \$80
Contact Lenses		
Elective contact lenses (in lieu of glasses)	\$10 copay then 100% up to \$125 Allowance	Up to \$125
Medically necessary contact lenses	\$10 copay then 100%	Up to \$125
Bi-Weekly Rates	In-Network	Out-of-Network
Employee Only	\$2.90	
Employee + Spouse	\$5.50	
Employee + Children	\$6.44	
Employee + Family	\$9.07	

QUICK TIP!

Keep your eyes healthy by:

- Giving them a rest from the computer screen every 10-20 minutes.
- Wearing sunglasses to protect your eyes from the intensity of the sun.
- Cleaning your glasses and contact lenses to avoid infections.

BASIC LIFE AND AD&D INSURANCE



Life insurance is an important part of ensuring the financial security of those who depend on you for support. We are offering Basic Life and Accidental Death and Dismemberment (AD&D) insurance from Lincoln. Life insurance is one of the easiest and most affordable ways to protect your loved ones should they lose you as a financial source.

We are pleased to offer you Basic life and AD&D as an employer-paid benefit for 2022!

Employee Basic Life and AD&D No cost to you! Paid by Embassy!	Employee Basic Life	Employee Amount	\$10,000
		Accelerated Life Benefit	Included
		Waiver of Premium	Included
		Portability	Conversion is included
	Accidental Death and Dismemberment (AD&D)	Employee Basic AD&D	\$10,000
		Spouse AD&D	n/a
		Child AD&D	n/a

VOLUNTARY DISABILITY INSURANCE

In the event that you are unable to work due to an illness or injury, we are offering Lincoln Short Term Disability and Long Term Disability. This plan pays disability income benefits to help you compensate for lost income. Benefits and features include:



Voluntary Short Term Disability	
Weekly Benefit Amount	60%
Weekly Benefit Maximum	\$1,000
Benefit Duration (Injury, Sickness)	13 weeks
Elimination Period	Injury: 0 days Sickness: 7 days
Pre-existing Condition Clause	Any condition for which you sought treatment, were diagnosed, or took medication for in the 12 months prior to the coverage effective date, is not covered for the first 12 months of coverage if causing disability.
Voluntary Long Term Disability	
Monthly Benefit Amount	60%
Monthly Benefit Maximum	\$5,000
Benefit Duration (Injury, Sickness)	Until you are no longer disabled or reach age 65 or Social Security Normal Retirement age - whichever comes first.
Elimination Period	Injury/Sickness: 90 days
Pre-existing Condition Clause	Any condition for which you sought treatment, were diagnosed, or took medication for in the 12 months prior to the coverage effective date, is not covered for the first 12 months of coverage if causing disability.

VOLUNTARY TERM LIFE INSURANCE

The Lifetime Value Term through Madison National is a term life policy that has level premiums to age 120. By purchasing this policy, you can help to ensure your family will be taken care of upon your death or diagnosis of a covered illness. In addition, premiums will never rise as you get older and the Lifetime Value Term policy is fully portable – should you change jobs during your working years you can keep your policy with no change in cost. In addition, you can take the Lifetime Value Term policy with you at no change in cost when you retire (regardless of age).

The Lifetime Value Term provides coverage for you, your spouse, and your dependent children.

- **Guaranteed-Issue Limit for Employee** - \$100,000 up to age 55 \$50,000 ages 56 - 70
- **Spouse** (CGI) contingent guaranteed issue 50% of Employee Amount) – Minimum: \$10,000; Maximum: \$50,000)
- **Child(ren)** Rates \$1.00 per month per \$5,000 or \$1.05 with Waiver of Premium - 15 days to 6 months of age: \$1,000 - \$2,500; 6 months to age 25: \$5,000-\$20,000

Meaningful Benefit Design with Essential Accelerated Life Benefits

Simple Application

No tests or examinations or long medical questionnaires. Insurance is available on a guaranteed issue basis up to the guarantee issue maximum. Where evidence of insurability is required above the guarantee issue limit, a brief questionnaire needs to be completed.

Optional Family Insurance

Lifetime Value Term is available for your Spouse and the Child Term rider is available for Children.

Waiver of Premium Benefit

In the event you become Totally Disabled, either permanently or for a prolonged period, your insurance will remain in force and your premium is waived.

Level Premiums

Premiums are level based on the insured's age at the time of issue. This means once you are enrolled, your premium will never increase and is level through age 120.

Insurance Portability

Your insurance is yours to keep – no matter if you change jobs or retire! Your insurance cannot be canceled by Madison National Life Insurance Co., Inc. or your employer unless you stop paying premiums.

Accelerated Life Benefit

In the event you are diagnosed with a Terminal, Critical and or Chronic illness, you have the ability to accelerate a percentage of your Life Insurance Benefit Amount.



Terminal Illness

This benefit is payable in the event you are diagnosed with a medical condition that is expected to result in your, or your spouse's or children's death within 12 months. You can elect up to 75% of your Life Insurance Benefit Amount.

Chronic Illness

Benefit is payable in the event you, your spouse or children is unable to perform 2 of the 6 Activities of Daily Living or Cognitive Impairment:

- Eating
- Bathing
- Dressing
- Toileting
- Transferring
- Maintaining continence

You can elect up to 75% of your Life Insurance Benefit Amount for yourself, your spouse and your children.

Accelerated Death Benefit

If diagnosed with a Chronic or Terminal illness, policyholders have the option to advance a portion of their death benefit Once a year over a Three-year period. After the third year, no benefit can be advanced – even if there is more than 75% of the death benefit remaining.

If diagnosed with a Critical illness, policyholders have the option for a one-time advancement of up to 20% of their death benefit.

VOLUNTARY ACCIDENT INSURANCE

Lincoln accident insurance helps protect your savings from unexpected expenses related to an accident. The plan can pay you a lump-sum cash benefit – you decide the best way to use it.

Accident insurance is great for all lifestyles – families with active children, weekend warriors, or even those that like taking it easy. The cash benefit can help fill in the gaps and can be used for deductibles and co-pays and any other living expenses you have.

Key accident coverage highlights

- Premiums remain level regardless of age
- No medical questions or proof of good health (evidence of insurability) is required for you and your family to receive coverage
- Cash benefits paid directly to you in addition to any medical benefit received
- Coverage you can take with you if you retire or leave the company for any reason
- Helping you stay well — even if you never have an accident, you can take advantage of the annual Health Assessment Benefit for wellness checks, screenings and immunizations
- You can also elect to cover your spouse and children.
- Provide additional protection — benefits are available to help protect children under 18 who experience an accident during an organized sports activity
- The policy pays multiple cash benefits for each injury and covered treatment when you sustain more than one injury in the same accident

This coverage provides cash benefits, per insured, per accident, if injured in a covered accident. The types of injuries covered and the benefits for each are outlined below.		
Ambulance / Air ambulance transportation within 90 days of the accident	\$225 / \$1,125	
Initial care visit within 60 days of the accident	\$75	
Emergency care treatment within 72 hours of the accident	\$150	
Major diagnostic exam within 60 days of the accident	\$150	
X-ray within 60 days of the accident	\$30 at initial visit	
Family care (adult/child) within 90 days of the accident	\$75 per Adult/Child	
Companion Lodging within 90 days of the accident, up to 30 nights, 100+ miles from home	\$150 per night	
Transportation up to 3 trips, 100+ miles from home	\$300 per trip	
Child Injury	Additional 25%	
Health screening test: 1 test per 12-month assessment period	\$50	
Optional Sickness Hospital Confinement Benefit Pre-existing Condition Exclusion (Every insured who elects the Optional Sickness and Hospital Benefits coverage must have base coverage and Pre-Existing Condition Exclusion will apply.)	12/12*	
Sickness Hospital Admission	\$750	
Sickness Hospital Daily Benefit up to 365 days per confinement	\$150 per day	
Sickness Intensive care Daily Benefit up to 15 days per confinement	\$300 per day	
Bi-Weekly Rates	Base	With Sickness Rider
Employee Only	\$5.29	\$11.58
Employee + Spouse	\$8.64	\$23.50
Employee + Children	\$9.27	\$23.50
Employee + Family	\$12.58	\$33.93

VOLUNTARY CRITICAL ILLNESS



The out-of-pocket costs of a serious illness can be catastrophic, even with medical insurance. Critical Illness Insurance, from Lincoln Financial Group helps provide financial protection in the event of a covered serious illness. The policy pays a lump sum benefit directly to you if you are diagnosed with a covered condition. You can use this benefit any way you choose - deductibles and coinsurance, expenses your family incurs to be by your side, or simply to replace your lost earnings from being out of work.

Key coverage highlights

- Proof of good health (evidence of insurability) is not required to receive coverage, up to the Guarantee Issue limit, when enrollment occurs during the eligibility period or as a result of a change in family status
- Cash benefit will be paid directly to you, upon diagnosis of a major health condition including cancer, heart attack, stroke, major organ failure and more.
- Coverage you can take with you if you retire or leave the company for any reason
- You can also elect to cover your spouse and children.
- Eight additional covered conditions included if a child coverage is elected
- Helping you stay well — even if you are never critically ill, you can take advantage of the annual Health Assessment

Benefit for wellness screenings

- The plan pays multiple cash benefits when you have more than one condition
- No lifetime maximum benefit amounts (except skin cancer)

Valuable additions to every critical illness plan

Included with our critical illness insurance plans, we offer additional Health Advocate services to you and your family. These services can be accessed at any time (twenty-four hours a day and seven days a week) and a critical illness diagnosis is not required.

- **Help with health and insurance-related issues** - Receive access to Personal Health Advocates, typically registered nurses, supported by medical directors and benefits and claims experts. Your Personal Health Advocate can help with a variety of health care issues, including finding the right doctors, obtaining second opinions, coordinating care, assistance with insurance coordination, benefit payments, assistance with eldercare and Medicare issues, and more.
- **Help with life's challenges and work/life balance** - Provides a 24-hour emergency hot-line for short-term counseling, including up to three in-person or video conference counseling sessions, and unlimited telephonic counseling. Work/Life services include finding childcare and eldercare providers, consultations with financial and legal specialists, access to financial wellness tools and a personal concierge to assist with travel planning.
- **Medical Bill Saver service** - A specialized negotiator will work with your providers to lower your out-of-pocket costs on post-service, non-covered medical or dental bills exceeding \$400.

CONTACT LIST

You may have questions after you have enrolled. If so, the toll-free customer service numbers and web addresses are listed below for your convenience.

Medical (Gold & Silver)

Anthem BCBS

Phone: 833-639-1634

Website: www.anthem.com

Medical (MEC)

Reliance Standard

Phone: 800-351-7500

Website: www.customercare.rsli.com

Dental

Lincoln Financial

Phone: 800-423-2765

Website: www.lincoln4benefits.com

Vision

Lincoln Financial

Phone: 800-440-8453

Website: www.lincoln4benefits.com

Basic Life and AD&D Insurance

Lincoln Financial

Phone: 800-423-2765

Website: www.lincoln4benefits.com

Insurance Agency

Alpha Insurance Agency

Phone: 800-835-8544

Short Term Disability

Lincoln Financial

Phone: 800-423-2765

Website: www.lincoln4benefits.com

Long Term Disability

Lincoln Financial

Phone: 800-423-2765

Website: www.lincoln4benefits.com

Lifetime Value Term

Madison Life

Phone: 800-845-7519

Website: www.madisonlife.com

Accident

Lincoln Financial

Phone: 800-423-2765

Website: www.lincoln4benefits.com

Critical Illness

Lincoln Financial

Phone: 800-423-2765

Website: www.lincoln4benefits.com



This Benefit Summary is an overview only and is not intended to include every benefit or limitation. Specific benefits, exclusions, and limitations are contained in the Certificate of Coverage or policy you will receive when you become a member. If there are any discrepancies between the summary and the certificate of coverage or policy, the certificate of coverage or policy will prevail.