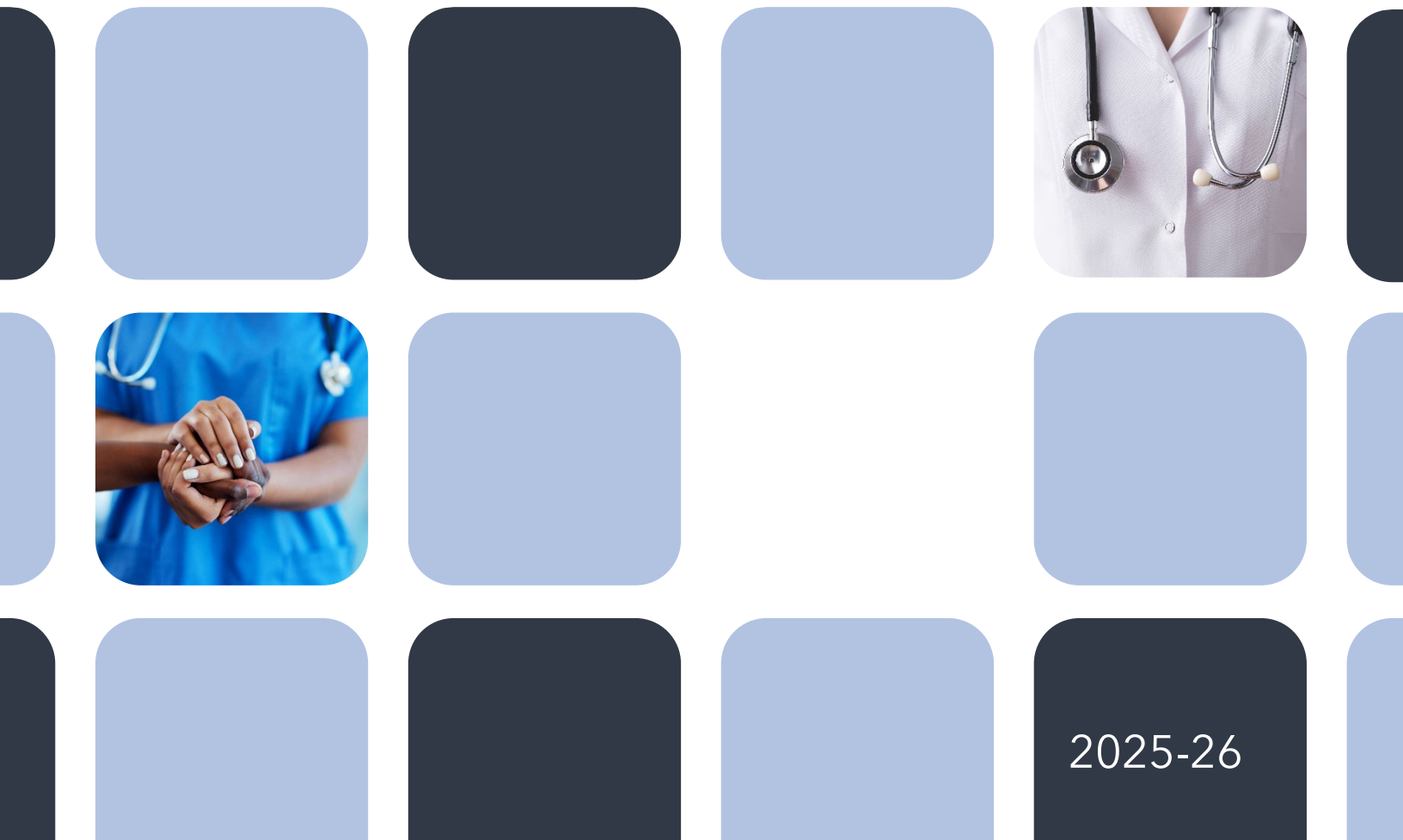




Compassion Health Care

Benefits Overview



2025-26

What's Inside

This Benefits Guide provides benefit plan highlights and is intended for summary purposes only. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail.

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Eligibility

Who is Eligible

If you are a full-time employee at Compassion you are eligible to enroll in the benefits outlined in this guide.

Full-time employees are those who work 30 or more hours per week.

Dependents are covered to age 26. Your spouse may also enroll.

How to Enroll

Review all information in this summary. Decide on the plans that work for you and your family.

Go to **Navigator** to enroll.

Contact HR for assistance.

When to Enroll

Open enrollment period:
2/3/2025 - 2/12/2025

The benefits you choose during open enrollment will become effective on
March 1, 2025

Newly hired employees are eligible for benefits following 30 days of employment.

How to Make a Change

The benefit elections you make during your initial enrollment period will be in effect through the end of the plan year. If you have a “qualifying life event,” you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within 30 days of the event. Proof of life events are subject to approval. Please reach out to your employer for specific documentation to be submitted for a qualified life event during the benefit year. Changes are effective prospectively unless the event is for birth, adoption, or placement for adoption.

Qualifying events include things like:

- Entitlement to Medicare or Medicaid
- Birth or adoption of a child
- Marriage, divorce or legal separation
- Death of a spouse, child or other qualified dependent
- Change in child’s dependent status
- Change in employment status or a change in coverage under another employer-sponsored plan



Medical

We will offer two Medical plans through Cigna.

Go to www.cigna.com to find an in-network provider or view your claim status online.

	HSA	OAP
In Network Coverage Details		
	Amount You Pay	Amount You Pay
Deductible		
Individual	\$5,000	\$3,500
Family	\$10,000	\$7,000
Coinsurance	0%	30%
Out-of-Pocket Maximum***	Includes: Deductible and coinsurance	Includes: Deductible, copays, and coinsurance
Individual	\$5,000	\$8,700
Family	\$10,000	\$17,400
Preventive Care	Covered in full	Covered in full
Office Visit		
Primary Care (including Mental Health)	0% after deductible	\$30
Specialist	0% after deductible	\$90
Urgent Care	0% after deductible	\$50
Virtual Visits	0% after deductible	\$30
Chiropractic (Visit Limitations May Apply)	0% after deductible	30% after deductible
X-Ray & Lab		
Diagnostic	0% after deductible	30% after deductible
Complex - MRI, PET, CAT, CT	0% after deductible	30% after deductible
Hospitalization		
Inpatient Facility	0% after deductible	30% after deductible
Outpatient Facility	0% after deductible	30% after deductible
Emergency Room	0% after deductible	\$500 copay



Prescription Drugs & Deductions

	HSA	OAP
Deductible	Medical Deductible applies	\$0
Retail Pharmacy	Up to 30-day supply	Up to 30-day supply
Generic	0% after deductible	\$10
Preferred Brand	0% after deductible	\$35
Non-Preferred Brand	0% after deductible	\$75
Specialty	0% after deductible	\$150
Mail Order	Up to 90-day supply	Up to 90-day supply
Generic	0% after deductible	\$25
Preferred Brand	0% after deductible	\$88
Non-Preferred Brand	0% after deductible	\$188

Medical Insurance Deductions - Per Pay Period		
Per Pay Deductions	HSA	OAP
Employee Only (EE)	\$0 (Compassion will continue to contribute \$76.48 to your HSA)	\$0
EE + Spouse	\$331.63	\$480.30
EE + Child(ren)	\$269.59	\$407.45
EE + Family	\$778.82	\$1,006.63

Virtual Care

Removing barriers. Boosting access.



Virtual care¹ from MDLIVE[®] delivers quality, flexibility, and savings.

MDLIVE for Cigna HealthcareSM offers reliable 24/7 health care by phone or video. Our national network of board-certified doctors, pediatricians, dermatologists, psychiatrists, and therapists provides personalized care for hundreds of medical and behavioral health needs.

MDLIVE helps clients provide effective, convenient care from head to toe.

Our four flexible benefit level options can be configured at a reduced cost share to help guide employees to affordable, convenient care:

- **Urgent care**
On-demand reliable care for injuries and illnesses, available 24/7/365
- **Primary care**
Wellness screenings, routine care, and specialist referrals
- **Dermatology care**
Fast, customized care for skin, hair, and nail conditions — no appointment required
- **Behavioral care**
Talk therapy and psychiatry from the privacy of home



\$141

average savings per visit to virtual urgent care from MDLIVE, compared to other sites of care²

Virtual care with MDLIVE is accessible, convenient, equitable, and predictable.

Accessible

- Visits available while traveling anywhere in the U.S.
- More than 3,000 providers and 7,500 licenses
- Appointments in both English and Spanish
- Connection by video, phone, or computer, with seamless access through myCigna[®] using single sign-on

Convenient

- Shorter wait times for appointments
- E-Treatment option available³
- No travel time or childcare necessary
- 24/7/365 availability for on-demand urgent care

Equitable

- Providers available according to demographics and affirming specialties, such as LGBTQIA+
- Care available for deaf and hard of hearing (DHH)
- Opportunity to offer a reduced cost share for all four MDLIVE services

Predictable

- No surprise costs
- Out of pocket cost shown on both myCigna[®] and MDLIVE before scheduling visit
- Dynamic wait times and availability shown on MDLIVE

Disclosures listed on next page.

Virtual Care



Whether care is immediate or ongoing, MDLIVE's primary care services treat the whole person.

Why is continuity with primary care providers (PCPs) for preventive wellness screenings and routine care for chronic conditions so important? It can help build lasting relationships, enhance clinical compliance, boost engagement, and cultivate a culture of health at the workplace.

Build clinical connections with a virtual PCP.

Employees can build trusting relationships with providers and better manage chronic conditions over time with virtual wellness screenings and primary care services.

Participate in personalized care plans.

Maximize engagement in between visits for employees with chronic conditions, such as prediabetes, hypertension, and weight management needs.

Maintain connections with existing providers.

Employees can enter contact information for their PCP or local provider if they would like consultation notes to be shared.

Receive integrated referrals to high-performing providers.

Employees can receive a list of local, quality specialists who participate in their benefit plan.



Scan the QR code for a helpful video showing what to expect from MDLIVE primary care services.

To learn more about your virtual care benefits and cost share options,

reach out to your Cigna Healthcare account manager today.

So many ways to help manage your health.

Get to know the full value of myCigna.



Now it's easier than ever to manage your health and make the most of your health plan with myCigna®.* From programs that help improve your health to tools that help manage your health spending, there's so much you can do.



View, print and send ID cards



Find in-network doctors, hospitals and medical services



Compare quality of care information, including patient reviews from Cigna HealthcareSM customers



Manage and track claims



See cost estimates for medical procedures



Use the click-to-chat feature to connect with a live Cigna Healthcare rep



Feel better protected Cigna Healthcare is as committed to helping protect your health information as we are to protecting your health and well-being. That's why we take certain steps to enhance the security of your personal health information on myCigna.

Visit [myCigna](#) today. Not registered yet? [Start here.](#)**

Customers under age 13 (and/or their parent/guardian) will not be able to register at [myCigna.com](#).



Download the myCigna App for your mobile device. Disponible en Español.



Vision

Coverage is offered through Cigna and they utilize the EyeMed network.

Go to [Cigna.com](https://www.cigna.com) or log into [myCigna.com](https://mycigna.com) to find an in-network provider near you.

EyeMed Network	In-Network	Out-of-Network (Before Copay)
	Amount You Pay	Reimbursement Schedule
Vision Exam	\$10 copay	Up to \$45
Lenses		
Single Vision	\$25 copay	Up to \$32
Standard Bifocal	\$25 copay	Up to \$55
Standard Trifocal	\$25 copay	Up to \$65
Standard Progressive	\$65 Copay	Not Covered
Frames	\$130 allowance	Up to \$71
Discount Above Allowance	20%	N/A
Contacts		
Lens Fitting	Covered in full	Not covered
Elective (in lieu of glasses)	\$130 allowance	Up to \$105
Medically Necessary	Covered in full	Up to \$210
Frequencies		
Exam	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 12 months	
Contacts (in lieu of glasses)	Once every 12 months	
Dependent Age Limit	26	
Per Pay Deductions		
Employee Only (EE)	\$2.82	
EE + Spouse	\$5.36	
EE + Child(ren)	\$6.29	
EE + Family	\$8.85	



Dental

We offer a comprehensive plan through Companion Life.

Visit www.companionlife.com to find an in-network provider near you.

Dental Network	In-Network Dental Select: PPO Amount You Pay
Annual Deductible - Plan Year	Waived for Preventive Services
Individual	\$50
Family	\$150
Preventive Services Exams, Cleanings, X-Rays, etc.	0%
Basic Services Fillings, Extractions, etc.	20% after deductible
Major Services Bridges, Crowns, Dentures, etc.	50% after deductible
Annual Maximum	\$2,000; Preventive Services excluded
Orthodontia Children to Age 19	50% up to \$1,000 (lifetime maximum)
Dependent Age Limit	26
Out-of-Network Note	The carrier will pay at the 90th percentile of what is considered usual, customary and reasonable for similar services rendered in your geographic area. If you utilize out of network providers, you may be balance billed*.
Per Pay Deductions	
Employee Only (EE)	\$0
EE + Spouse	\$16.48
EE + Child(ren)	\$21.63
EE + Family	\$38.11

*Balance Billed: If you utilize out-of-network services, your provider may bill you the difference between their full charge and the carrier's allowed amount.



Employer Paid Life & AD&D

One of the greatest gifts you can offer your loved ones is financial security in the event of your death or disability.

Compassion provides employees with Employee Life and Accidental Death and Dismemberment (AD&D) insurance coverage through Companion Life at **no cost to you.**

	Employee	Spouse	Dependent Children
Benefit Amount	100% of salary to \$80,000	\$5,000	14 days to 6 months: \$1,000 6 months to age 26: \$5,000



Voluntary Life & AD&D

You have the option of purchasing additional Life insurance through Companion Life. Coverage is optional and is paid for by the employee.

	Voluntary Life & AD&D			
Plan Features	Increments	Maximum Amount	Guaranteed Issue*	Benefit Reduction/Termination
Employee	\$10,000	\$500,000	\$125,000	50% at age 70
Spouse	\$5,000	\$100,000 not to exceed 100% of employee amount	\$50,000	50% at age 70
Child(ren)	\$2,500	\$10,000	\$10,000	6 months to 26 years

Guaranteed Issue *: The amount of coverage that can be elected without submitting an Evidence of Insurability (EOI) for New Hires

Employee & Spouse Rate table per \$1,000 - Monthly

Spouse rates are based on the employee's age.

Age Band	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +
Life	\$0.056	\$0.056	\$0.056	\$0.100	\$0.156	\$0.247	\$0.469	\$0.960	\$1.879	\$3.625
AD&D	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02

Dependent Child Rate per \$1,000 - Monthly

Child Life & AD&D	\$0.220
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Long-Term Disability

A long-term disability is an illness or injury that prevents you from working for an extended period of time. Coverage is provided through Companion Life.

Coverage is provided to all full-time eligible employees and is paid for by Compassion.

	Long-Term Disability
Benefit Amount	60% of your monthly earnings
Maximum Benefit Amount	Up to \$5,000 or \$8,000 monthly
Benefits Begin	After 90 days of being disabled
Maximum Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Pre-Existing Conditions	3 months prior, 12 months after Exclusion

EMPLOYEE ONLINE ACCESS INSTRUCTIONS

MyOnlineBenefit.com



MyOnlineBenefit.com is a secure, online benefit administration tool designed by Companion Life Insurance Company to help you access benefit information easily and more efficiently.

Use MyOnlineBenefit.com to:

- View benefits at a glance.
- Verify dental benefits.
- View your Certificate of Coverage.
- View your dental ID card, if enrolled.
- View claim information.
- Search for dental providers.

ONLINE ACCESS INSTRUCTIONS

1. Go to CompanionLife.com.
2. Select the Insureds tab at the top right of the home screen.
3. Select Login in the My Online Benefit box.

You will see this screen:



If you have any questions, please contact Companion Life Insurance Company service at 877-676-5789 or CompanionService@CompanionLife.net.

Enter your information to access the site.

Username: Your username is your Companion Life Primary Identification Number.

Password: Your initial password is the first 5 characters of your last name (first character is capitalized) followed by your 4-digit birth year and special character ! (exclamation point). If your last name is less than 5 characters, add a 0 (zero) for any extra characters to meet the minimum 5-character requirement.

For example, John West with birthdate February 14, 1990, would log in with the initial password of **West01990!**

You will be required to change your password when you log in for the first time.



Companion Life Insurance Company | CompanionLife.com

218755-4-2024



Voluntary Short-Term Disability

Income replacement through Disability insurance is invaluable in protecting you during times of a covered injury or illness.

Coverage is provided through Aflac and is paid for by the employee.

	Short-Term Disability
Benefit Amount	\$300 to \$3,000 weekly
Maximum Benefit Amount	60% of base annual pay
Benefits Begin	
Accident	1st day
Illness	8th day
Maximum Benefit Duration	Up to 3 months
Monthly Rate per \$100 of benefit	
18-49	\$3.21
50-64	\$3.35
64-74	\$3.85

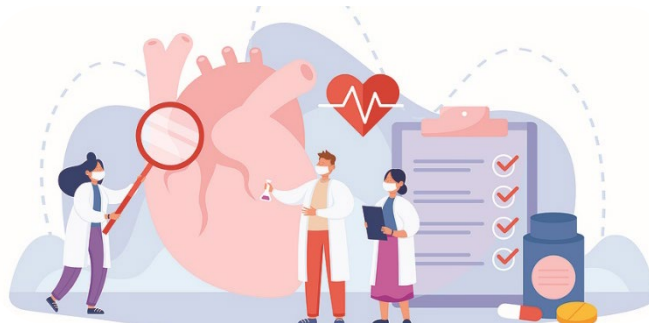


Accident

Accidents can happen and can cause an increase in medical expenses and other costs. Accident policies pay cash benefits for things like x-rays, follow-up treatments, physical therapy, and so much more. Coverage is provided through Aflac and is paid for by the employee.

Refer to the carrier's plan documents for a complete schedule

<i>Refer to the carrier's plan documents for a complete schedule</i>	
	Accident Plan
Benefits	Amount You Receive
Wellness Benefit	\$50 per covered member per year Must complete applicable wellness screenings or procedures
Ambulance	\$300
Burns	Up to \$10,000 depending on size of area affected
Coma	\$5,000
Concussion	\$350
Dislocations	Schedule up to \$4,000
Emergency Room Treatment	\$125
Eye Injury	\$175
Fractures	Schedule up to \$5,000
Knee cartilage injury with surgical repair	\$750
Ruptured disc with surgical repair	\$750
Tendon/Ligament/Rotator Cuff	\$750
Dependent Age Limit	26
Per Pay Deductions	Accident Plan
Employee Only	\$6.94
Employee + Spouse	\$10.73
Employee + Child(ren)	\$12.93
Employee + Family	\$16.72

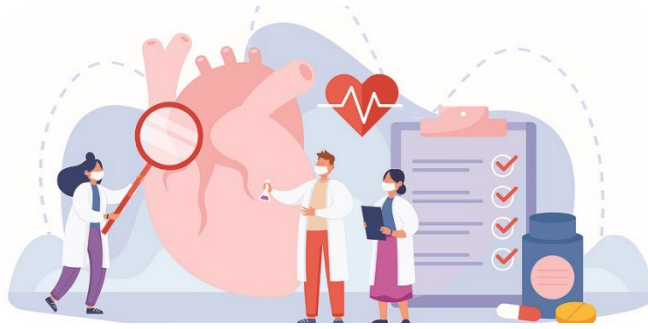


Critical Illness

Critical Illness insurance can supplement your major medical coverage by providing a lump-sum benefit if you are diagnosed with a covered illness. Coverage is provided through Aflac and is paid for by the employee.

Refer to the carrier's plan documents for a complete schedule

	Critical Illness	
Employee Benefit Amount	Benefit Increments: \$5,000 up to \$20,000 <i>Rates are based on employee's age</i>	
Spouse Benefit Amount	50% of employee benefit <i>Rates are based on employee's age</i>	
Child Benefit Amount	50% of employee benefit <i>No additional cost if you elect employee coverage</i>	
Wellness Benefit	\$50 per covered member per year Must complete applicable wellness screenings or procedures	
Lump Sum Benefits	Covered Condition	First Occurrence
	Cancer	
	Invasive Cancer	100%
	Cancer (Non-Life Threatening)	25%
	Vascular	
	Heart Attack	100%
	Stroke	100%
	Coronary Artery Disease	100%
Other		
Major Organ Failure	100%	



Critical Illness Rates

Critical Illness insurance can supplement your major medical coverage by providing a lump-sum benefit if you are diagnosed with a covered illness.

Employee & Spouse Rate table per \$1,000 - Monthly										
	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66 +
Non-Tobacco	\$0.471	\$0.609	\$0.742	\$0.923	\$1.181	\$1.530	\$2.331	\$2.747	\$4.465	\$7.181
Tobacco	\$0.576	\$0.775	\$1.032	\$1.365	\$1.766	\$2.302	\$3.590	\$4.435	\$7.067	\$10.927
Dependent Child Rate										
	Covered with employee election									



Hospital Indemnity

Hospital Indemnity Insurance is designed to help provide financial protection by paying a benefit due to a hospitalization. Lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits. Coverage is provided through Aflac and is paid for by the employee.

	Hospital Indemnity
Benefit	Amount You Receive
Hospital Admission	\$1,000 per admission / once per calendar year
ICU Admission	\$1,000 per admission / once per calendar year
Hospital Confinement	\$150 per day; 31 days covered per calendar year
ICU Confinement	\$150 per day; 10 days covered per calendar year
Wellness Benefit	\$50
Dependent Age Limit	26

Per Pay Deductions	Hospital Indemnity
Employee Only (EE)	\$8.38
EE + Spouse	\$16.89
EE + Child(ren)	\$13.47
EE + Family	\$21.98



Scan the QR Code below to see the Aflac Insurance Plans

Aflac helps with expenses
health insurance doesn't cover,
so you can focus more on
everything else.



Or, visit your benefits page at:
www.aflacenrollment.com/CompassionHealthCare/Compassion3036283



Employee Assistance Program

Life comes with challenges.
**Your Assistance Program
is here to help.**

Your Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

Mental Health Sessions

Manage stress, anxiety, and depression, resolve conflict, improve relationships, and address any personal issues. Choose from in-person sessions, video counseling, or telephonic counseling.

Life Coaching

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance.

Financial Consultation

Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

Legal Referrals

Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

Work-Life Resources and Referrals

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

Personal Assistant

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

Medical Advocacy

Get help navigating insurance, obtaining doctor referrals, securing medical equipment, and planning for transitional care and discharge.

Member Portal

Access your benefits 24/7/365 through your member portal with online requests and chat options. Explore thousands of self-help tools and resources including articles, assessments, podcasts, and resource locators.

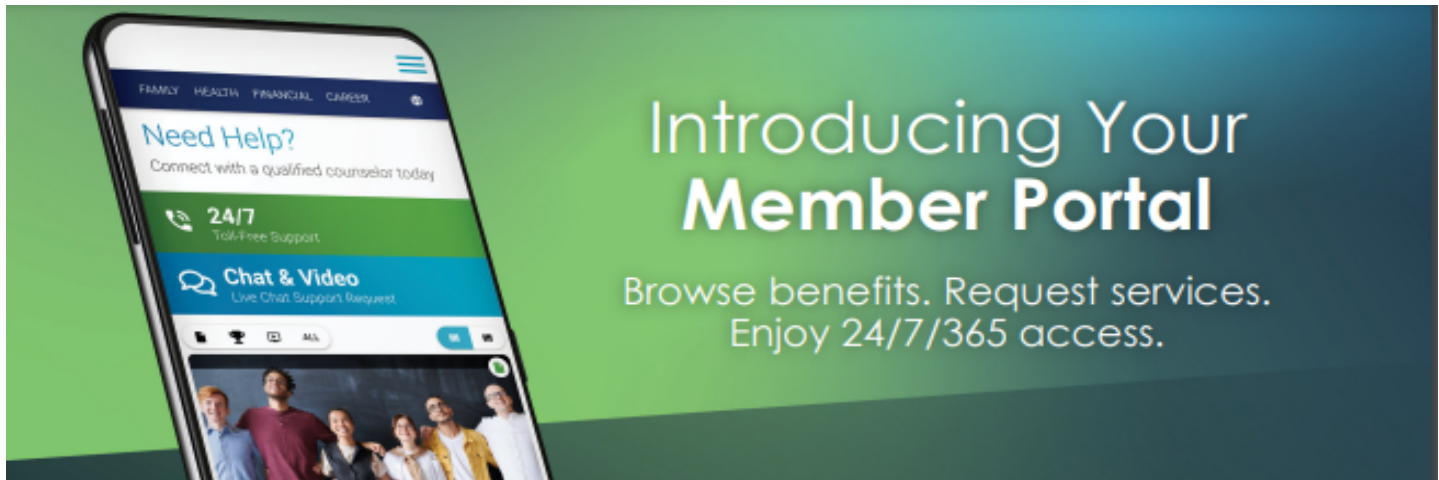
Specific offerings may vary depending on your organization's assistance program plan design.



Contact AllOne Health
Call: 866-216-1996
Visit: allonehealth.com/support



Employee Assistance Program



Introducing Your Member Portal

Browse benefits. Request services.
Enjoy 24/7/365 access.

Your Assistance Program offers a wide range of benefits to help improve mental health, reduce stress and make life easier—all easily accessible through your member portal.

Request a Mental Health Session

Request counseling by submitting an online form or live chat. Choose from in-person or virtual counseling options to meet your needs.

Request Referrals & Resources

Submit a request for family care and lifestyle support including childcare and eldercare referrals, legal referrals and financial consultation, personal assistant referrals and medical advocacy consultation.

Explore Thousands of Self-Care Articles & Resources

Health and lifestyle assessments, interactive checklists, soft skills courses, podcasts, resource locators, exclusive discounts, and expansive articles on whole health and well-being.

Visit Your Online Financial Center

Featuring worksheets, calculators, and a wide range of financial resources and tools to help reach personal goals and build financial wellness.

Getting Started Is Easy

1. Visit allonehealth.com/support and click on "Sign Up" below the login form
2. Enter your email address and the company code provided by your organization to create an account and sign in
3. For login assistance, select "Email Support"

* You can always call to access services, without needing to create an account or log in to the portal.



Contact AllOne Health
Call: 866-216-1996
Visit: allonehealth.com/support



Employee Assistance Program

COMPANION LIFE INSURANCE COMPANY'S DISABILITY GUIDANCE PROGRAM CAN HELP MEMBERS FOCUS ON BEING THEIR BEST – IN THE WORKPLACE AND AT HOME.

People are most successful when they achieve a good work-life balance. But life is unpredictable and can quickly place hurdles in our path to success. That's why we offer the DisabilityGuidance Employee Assistance Program (EAP) at no additional cost to eligible members enrolled in group Long Term Disability Insurance (LTD) coverage.

What Is DisabilityGuidance?

Companion Life's DisabilityGuidance EAP is a service that offers direct professional support for members and their families when they become overwhelmed with life's challenges or face serious emotional issues. In addition, all DisabilityGuidance services are confidential.

The program can help employees manage personal problems that may affect job performance, and can help employers address employee emotional issues early, before they become workplace distractions. Members can find support for a wide spectrum of issues, such as stress and anxiety, coping with a disability, help with child and elder care, substance abuse, family relationships, and other work-life challenges.

Services are offered by ComPsych Corporation, one of the largest providers of employee assistance programs, managed behavioral health, work-life and crisis intervention services.

DisabilityGuidance is here to help members cope with job pressures, financial difficulties, legal advice, child care or the impact of a disability.

- All services available to employees and their families
- 24/7 toll-free phone access to counselors and an interactive website
- Up to five in-person counseling visits per year, plus five more once approved for disability
- Insurance benefits
- Large network coverage

COMPSYCH[®]
GuidanceResources[®]Worldwide

How Does DisabilityGuidance Work?

Easy, Immediate Access to Assistance: A policyholder has access to DisabilityGuidance services both before a disability and after he or she has been approved for an LTD insurance claim and is receiving LTD insurance benefits. A policyholder enrolled in an LTD insurance program will receive information that explains the services and provides ComPsych's toll-free number. When an insured policyholder calls the toll-free number, a ComPsych counselor will help him or her develop an individualized plan of action.

Members can benefit from:

- Access to counselors with a master's or doctoral degree in counseling. This comes via a dedicated toll-free telephone number 24 hours a day, 365 days a year
- Telephone assessments and counseling
- Referrals to services in callers' communities, such as community and governmental agencies serving the disabled, homemaker services, assistive equipment, and day care for children and elderly parents
- Access to self-assessment tools, information and other resources through the password-protected GuidanceResources
- Online interactive web services
- Multilingual capabilities
- TTY technology available to assist the deaf and hearing impaired
- Confidential consultation with a counselor, financial planner and/or attorney

Valuable Support for Members and Their Families: Before a disability insurance claim, DisabilityGuidance offers members up to five counseling sessions per year. Following an approved LTD insurance claim, claimants are entitled to five additional counseling sessions. The sessions may be used with a counselor, financial planner or attorney, or split among the three types of professionals.

Counselors provide an assessment of concerns and referrals to appropriate resources and providers. Financial and legal advisers will assist with financial planning and certain legal matters such as tax filing questions, debt issues, guardianship or power of attorney.

For more information about ComPsych, visit www.compsych.com.

Call: 888-327-7502

TDD: 800-697-0353

Online: GuidanceResources.com

Our company web ID: YC1055R



Contact Us

Provider directories and additional resources are available online and provide the most up-to-date information. You may also contact carriers directly with your questions.

	Vendor	Phone Number	Website/Email
Medical / Rx / HSA	Cigna	866-494-2111	www.mycigna.com
Dental	Companion Life	800-753-0404	www.companionlife.com
Vision	Cigna	866-494-2111	www.mycigna.com
Life and Disability	Companion Life	800-753-0404	www.companionlife.com
Worksite Benefits	Aflac	855-819-1873	www.aflacgroupinsurance.com
Employee Assistance Program	AllOne Health	866-216-1996	www.allonehealth.com
Propel Insurance	Beth Barnes	865-265-2034	beth.barnes@propelinsurance.com

We recommend you register for an online account with each carrier. This will allow you to manage your benefits, view plan information, view Explanation of Benefits (EOB), view claim status, find providers and order ID cards.

