



CHE BEHAVIORAL
HEALTH SERVICES

Benefit Plan Year

January 1, 2025 - December 31, 2025

What's Inside?

Benefit Eligibility

Medical, Dental, Vision Benefits

Life & Disability Benefits

...and Many More!

Table of Contents

- Enrollment & Eligibility
- Medical Benefits
- Medical Value Ads
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)
- Commuter FSA: Parking & Transit
- Dental Benefits
- Vision Benefits
- Basic Life and AD&D
- Voluntary Life and AD&D
- Employee Assistance Program (EAP)
- Voluntary Short-Term Disability
- Voluntary Long-Term Disability: **NEW!**
- Accident Benefits: **NEW!**
- Critical Illness Benefits: **NEW!**
- Hospital Benefits: **NEW!**
- 401(k) Retirement Plan
- Legal Insurance + Turbo Tax: **NEW!**
- Pet Insurance
- ID Theft & Fraud Protection: **NEW!**



Welcome to your 2025 Benefits!

CHE Behavioral Services cares about your health and well-being, and we are dedicated to providing a comprehensive and competitive benefits package to you and your family. We recognize our success is because of you and are proud of our talented and hard-working associates. As a team member, you have access to a benefits package that offers you the flexibility and security to thrive both inside and outside of work. We encourage you to review this guide to learn details about your benefit choices for 2025, how to enroll in coverage, benefits that are provided to you free of charge, and how to access more information and support resources.

Open Enrollment is the perfect time to evaluate the best benefit options for you and your family. Before you enroll, take time to review all your options and choose the best fit!

Benefit Eligibility

Benefit Eligibility begins the **first of the month following 60 days of continuous employment**.

Full-Time or Part-Time status is based on your regularly scheduled hours worked or RVUs billed per week, depending on your job classification:

Psychology

Part-time: 24-29 RVUs per week

Full-time: 30 or more RVUs per week

Psychiatry

Part-time: 45-55 RVUs per week

Full-time: 56 or more RVUs per week

Administrative/All Others

Part-time: 24-29 hours per week

Full-time: 30 or more hours per week

Dependent Eligibility:

- Legal Spouse and/or Domestic Partner
- Child(ren) up to age 26 (biological, adopted, stepchildren)
- Disabled children age 26 or older who meet the following requirements:
 - (a) currently disabled
 - (b) disabled prior to his or her 26th birthday
 - (c) lives either with you or your spouse, or in a licensed institution and remains financially dependent on you.

Enrollment Process

During Open Enrollment you may enroll, waive elections, or make changes to the benefits you've elected. Benefits you elect will be effective **January 1st through December 31st** unless you experience a qualifying life event. If you were recently hired, your benefits will be available on the 1st of the month following 60 days of employment.

Qualifying Life Events

For a qualified change in status you may make changes within **30 days** of the qualifying event. Qualifying Events include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you or your spouse, or involuntary loss of spouse's coverage due to employment change.

All other changes that are not Qualifying Events can only take place during Open Enrollment.

Payroll Deduction Authorization

When you enroll in coverage, you hereby authorize your employer to deduct from your paycheck **semi-monthly (24 times)** per year on a pre-tax basis. Such reductions, considered as elective contributions, will start with your first paycheck. You acknowledge that once you have elected to participate in this plan that you may not revoke your election until the end of the plan year with the exception of a qualifying life event.

Medical Insurance Plan Information

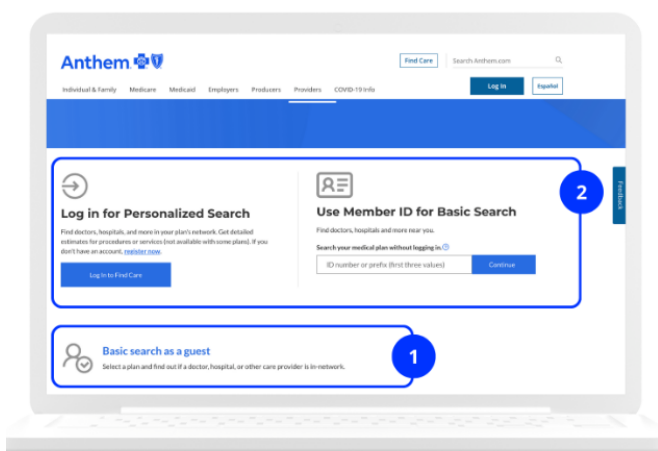
Preferred Provider Organization (PPO) - PPO plans offer more flexibility when choosing your providers for care. You'll receive the greatest benefits with in-network doctors and hospitals; however, you may choose to use out-of-network providers for a reduced benefit. See any doctor. No referral needed.

High Deductible Health Plan (HDHP) - Lower premiums with higher deductibles. Often paired with a Health Savings Account (HSA).

Health Savings Account (HSA) - A savings account designed to help you pay for health care expenses with some significant tax savings. It works with an HSA-eligible health plan. It helps you save on health care expenses and save for retirement.

How to Find In-Network Providers

Save money by staying in-network. Use the guest directory or log in to your online account to search for a doctor, hospital, or facility in your network.



FIND CARE: <https://www.anthem.com/find-care/>

Follow these steps to find care in your plan:

- 1 Go to [anthem.com/find-care](https://www.anthem.com/find-care/).
- 2 Search as a member or guest.

For members – Select **Log in for Personalized Search** on the left. To help you find care providers who would be a good fit for you, we sort your search results and provide the top three matches using **Personalized Match**. There are more options available below your top three, and you can always re-sort these search results by distance or name.

For guests – If you are not enrolled yet in an Anthem plan, you also can search as a guest. Choose **Basic search as a guest**. Then answer the questions regarding the type of care you need, the state you need care in, and the type of plan you want to search under.

- Select the type of plan or network – **Medical Plan or Network**
- Choose the state where the plan or network is located. **New York**
- Select how you get health insurance - **Medical (Employer-Sponsored)**
- Choose a plan or network – **PPO/EPO Network Empire EPO or PPO**
- Select the **Continue** button.

- 3 Enter your city, county, or ZIP code. You also can search by doctor, dentist, or procedure, as well as using other care-related terms.
- 4 View your search results. You can filter your results by selecting the relevant boxes on the left or browsing by list or map views.





Medical Insurance - Anthem BlueCross BlueShield



Carrier: Anthem BlueCross BlueShield

Website: www.anthem.com

Phone: 844-802-2224

Medical Health Savings Plan		
	In Network	Out of Network
NETWORK	BlueCard2 Empire PPO/EPO	
LIFETIME MAXIMUM	Unlimited	Unlimited
DEDUCTIBLE		
Single	\$4,000	\$8,000
Family	\$10,000	\$16,000
COINSURANCE	You pay 20%	You pay 50%
OUT OF POCKET MAX		
Single	\$6,000	\$9,000
Family	\$12,000	\$18,000
OFFICE VISITS		
Preventative	100% / no charge	Deductible & Coinsurance
Telemedicine / Virtual	Deductible & Coinsurance	N/A
Primary Care	Deductible & Coinsurance	Deductible & Coinsurance
Specialist	Deductible & Coinsurance	Deductible & Coinsurance
DIAGNOSTIC: Lab & X-Ray	Deductible & Coinsurance	Deductible & Coinsurance
ADVANCED IMAGING	Deductible & Coinsurance	Deductible & Coinsurance
HOSPITAL		
Inpatient	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient	Deductible & Coinsurance	Deductible & Coinsurance
EMERGENCY ROOM	Deductible & 20% Coinsurance	
URGENT CARE	Deductible & Coinsurance	Deductible & Coinsurance
RX BENEFIT		
Retail (30 day supply)	Deductible then Copay: \$10 / \$40 / \$60	Deductible then Copay: \$10 / \$40 / \$60
	Specialty: 35% coins. up to \$500	Specialty: 35% coins. up to \$500
Mail Order (90 day supply)	Deductible then Copay: \$20 / \$80 / \$120 Specialty: N/A	N/A

Log in to the ADP Workforce Now enrollment portal to review your premium costs for the 2025 plan year



Medical Value Ads - Anthem BlueCross BlueShield



Carrier: Anthem BlueCross BlueShield

Website: www.anthem.com/register

Phone: 844-802-2224

Sydney Health Mobile App: Use Sydney Health to keep track of your health and benefits — all in one place. 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. You’ll be matched with the best results based on your personal needs.

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. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat If you have questions about your benefits or need information, Sydney Health can help you quickly find what you’re looking for and connect you to an Anthem representative.

Virtual Care Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources This resource center helps you connect with organizations offering no-cost 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 the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what’s covered and check claims.
- View and use digital ID cards.
- Check your plan progress.
- Fill prescriptions.



Scan the QR code to download the Sydney Health app.

You can also set up an account at anthem.com/register to access most of the same features from your computer.

Health Savings Account (HSA)



Carrier: UMB Bank
 Website: www.hsa.umb.com
 Phone: 866-520-4472

When you enroll in the Health Savings Medical Plan, CHE Behavioral Health Services will automatically open an HSA for you through UMB Bank. **You must activate your account before you can contribute to your HSA.** UMB Bank will send activation instructions to you after you enroll in the medical plan. Be sure to complete this step before the plan year begins!

Four Things You Should Know About Health Savings Accounts:

1. **You Own It** The money in a HSA account is always yours, even if you change jobs, switch your health plan, become unemployed, retire or move to another state. You start earning interest on the balance in your account from day one.
2. **You Save on Taxes in Three Ways** *Tax-free deposits:* The money you deposit isn't taxed. *Tax-free earnings:* Your interest and any investment earnings grow tax-free. *Tax-free withdrawals:* The money you withdraw is never taxed as long as you use it for eligible medical expenses.
3. **You Choose How to Spend the Money** It is a great place to build up savings, or you may need to cover expenses that count towards your deductible today.
4. **You Must Be Eligible to Open the Account** You must actively participate in a HDHP Health Plan. You cannot participate in another health plan. You cannot be enrolled in Medicare. You cannot be claimed as a dependent.



Sample of Tax Savings with HSA:

Sally is single and contributes \$3,000 to her HSA this year. She saves:

\$660 (Federal Tax @ 22%)
 \$150 (State Tax @ 5%)
 \$230 (FICA Tax @ 7.65%)

\$1,040 Total Savings (34.65%)

2025 IRS Health Savings Account Contribution Limits	
Employee Only	\$4,300
Family	\$8,550
*Ages 55+ can contribute an additional \$1,000 per year	

Flexible Spending Accounts (FSA)



Carrier: IGOE
Website: www.goigoe.com
Phone: 800-633-8818

Healthcare FSA: A pre-tax employee benefit plan option that allows you to set aside salary before any taxes are taken out. You can use these funds to pay for qualified out of pocket medical expenses incurred by yourself and your tax dependents (regardless of your enrollment in your employer health plan). This plan can save you up to 30% on qualified expenses.

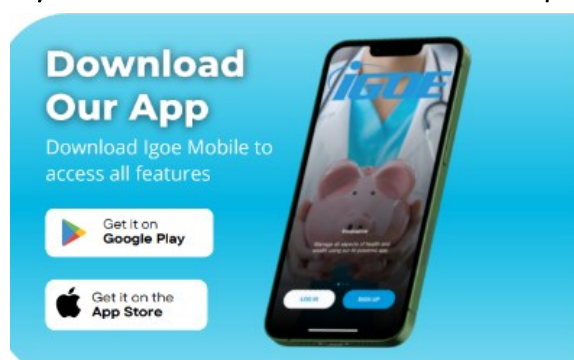
- You **CANNOT** enroll in the Healthcare FSA AND a Health Savings Account (HSA)
- **2025 IRS Contribution Limit for Healthcare FSA: \$3,300**
- **2025 IRS Carryover Limits for Healthcare FSA: \$660**

Limited Purpose FSA: If you have the option to participate in a High Deductible Health Plan (HDHP) you may also be offered the option to open a Health Savings Account (HSA). If you choose to have an HSA, the IRS does not allow you to enroll in a standard Healthcare FSA. However, you can enroll into a Limited Purposed FSA (LPFSA). Similar to the Healthcare FSA, the LPFSA is a pre-tax employee benefit plan option that allows you to set aside salary before any taxes are taken out. You can use these funds to pay for qualified out of pocket medical expenses incurred by yourself and your tax dependents. This plan can save you up to 30% on qualified expenses.

- You **CAN** enroll in the Limited Purpose FSA AND a Health Savings Account (HSA)
- **2025 IRS Contribution Limit for Limited Purpose FSA: \$3,300**
- **2025 IRS Carryover Limits for Limited Purpose FSA: \$660**

Dependent Care FSA: The Dependent Care FSA is an employer sponsored benefit that allows you to set aside a portion of your income on a pre-tax basis and use that money to pay for eligible daycare related expenses. You must have a tax-dependent that is under the age of 13 or is deemed medically incapable of caring for themselves. Lastly, expenses must be incurred in order for you to maintain or seek gainful employment.

- You **CAN** enroll in the Dependent Care FSA AND a Health Savings Account (HSA)
- **2025 IRS Contribution Limit for Dependent Care FSA: \$5,000**
- **You have a 90-day Grace Period: Claims can be incurred up through March 15th**



Commuter FSA: Parking & Transit

HealthEquity®

Carrier: HealthEquity

Website: www.healthequity.com/learn/commuter

Phone: 866-735-8195

Commuter FSA: Parking & Transit: Save money on your daily commute in a tax-efficient way. With a Commuter FSA, you can set aside pre-tax dollars from your paycheck to cover eligible commuting costs, such as public transportation, parking fees, and even rideshare services.

- Your funds never expire! No use-it-or-lose-it, your funds carry over year to year
- 2025 IRS Contribution Limit for Transit: \$325 / month
- 2025 IRS Contribution Limit for Parking: \$325 / month

Eligible Transit Types:



Bus



Ferry



Subway



Train



Vanpool



Parking

Meet Jamar

Parking Benefit

He drives in to work each day, paying for parking at a local garage near his firm's building.

Jamar sets aside
\$300/mo

His annual tax savings*
\$720

Meet Nia

Transit Benefit

Nia works as a nurse and takes the subway to and from her work shifts, varying 3-5 times a week.

Nia sets aside
\$220/mo

Her annual tax savings*
\$528

Dental Insurance



Carrier: Unum
 Website: www.unum.com
 Phone: (866) 679-3054

Benefits	Dental: Base Plan	
	In-Network	Out-of-Network
Reimbursement	Negotiated Fee Schedule	90th R&C
Individual Deductible	\$50	\$75
Family Deductible	\$150	\$225
Annual Plan Maximum	\$1,000	
Preventive	100%	80%
Basic Services	80%	50%
Major Services	50%	50%
Orthodontia	50%	50%
Orthodontia Lifetime Max	\$1,000	

Dental Premiums (per paycheck)	
Employee Only	\$14.73
Employee + Spouse	\$30.06
Employee + Child(ren)	\$31.69
Family	\$48.16

Benefits	Dental: Buy-Up Plan	
	In-Network	Out-of-Network
Reimbursement	Negotiated Fee Schedule	90th R&C
Individual Deductible	\$50	\$50
Family Deductible	\$150	\$150
Annual Plan Maximum	\$1,500	
Preventive	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia	50%	50%
Orthodontia Lifetime Max	\$1,500	

Dental Premiums (per paycheck)	
Employee Only	\$22.12
Employee + Spouse	\$45.14
Employee + Child(ren)	\$47.57
Family	\$72.31

The limits for this policy/certificate are:	Passive PPO HIGH Plan	Active MAC*** LOW Plan
Carryover benefit	\$350	\$250
Threshold limit	\$700	\$500
Carryover account limit	\$1,250	\$1,000

Carryover Benefits: Members who take care of their teeth, but use only part of their annual maximum benefit during a benefit period are rewarded with extra benefits in future years! Carryover benefits will be accrued and stored in the insured's carryover account to be used in the next benefit year.

Vision Insurance



Carrier: Unum / EyeMed
 Website: www.eyemed.com
 Phone: (855) 652-8686

Benefits	Vision: EyeMed Insight Network	
	In-Network	Out-of-Network
	Frequency 12/24/12	
Eye Exam	\$10 copay	\$40 allowance
Single Lenses	\$25 copay	\$30 allowance
Bifocal Lenses	\$25 copay	\$50 allowance
Trifocal Lenses	\$25 copay	\$70 allowance
Frames	\$130 allowance	\$91 allowance
Contact Lenses (Elective)	\$130 allowance	\$130 allowance
Contact Lenses (Medically Necessary)	Covered 100% after copay	\$210 allowance

Vision Premiums (per paycheck)	
Employee Only	\$2.95
Employee + Spouse	\$5.90
Employee + Child(ren)	\$6.93
Family	\$10.63

Basic Life Insurance/AD&D-100% Employer Paid



Carrier: Unum
 Website: www.unum.com
 Phone: (866) 679-3054

Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. Accidental Death and Dismemberment (AD&D) provides an additional benefit if you die or become dismembered due to a specifically covered accident.

Plan details:

- \$25,000 benefit (benefit reductions begin at age 65)
- Reduces by 35% at age 65 and 50% at age 70

Voluntary Life Insurance / AD&D



Carrier: Unum
 Website: www.unum.com
 Phone: (866) 679-3054

In addition to the Basic Life and AD&D insurance provided to you by CHE, you can purchase additional coverage for you and your dependents with guarantee issue amounts .

Plan details:

- Employee: \$10,000 increments to a maximum of \$500,000 (Guarantee Issue: \$150,000)
- Spouse: \$5,000 increments to a maximum of \$250,000 (Guarantee Issue: \$25,000) not to exceed 100% of employee only option.
- Dependent children: Up to \$10,000 in \$2,000 increments. Birth to 6 months: \$1,000

Voluntary Short-Term Disability



Carrier: Unum
 Website: www.unum.com
 Phone: (866) 679-3054

If you miss work due to an injury or illness, short-term disability insurance can help replace a portion of your lost wages while you recover. This plan pays you while you're not working due to a covered disability. You decide how benefits are used — food, utilities, car payments or even a night at the movies — just as you would your regular paycheck. If you're only able to do part of your job or return to work part-time, you can still receive a partial benefit.

Employee Age Range	STD Monthly Rates Per \$10 of Weekly Indemnity
<30	\$0.470
30-34	\$0.490
35-39	\$0.450
40-44	\$0.480
45-49	\$0.590
50-54	\$0.720
55-59	\$0.890
60-64	\$1.05
65+	\$1.260

Weekly Benefit Amount	Maximum Weekly Benefit	Elimination Period	Benefit Duration	Pre-Ex
60%	\$1,500	Accident – 7 Days Sickness – 7 days	12 weeks	3/12

Voluntary Long-Term Disability



Carrier: Unum
 Website: www.unum.com
 Phone: (866) 679-3054

If you miss work due to an injury or illness, long-term disability insurance can help replace a portion of your lost wages. Long-term disability coverage begins after your claim is approved and you satisfy an elimination period. Benefits continue for a specific period of time or until you are no longer disabled. If you're only able to do part of your job or return to work part-time, you can still receive a partial benefit.

Employee Age Range	LTD Monthly Rates Per \$10 of Weekly Indemnity
15-24	\$0.110
25-29	\$0.190
30-34	\$0.380
35-39	\$0.580
40-44	\$0.930
45-49	\$1.220
50-54	\$1.570
55-59	\$1.920
60-64	\$1.860
65-69	\$1.140
70+	\$0.860

Weekly Benefit Amount	Maximum Monthly Benefit	Elimination Period	Benefit Duration	Pre-Ex
60%	\$10,000	90 Days / until the end of the STD Maximum Benefit Period.	Later of Age 65 or Social Security Normal Retirement Age	3/12

Voluntary Accident Benefit



Carrier: Unum
 Website: www.unum.com
 Phone: (866) 679-3054

Accident Insurance pays a lump sum payment for a covered accident. It can also help supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services as it is a lump sum payment to you. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose.

FEATURES

- Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes.
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary;
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life’s twists and turns.

See the Unum Group Accident Flyer for more detailed information.

Plan Details	Benefit Pays:
Concussion	\$200
Dislocations	Up to \$3,375
Fractures	Up to \$4,500
Burns	Up to \$10,000
Dismemberment	Up to \$50,000
Knee cartilage w/ surgical repair	\$150
Ruptured disc w/ surgical repair	\$250
Accidental Death & Dismemberment	\$50,000 / \$25,00 / \$12,500

Health Screening Benefit	\$50 for proof of a covered preventative screening per enrolled per year.
--------------------------	---

Accident Premiums	
Employee Only	\$4.30
Employee + Spouse	\$7.57
Employee + Child(ren)	\$8.90
Family	\$12.17

Voluntary Critical Illness Benefit



Carrier: Unum
 Website: www.unum.com
 Phone: (866) 679-3054

Critical Illness Insurance pays a lump sum payment if you're diagnosed with an illness that is covered by this insurance. This benefit can help provide financial support to pay for out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services as it is a lump sum payment to you. You can use this benefit more than once. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose.

FEATURES

- Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes.
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary;
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life's twists and turns.

See the Unum Group Critical Illness Flyer for more detailed information.

Covered Illnesses	
Coma	100%
Heart Attack	100%
Invasive Cancer	100%
Major Organ Failure	100%
Stroke	100%
Loss of Hearing	100%
Coronary Artery Disease	50%
COVID-19	25%

	Guarantee Issue	Benefit Amount
Employee	\$30,000	\$10,000 / \$20,000 / \$30,000
Spouse	\$15,000	50% of employee amount

*Child amount is 50% of employee benefit

Health Screening Benefit

\$50 for proof of a covered preventative screening per enrolled per year.

Log in to the ADP Workforce Now enrollment portal to review your premium costs for the 2025 plan year

Voluntary Hospital Benefit



Carrier: Unum
 Website: www.unum.com
 Phone: (866) 679-3054

Hospital Indemnity Insurance provides benefits due to hospitalization and associated treatment. Hospital Indemnity Insurance can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to you to spend as you choose

FEATURES:

- Benefits available due to hospitalization and associated treatment;
- Portability through Continued Insurance with Premium Payment which gives employees the ability to keep their existing coverage when their employment status with the employer changes;
- No coordination with other insurance benefits;
- Employees are paid a lump-sum benefit that they can use as they feel necessary.
- Employees and their families will have access to discounts or services that will provide them actionable tools and resources to help them navigate life’s twists and turns.

Full-Time Employees - Hospital	
Admission (1 day per year)	\$1,000
Admission - Hospital ICU (1 day per year) (additive to Admission)	\$1,000
Daily Stay (per day up to 365 days)	\$100
Daily Stay - Hospital ICU (per day up to 30 days) (additive to Daily Stay)	\$100

Health Screening Benefit	\$50 for proof of a covered preventative screening per enrolled per year.
--------------------------	---

Hospital Indemnity Premiums (per pay check)	
Employee Only	\$7.50
Employee + Spouse	\$14.21
Employee + Child(ren)	\$11.42
Family	\$18.13

401(k)



Carrier: Empower
 Website: www.empowermyretirement.com
 Phone: (800) 338-4015

Your CHE & Affiliates 401(k) Plan can help you achieve the retirement you want—a future focused on what you want to do instead of what you have to do. Get started today and use the tools to help you invest for the retirement income you may need.

2025 IRS 401(k) Contribution Limits	
Employees under age 50	\$23,500
Employees over age 50	\$31,000



Legal Plans + Turbo Tax



Carrier: MetLife
Website: www.members.legalplans.com
Phone: (800) 821-6400

Once we confirm your eligibility, you will have access to a guided process to see your coverages and be connected to an attorney to help you with your legal issue. After you select an attorney to help you with your issue, we will send you an email with the attorney’s contact information. All you need to do after that is call the attorney to discuss your issue or make an appointment.

- You also have the ability to create wills, living wills and powers of attorney online in as little as 15 minutes!



We are pleased to announce that existing MetLife Legal Plans’ members can prepare and file their taxes with any TurboTax “Do It Yourself” online product at no additional charge!

Not sure if a Legal Plan is right for you?

Get an idea of what and how we can make it easy to get the legal help you may need through your life. Scan the QR code or visit www.legalplans.com/whyenroll.



Scan to access:
Why choose
MetLife Legal Plans?

Legal Protection Plan (per paycheck)	
Employee	\$9.63

Pet Insurance



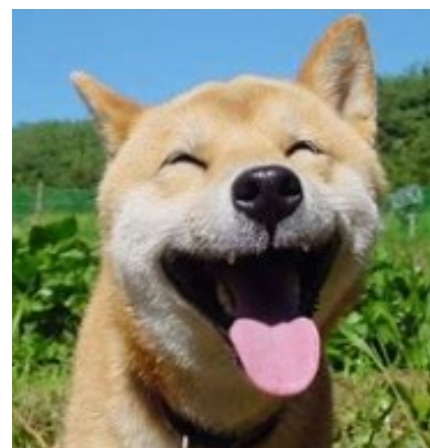
Carrier: MetLife
Website: www.metlife.com/getpetquote
Phone: (800) GET-MET8

Visit the Met Pet website today to get your quote!

Overview: Pet Insurance can help reimburse you for covered vet visits, accidents, illness and more. Plus, it can help keep your pet safe and healthy with optional Preventive Care Coverage

Flexible Coverage: Choose the plan that works for you and your pet. Options include:

- Levels of coverage from \$500–unlimited
- \$0–\$2,500 deductible options
- Reimbursement percentages from 50%–90%





ID Theft & Fraud Protection Plan Plus



Carrier: MetLife + Aura
Website: www.aura.com/start
Phone: (844) 931-2872

PROTECTION PLUS PLAN

Features at a glance

Financial Fraud Protection

- Three Bureau Credit Monitoring and Alerts
- Three Bureau Annual Credit Reports
- Monthly Credit Score Tracker*
- In-Platform Credit Dispute
- Credit, Bank, and Account Freeze Assistance
- Home Title Monitoring
- Vehicle Title Monitoring
- Financial Account & Takeover Monitoring
- AI-Powered Financial Transaction Monitoring
- Tax Fraud Prevention Assistance
- High-Risk Transaction Alerts
- Utility Account Monitoring
- Payday/Specialty Loans Block
- Credit Lock
- Credit Score Simulator

Privacy & Device Protection

- Password Manager
- Automated Password Change
- Email Alias
- Safe Web Browsing
- IP Address Monitoring
- WiFi Security / VPN (unlimited # devices)
- Antivirus (unlimited # devices)
- AI-Powered Call Assistant
- AI-Powered Text Assistant
- Mobile Phone Takeover Protection**

Identity Theft Protection

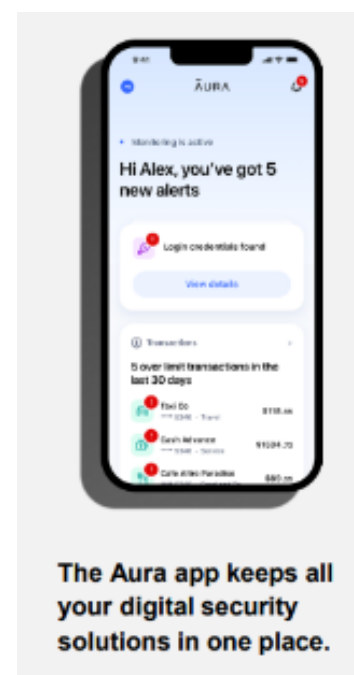
- Privacy Assistant (Automated Data Broker Removal)
- Dark Web Monitoring
- Digital Vault
- SSN and Identity Authentication Alerts
- Criminal, Court, and Public Record Monitoring
- USPS Address Monitoring
- Gamertag Monitoring
- Social Media Monitoring
- Social Media Privacy Checkup

Family Safety (With Family Plans Only)

- Parental Controls
- Child Cyberbullying Protection
- 3-Bureau Child Credit Freeze Wizard
- Child SSN Monitoring and Alerts
- Sex Offender Geo Alerts
- Family Sharing
- Safe Gaming**

Services and Support

- \$5M Insurance Policy[^] per enrolled adult
- Lost Wallet Protection with \$500 Emergency Cash
- 100% US-Based 24/7 Customer Support
- White-Glove Fraud Resolution Services
- Restoration Services for Pre-Existing Fraud Events
- Unemployment and Tax Fraud Resolution
- Online Resolution Tracker



The Aura app keeps all your digital security solutions in one place.

- Identity Theft Protection** Get alerted to detected threats to your identity, SSN, online accounts and more. Plus, guard against data brokers who try to sell your info on the web.
- Financial Fraud Protection** Stay one step ahead of threats with credit, bank account, personal property monitoring and financial tools to help keep your assets safe.
- Digital Security** Connect online more securely and privately with intelligent safety tools that help protect your passwords, devices and Wi-Fi connections from hackers.

ID Theft & Fraud Protection Plus (per paycheck)	
Individual Coverage	\$9.98
Family Coverage	\$10.48



CHE BEHAVIORAL

— HEALTH SERVICES —



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.