

WorkSmart

SYSTEMS

Open Enrollment 2023



October 28 - November 11, 2022

Open Enrollment dates: October 28 – November 11, 2022

GENERAL INFORMATION

- New plan year and benefit premiums are effective January 1, 2023.
- Open Enrollment is your once-a-year opportunity to change your medical, dental, vision, flexible spending, hospital indemnity, accident, critical illness, and legal plan elections without a Qualifying Event.
- After November 11, 2022, all changes made for 2023 coverage will be restricted to Qualifying Events.
- 2023 premium information is in the Benefit Enrollment portal at Employee.myWorkSmartCloud.com

MEDICAL

- Medical elections will terminate 12.31.22. You must enroll for 2023 if you need coverage.
- There is a carrier change to UnitedHealthcare for 2023.
- There are plan design changes for 2023.

DENTAL

- Dental elections will terminate 12.31.22. You must enroll for 2023 if you need coverage.
- There is a carrier change to UnitedHealthcare for 2023.
- Dependent age limit will increase from age 25 to age 26.
- There are plan design changes for 2023.

VISION

- Vision elections will terminate 12.31.22. You must enroll for 2023 if you need coverage.
- There is a carrier change to UnitedHealthcare for 2023.
- There are plan design changes for 2023.

FLEXIBLE SPENDING ACCOUNTS

- Flexible Spending Accounts (FSAs) require action! These DO NOT automatically continue each year; you must enroll for 2023 if you wish to participate.
- Health Care and Limited Flexible Spending Account limits will increase to \$3,050.

HEALTH SAVINGS ACCOUNT

- Health Savings Account (HSA) requires action! This DOES NOT automatically continue each year; you must enroll for 2023 if you wish to participate.
- Old National resigns as custodian of the Health Savings Accounts and appointed UMB effective November 18, 2022.
- Health Savings Account annual limits will increase to \$3,850 individual / \$7,750 family.

DISABILITY & LIFE INSURANCE

- There is a carrier change to MetLife for 2023.
- There are plan design changes for 2023.
- Current disability and life elections will automatically continue into 2023 with no action required. These products are NOT subject to open enrollment.
- 2023 salary and/or age band changes will affect disability and voluntary life premiums, effective the first of the month following the change.

ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY

- There is a carrier change to MetLife for 2023.
- There are plan design and rate changes for 2023.
- These plans require action! These DO NOT automatically continue into 2023; you must enroll for 2023 if you wish to participate.
- After November 11, 2022, enrollment will be restricted to Qualifying Events.

LEGAL PLAN

- This is a new plan offering through MetLife for 2023.
- After November 11, 2022, enrollment will be restricted to Qualifying Events.

IDENTITY THEFT PROTECTION

- Identity theft protection elections will automatically continue into 2023 with no action required.
- There are no plan design changes for 2023.

Do I need to complete Open Enrollment?

- YES, you must complete open enrollment this year.
- YES, you must submit your elections or waiver.

HOW TO ENROLL

- Review this Open Enrollment Guide, FAQs and online presentation for 2023 benefit details.
- Log in to Employee.myWorkSmartCloud.com
- From the home page, click Enroll Now to access the benefit enrollment portal. From there, you can review per pay premium and elect or waive your 2023 benefits.
- All options must be elected or waived to submit your enrollment.



Questions? Contact WorkSmart Systems
benefits@worksmartpeo.com • 317.585.7870

Open Enrollment Education Webinar & E-Learning Tools

Join us for an Open Enrollment Education Meeting via Zoom on one of the following dates:

- Tuesday, November 1, 2022, at 11 a.m. EST
- Thursday, November 3, 2022, at 4 p.m. EST

<https://worksmartpeo.zoom.us/j/92181714671?pwd=MTJ0dWw2THNSRHM2WW1yT2VIRDlRUT09>

Meeting ID: 921 8171 4671

Password: 653537

An online presentation is also available 24/7. Links to the presentation and some additional FAQs are available in the initial Open Enrollment email sent on October 28, 2022.

If you have additional questions about the benefits available to you through WorkSmart Systems, contact our Benefits Department at 317.585.7870 or benefits@worksmartpeo.com.

Qualifying Events

Outside of Open Enrollment, the only time to make changes to your medical, dental, vision, flex spending, hospital indemnity, accident, critical illness and legal plan during the year is due to a change in family status or a life event.

Your change request must be clearly related to the life event and is limited to adding or dropping a dependent and/or coverage, as applicable.

You are responsible for notifying the Benefits Department at WorkSmart Systems so that changes can be made with the insurance carrier within 30 days of the life event.

By law, changes cannot be made after the 30-day period ends. Your request to change coverage must be date-stamped in the WorkSmart Systems office within 30 days of the qualifying event.

These include:

- Marriage or divorce
- Birth, adoption or placement for adoption of a child
- Death of your spouse or a dependent
- Significant change in coverage by your spouse's employer
- Change in your spouse's employment resulting in gain or loss of coverage
- Change from part-time to full-time (or vice-versa) by you or your spouse
- Dependent satisfies or ceases to satisfy eligibility requirements
- Qualification by Plan Administrator of a medical child support order
- Changes in entitlement to Medicare or Medicaid

Privacy Practices

You can obtain the WorkSmart Systems Notice of Privacy Practices by contacting:

Andrea Meyer, Privacy Officer
WorkSmart Systems
8531 Bash St.
Indianapolis, IN 46250

2023 WorkSmart Medical Plans | www.myuhc.com

2023 Medical participation requires you to enroll during Open Enrollment.



	\$2,000 Traditional PPO		\$5,000 Traditional PPO	
	In-Network What you pay	Out-of-Network What you pay	In-Network What you pay	Out-of-Network What you pay
Calendar Year Deductible				
Individual	\$2,000	\$4,000	\$5,000	\$10,000
Family (2+ people)	\$4,000	\$8,000	\$10,000	\$20,000
Maximum Out-of-Pocket Per Calendar Year	(Maximum out-of-pocket includes all Deductibles, Copayments and Coinsurance amounts)			
Individual	\$4,000	\$8,000	\$6,350	\$15,000
Family (2+ people)	\$8,000	\$16,000	\$12,700	\$30,000
Coinsurance	20%	60%	20%	40%
Preventive Care Services	\$0	Not Covered	\$0	Not Covered
Office Visits (Primary Care/Specialty)	\$25 / \$50	Deductible + Coinsurance	\$25 / \$50	Deductible + Coinsurance
Telehealth (Primary Care/Specialty)	\$25 / \$50	Deductible + Coinsurance	\$25 / \$50	Deductible + Coinsurance
Virtual Care	\$0	Not Covered	\$0	Not Covered
Diagnostic Lab	Deductible + Coinsurance	Not Covered	Deductible + Coinsurance	Not Covered
Diagnostic X-ray	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Other Medical Services (Behavioral Health, Maternity, Surgical, Therapy)	Copayment or Deductible + Coinsurance (based on location of where services are received)	Deductible + Coinsurance	Copayment or Deductible + Coinsurance (based on location of where services are received)	Deductible + Coinsurance
Hospital Services	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Urgent Care	\$75	Deductible + Coinsurance	\$75	Deductible + Coinsurance
Emergency Room (copay waived if admitted)	\$250 Copay + Coinsurance	\$250 Copay + Coinsurance	\$250 Copay + Coinsurance	\$250 Copay + Coinsurance
PRESCRIPTION DRUGS				
Retail Pharmacy - 30-day Supply				
Tier 1—Typically Generic Drugs	\$15	\$15	\$15	\$15
Tier 2—Typically Preferred	\$30	\$30	\$40	\$40
Tier 3—Typically Non-preferred	\$50	\$50	\$75	\$75
Home Delivery Pharmacy – 90-day Supply				
Tier 1—Typically Generic Drugs	\$37.50	Not Covered	\$37.50	Not Covered
Tier 2—Typically Preferred	\$75	Not Covered	\$100	Not Covered
Tier 3—Typically Non-preferred	\$125	Not Covered	\$187.50	Not Covered

Preventive Care Services are subject to calendar year and age limitations. Mammogram coverage as permitted based on age and risk. Primary Care includes services of an internist, general physician, family practitioner, obstetrician, gynecologist, geriatrician or pediatrician.

Family coverage requires two deductibles, or the cumulative equivalent, to be satisfied. Pre-certification is required for some benefits. This includes, but is not limited to inpatient hospitalization, inpatient mental health, inpatient skilled nursing, outpatient surgery and substance abuse.

Compatible with Health Care Flexible Spending Account

2023 WorkSmart Medical Plans | www.myuhc.com

2023 Medical participation requires you to enroll during Open Enrollment.

Your health plan is at the core of your benefit package, and you have options through UnitedHealthcare. You can visit uhc.com for more information.



	\$3,000 HDHP		\$3,500 HDHP	
	In-Network What you pay	Out-of-Network What you pay	In-Network What you pay	Out-of-Network What you pay
Calendar Year Deductible				
Individual	\$3,000	\$5,300	\$3,500	\$7,000
Family (2+ people)	\$6,000	\$10,600	\$7,000	\$14,000
Maximum Out-of-Pocket Per Calendar Year	(Maximum out-of-pocket includes all Deductibles, Copayments and Coinsurance amounts)			
Individual	\$4,500	\$9,000	\$5,800	\$10,000
Family (2+ people)	\$9,000	\$18,000	\$11,600	\$20,000
Coinsurance	20%	60%	20%	40%
Preventive Care Services	\$0	Not Covered	\$0	Not Covered
Office Visits	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Telehealth (Primary Care/Specialty)	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Virtual Care	Deductible + Coinsurance	Not Covered	Deductible + Coinsurance	Not Covered
Diagnostic Lab	Deductible + Coinsurance	Not Covered	Deductible + Coinsurance	Not Covered
Diagnostic X-ray	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Other Medical Services (Behavioral Health, Maternity, Surgical, Therapy)	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Hospital Services	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Urgent Care	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Emergency Room	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
PRESCRIPTION DRUGS				
Retail Pharmacy - 30-day Supply				
Tier 1—Typically Generic Drugs	\$10 after Deductible	\$10 after Deductible	\$10 after Deductible	\$10 after Deductible
Tier 2—Typically Preferred	\$35 after Deductible	\$35 after Deductible	\$35 after Deductible	\$35 after Deductible
Tier 3—Typically Non-preferred	\$60 after Deductible	\$60 after Deductible	\$60 after Deductible	\$60 after Deductible
Home Delivery Pharmacy – 90-day Supply				
Tier 1—Typically Generic Drugs	\$25 after Deductible	Not Covered	\$25 after Deductible	Not Covered
Tier 2—Typically Preferred	\$87.50 after Deductible	Not Covered	\$87.50 after Deductible	Not Covered
Tier 3—Typically Non-preferred	\$150 after Deductible	Not Covered	\$150 after Deductible	Not Covered

Preventive Care Services are subject to calendar year and age limitations. Mammogram coverage as permitted based on age and risk.

Family coverage requires two deductibles, or the cumulative equivalent, to be satisfied. Pre-certification is required for some benefits. This includes, but is not limited to inpatient hospitalization, inpatient mental health, inpatient skilled nursing, outpatient surgery and substance abuse.

Compatible with Health Savings Account (HSA) & Limited Flexible Spending Account

Accessing Pharmacy Benefits

You will use your UnitedHealthcare ID card to access your prescription benefits. You can access drug information by logging in to welcometouhc.com > Benefits > Pharmacy Benefits. Select "Advantage 3-Tier PDL" to view the medications that are covered under your plan.

Options for Prescription Fills

1. Local pharmacy
2. Doctor/patient initiated home delivery

If you take any maintenance prescriptions, the home delivery option is designed to save you time and money.

Prescription Resources

There is a lot to know about your prescription plan, so make sure you take advantage of the resources offered by UnitedHealthcare.

- **Manage Prescriptions:** Order prescriptions, check order status, search medication information, price a medication and even learn how to save with your prescription choices.
- **Copayments and Plan Information:** Learn about your plan, who is covered, what it costs and more.
- **Locate a Pharmacy:** Find the participating retail pharmacies in your area.
- **Prepare for My Doctor Visit:** Utilize resources and tools to help you gather information to assist your doctor in choosing the medications that are right for you, while making the most of your prescription benefits.

Go Mobile with UnitedHealthcare

Information is at your fingertips with an app available for download at the App Store or Google Play. Use the same username and password on your phone and on your computer to log in.

Once registered, it's easy to:

- Price a drug
- Refill your Home Delivery Rx
- Check your Home Delivery Rx status
- Find a pharmacy



Three-Tier Drug Program

Tier 1	Tier 1 drugs have the lowest cost share. These drugs will contain low cost and preferred medications that may be generic, single source brand drugs or multi-source brand drugs. Tier 1 drugs offer the greatest value compared to others that treat the same condition.
Tier 2	Tier 2 drugs have a higher cost share than those in Tier 1. This tier may contain preferred medications that may be generic, single source or multi-source brand drugs. These may be preferred drugs, based on their effectiveness and value. Some are newer, more expensive generic drugs.
Tier 3	Tier 3 drugs have a higher cost share than those in Tier 2. This tier may contain higher cost, preferred and non-preferred medications that may be generic, single source or multi-source brand drugs. They may cost more than others used to treat the same condition and may also include drugs that were recently approved by the FDA.

Prescription Savings

Aside from astute use of your prescription drug coverage, there are other ways to save money on your prescriptions.

1. **Walmart:** \$4 for a 30-day supply and \$10 for a 90-day supply of some covered generic drugs at commonly prescribed dosages
2. **Kroger:** Fee-based membership to access common prescriptions for \$6 or less
3. **Meijer:** Offers select free prescriptions, regardless of insurance or copay



Health Savings Account: UMB

2023 Health Savings Account participation requires you to enroll during Open Enrollment. Changes can be made throughout the year.

What is a Health Savings Account?

A health savings account (HSA) is a tax-advantaged checking account that gives you the ability to save for future health care expenses or pay current ones. For a complete list of eligible expenses, visit [irs.gov](https://www.irs.gov).

HSA Eligibility

- You must be covered under an HSA qualified health plan, and you must not be enrolled in any non-HSA qualified health plan.
- You may not have, or be eligible to use, a general purpose flexible spending account (FSA).
- You must not be enrolled in Medicare, Medicaid or TRICARE.
- You must not be claimed as a dependent on someone else’s tax return.
- You must not have used VA benefits for anything other than preventive services in the past three months.

You Decide...

- How much money to put into the account
- Whether to pay current health care expenses or save the funds for future expenses
- Whether or not to invest some of your money and what investments to make

Funding the Account

- Contributions to your HSA can be made by you, your employer or both
- Contributions are funded via payroll deduction
- You may change the amount funded during the year

Contributions Based on HDHP Enrollment and Age	2023 Total IRS Contribution Limits
Individual	\$3,850
Family (2+ People)	\$7,750
Age 55+ Catch-up	\$1,000

Ownership

The account belongs to you as the account holder. Your funds remain in the account from year to year and gain interest tax-free, just like an IRA. Unused amounts remain available for later years.

Portability

You can keep the HSA even if you change jobs, change your medical coverage, move or retire. If you become unemployed, you can pay COBRA premiums with HSA funds.

UMB Bank

- Go to hsa.umb.com, click “Enroll for a new HSA” and enter the following two codes: THA0001 and 141455.
- You should set up your UMB account prior to your benefit effective date. If you have questions about the online enrollment process, or questions after your account is established, call UMB at 833.537.3873.
- WorkSmart sponsors UMB for HSAs with pre-tax funding. You can utilize any bank of your choice. Be aware that funding an HSA with a bank other than UMB will be a post-tax direct deposit, and those deposits will be tax deductible, instead of pre-tax.
- Pre-tax funds with UMB will transfer into your HSA two business days following your pay date.
- Distributions for qualified expenses are tax-free.
- Access your money via debit card, online bill pay, ATM, check or by in-person request.
- FDIC Insured.
- No annual fee and no monthly service charge.
- Electronic or paper statements are available.
- Interest-bearing account that grows tax-free.

Reimbursement

There is no time limit when reimbursement can occur, but there are a couple of things to keep in mind:

- Expenses must be incurred after your HSA has been established.
- Always spend your HSA money on qualified expenses. If you use the funds for ineligible items, you will pay a 20% penalty, plus taxes on the amount you spent. The penalty is waived if the account owner is 65 or older or due to death or disability. You should keep your records for this account for the same period of time you keep your income tax returns.

Flexible Spending Accounts (FSAs)

2023 Flexible Spending Account participation requires you to enroll during Open Enrollment.

What is a Flexible Spending Account?

A Flexible Spending Account allows you to pay for certain out-of-pocket health care and dependent care expenses with pre-tax dollars using a Benefits Mastercard.

WorkSmart Systems offers three FSAs:

Health Care - used for eligible medical, dental, vision, prescription, and some over-the-counter expenses for yourself and your dependents

Limited Health Care - used for dental and vision expenses and is only available to HDHP/HSA participants

Dependent Care - used for eligible child daycare or the care of a qualified person incapable of self-care

When Expenses Must Be Incurred:

Health Care

- between January 1, 2023, and March 15, 2024*

Limited Health Care

- between January 1, 2023, and March 15, 2024*

Dependent Care

- between January 1, 2023, and December 31, 2023*

* or termination of employment, whichever comes first

How Much Can I Contribute?

Health Care: minimum: \$100, maximum: \$3,050

Limited Health Care: minimum: \$100, maximum: \$3,050

Dependent Care: minimum: \$100, maximum: \$5,000

Estimate what your eligible expenses will be for the entire year. Your per-pay deduction will be calculated based on your annual election and the number of pays you have in the year.

What Expenses are Eligible?

You can use your FSA funds for unreimbursed medical, dental, vision, and prescription expenses (e.g., copays, deductibles, and coinsurance) for yourself, your spouse, and any dependent children.

For a full list of eligible expenses, refer to IRS publications 502 and 503 at [irs.gov/publications](https://www.irs.gov/publications).

Some things to know about FSAs:

• **ACTION IS REQUIRED!** You need to re-enroll each year. You will make your annual FSA election for 2023 during Open Enrollment.

- Your election(s) will be set for the entire year and will be deducted from each paycheck on a pre-tax basis. You can only change your election mid-year if you experience a relevant Qualifying Event (see page 3).
- Health Care and Limited Health Care FSAs are front-loaded on a Benefits Mastercard, giving you access to your full annual election on January 1, 2023.
- Dependent Care FSA funds are available as funds are deducted from your pay throughout the year.
- Flexible Spending Accounts are use-it-or-lose-it, so be sure to plan carefully and set aside only the funds you will be able to spend.
- If a receipt is required, you will receive an email request within 24-48 hours of the posted charge and then email reminders on days 7, 14, and 21. The card is automatically locked on day 21 until the outstanding charge is settled.
- If you are a current participant and you are re-enrolling for 2023, check the expiration date on your Benefits Mastercard. Unless it expires at the end of 2022, you will use the same card to access your 2023 funds.

Go Mobile with MyWorkSmartFlex

Easily access your Flexible Spending Account(s) with an app available for download at the App Store or Google Play. Use the same user ID and password on your phone and on your computer to log in.

From the app, you can:

- Check your balance
- Request reimbursement
- Update your reimbursement method
- Upload documentation to substantiate charges
- Report your Benefit Mastercard lost/stolen



Health Plan Consumer Tips

Be A Wise Health Consumer

UnitedHealthcare has resources available to help you make informed health care decisions.

Avoid the ER for Non-Emergency Care

Go to your family doctor, a nearby retail clinic, an urgent care center or use Virtual Care, when possible. Avoiding the Emergency Room can save you costly ER charges.

Go to the Emergency Room or call 911 if you think delaying care puts your health at risk.

Stay Healthy

Preventing health problems from developing starts with everyday choices: exercise, eat nutritious foods, manage stress and refrain from smoking.

The approach is simple: Eat smart. Move more. Be well.

Also, take advantage of the preventive health services covered by your insurance plan.

You Can Save Money

- Free-standing lab facilities generally offer the lowest cost lab work.

- Utilize the home delivery pharmacy if you are on any maintenance medications.
- Don't avoid the doctor; seek care when you need it.
- Log in at myuhc.com to look up the cost of services prior to your appointment.

In-Network Saves Time and Money

- In-network providers file all claims on your behalf, so you spend less out-of-pocket.
- Using out-of-network providers can result in higher costs, along with claim forms for you to complete and file.
- Receive preventive care by in-network doctors at no cost to you.



Emergency Room



Urgent Care



Doctor's Office



Retail Clinic



Virtual Care

2023 WorkSmart Dental Plans | www.myuhc.com

2023 Dental participation requires you to enroll during Open Enrollment.



	Gold	Silver
Calendar Year Deductible	\$50 individual / \$150 family	\$50 individual / \$150 family
Annual Maximum	\$1,000/person	\$1,000/person
Preventive Care		
Diagnostic and Preventive Services (Exams & Cleanings) <i>(Includes fluoride & space maintainers—to age 16)</i>	100% covered	100% covered
Sealants <i>(To prevent decay of permanent teeth—to age 16)</i>	100% covered	100% covered
X-rays	100% covered	100% covered
Basic Services		
Emergency Palliative Treatment <i>(To temporarily relieve pain)</i>	80/20 after deductible	50/50 after deductible
Minor Restorative Services <i>(Fillings)</i>	80/20 after deductible	50/50 after deductible
Other Basic Services <i>(Miscellaneous services)</i>	80/20 after deductible	50/50 after deductible
Major Services*		
Oral Surgery Services* <i>(Extractions and dental surgery)</i>	50/50 after deductible	not covered
Relines and Repairs <i>(Bridges and dentures)</i>	50/50 after deductible	not covered
Periodontic Services <i>(To treat gum disease)</i>	50/50 after deductible	not covered
Endodontic Services <i>(Root canals)</i>	50/50 after deductible	not covered
Major Restorative Services <i>(Crowns)</i>	50/50 after deductible	not covered
Orthodontic Services (Up to Age 19)		
Orthodontia <i>(Braces)</i>	50/50 deductible waived \$1,000 lifetime maximum	not covered

If your dentist is nonparticipating, you may be billed the full amount at the time of service and then have to wait for claim reimbursement.

* It is advisable to have your provider request a predetermination of benefits from UnitedHealthcare before Oral Surgery or Major Services are performed. A pre-tax estimate is recommended for any service estimated to cost over \$500

2023 WorkSmart Vision Plans | www.myuhc.com



2023 Vision participation requires you to enroll during Open Enrollment.

UnitedHealthcare Vision has been trusted for more than 50 years to deliver affordable, innovative vision care solutions to the nation's leading employers through experienced, customer-focused people and the nation's most accessible, diversified vision care network.

Vision High

Benefit frequency

Comprehensive exam(s)	Once every 12 months
Eyeglass lenses	Once every 12 months
Frames	Once every 12 months
Contact lenses instead of eyeglasses	Once every 12 months

In-Network Services

Copays

Exam(s)	\$10.00
Eyeglasses (lenses and frame)	\$20.00
Contact lenses instead of eyeglasses	\$20.00
Retinal screening	\$39.00

Frame benefit (for frames that exceed the allowance, an additional 30% discount may be applied to the overage)¹

Private practice provider	\$150.00 retail frame allowance
Retail chain provider	\$150.00 retail frame allowance

Lens options

Standard scratch-resistant coating, polycarbonate lenses for dependent children (up to age 19) - covered in full.

Contact lens benefit² Formulary contact lenses refer to contact lenses available on our formulary contact list. Contact lenses not on this list are referred to as non-formulary. A copy of the list can be found at myuhcvision.com.

Formulary contact lenses

The fitting/evaluation fees, contact lenses, and up to two follow-up visits are covered in full after copay.

If you choose disposable contacts, up to 6 boxes are included when obtained from an in-network provider.

non-formulary contact lenses

An allowance is applied toward the purchase of contact lenses outside the formulary. The allowance is for materials. No portion will be applied to the fitting and evaluation. Contact lens copay is waived.

\$150.00

Necessary contact lenses³

Covered in full after copay (if applicable).

Children's and maternity eye care benefit

Members age 0-12 and members pregnant or breastfeeding are eligible for a 2nd exam 60 days after the initial exam. Members age 0-12 and members pregnant or breastfeeding are also eligible for a replacement frame and lenses if they have a prescription change of 0.5 diopter or more. The 2nd exam and replacement benefits are the same as the initial exam, frame and lens benefits.

Out-of-Network Reimbursements (copays do not apply)

Exam(s)	Up to \$40.00
Frames	Up to \$45.00
Single vision lenses	Up to \$40.00
Lined bifocal and progressive lenses	Up to \$60.00
Lined trifocal lenses	Up to \$80.00
Lenticular lenses	Up to \$80.00
Elective contacts instead of eyeglasses ²	Up to \$150.00
Necessary contacts instead of eyeglasses ³	Up to \$210.00

Discounts

Laser vision

UnitedHealthcare has partnered with QualSight LASIK, the largest LASIK manager in the United States, to provide our members with access to discounted laser vision correction services. Member savings represent up to 35% off the national average price of Traditional LASIK. Contracted prices start at \$945 per eye for Traditional LASIK and \$1,395 per eye for Custom LASIK. Discounts are also provided on newer technologies such as Custom Bladeless (all laser) LASIK. For more information, visit myuhcvision.com.

Additional Material

At a participating in-network provider you will receive up to a 20% discount on an additional pair of eyeglasses or contact lenses. This program is available after your vision benefits have been exhausted. Please note that this discount shall not be considered insurance, and that UnitedHealthcare shall neither pay nor reimburse the provider or member for any funds owed or spent. Additional materials do not have to be purchased at the time of initial material purchase.

Contact Lens

Order extra contact lenses at uhcontacts.com for 10% off.

Hearing Aids

As a UnitedHealthcare Vision plan member, you can save on custom-programmed hearing aids when you buy them from UnitedHealthcare Hearing. To find out more go to UHChearing.com. When placing your order use promo code MYVISION to get the special price discount.

Blue Light Eyesafe

UnitedHealthcare Vision has collaborated with Eyesafe® to provide members with a 20% discount off the retail price on blue-light screen filters for their devices. Members can receive the discount by visiting myuhcvision.com and clicking on the Eyesafe link.

¹ 30% discount available at most participating in-network provider locations. May exclude certain frame manufacturers. Please verify all discounts with your provider.

² Contact lenses are instead of eyeglass lenses and/or eyeglass frames. Coverage for Formulary contact lenses does not apply at all in-network providers.

³ Necessary contact lenses are determined at the provider's discretion for certain conditions. If your provider considers your contacts necessary, you should ask your provider to contact UnitedHealthcare Vision confirming the reimbursement that UnitedHealthcare will make before you purchase such contacts.

2023 WorkSmart Vision Plans | www.myuhc.com



2023 Vision participation requires you to enroll during Open Enrollment.

UnitedHealthcare Vision has been trusted for more than 50 years to deliver affordable, innovative vision care solutions to the nation's leading employers through experienced, customer-focused people and the nation's most accessible, diversified vision care network.

Vision Low

Benefit frequency

Comprehensive exam(s)	Once every 12 months
Eyeglass lenses	Once every 12 months
Frames	Once every 24 months
Contact lenses instead of eyeglasses	Once every 12 months

In-Network Services

Copays

Exam(s)	\$20.00
Eyeglasses (lenses and frame)	\$20.00
Contact lenses instead of eyeglasses	\$20.00
Retinal screening	\$39.00

Frame benefit (for frames that exceed the allowance, an additional 30% discount may be applied to the overage)¹

Private practice provider	\$130.00 retail frame allowance
Retail chain provider	\$130.00 retail frame allowance

Lens options

Standard scratch-resistant coating, polycarbonate lenses for dependent children (up to age 19) - covered in full.

Contact lens benefit² Formulary contact lenses refer to contact lenses available on our formulary contact list. Contact lenses not on this list are referred to as non-formulary. A copy of the list can be found at myuhcvision.com.

Formulary contact lenses

The fitting/evaluation fees, contact lenses, and up to two follow-up visits are covered in full after copay.

If you choose disposable contacts, up to 4 boxes are included when obtained from an in-network provider.

Non-formulary contact lenses

An allowance is applied toward the purchase of contact lenses outside the formulary. The allowance is for materials. No portion will be applied to the fitting and evaluation. Contact lens copay is waived.

\$130.00

Necessary contact lenses³

Covered in full after copay (if applicable).

Children's and maternity eye care benefit

Members age 0-12 and members pregnant or breastfeeding are eligible for a 2nd exam 60 days after the initial exam. Members age 0-12 and members pregnant or breastfeeding are also eligible for a replacement frame and lenses if they have a prescription change of 0.5 diopter or more. The 2nd exam and replacement benefits are the same as the initial exam, frame and lens benefits.

Out-of-Network Reimbursements (copays do not apply)

Exam(s)	Up to \$40.00
Frames	Up to \$45.00
Single vision lenses	Up to \$40.00
Lined bifocal and progressive lenses	Up to \$60.00
Lined trifocal lenses	Up to \$80.00
Lenticular lenses	Up to \$80.00
Elective contacts instead of eyeglasses ²	Up to \$130.00
Necessary contacts instead of eyeglasses ³	Up to \$210.00

Discounts

Laser vision

UnitedHealthcare has partnered with QualSight LASIK, the largest LASIK manager in the United States, to provide our members with access to discounted laser vision correction services. Member savings represent up to 35% off the national average price of Traditional LASIK. Contracted prices start at \$945 per eye for Traditional LASIK and \$1,395 per eye for Custom LASIK. Discounts are also provided on newer technologies such as Custom Bladeless (all laser) LASIK. For more information, visit myuhcvision.com.

Additional Material

At a participating in-network provider you will receive up to a 20% discount on an additional pair of eyeglasses or contact lenses. This program is available after your vision benefits have been exhausted. Please note that this discount shall not be considered insurance, and that UnitedHealthcare shall neither pay nor reimburse the provider or member for any funds owed or spent. Additional materials do not have to be purchased at the time of initial material purchase.

Contact Lens

Order extra contact lenses at uhcontacts.com for 10% off.

Hearing Aids

As a UnitedHealthcare Vision plan member, you can save on custom-programmed hearing aids when you buy them from UnitedHealthcare Hearing. To find out more go to UHChearing.com. When placing your order use promo code MYVISION to get the special price discount.

Blue Light Eyesafe

UnitedHealthcare Vision has collaborated with Eyesafe® to provide members with a 20% discount off the retail price on blue-light screen filters for their devices. Members can receive the discount by visiting myuhcvision.com and clicking on the Eyesafe link.

¹ 30% discount available at most participating in-network provider locations. May exclude certain frame manufacturers. Please verify all discounts with your provider.

² Contact lenses are instead of eyeglass lenses and/or eyeglass frames. Coverage for Formulary contact lenses does not apply at all in-network providers.

³ Necessary contact lenses are determined at the provider's discretion for certain conditions. If your provider considers your contacts necessary, you should ask your provider to contact UnitedHealthcare Vision confirming the reimbursement that UnitedHealthcare will make before you purchase such contacts.

Disability and Voluntary Life Insurance



These products are not subject to Open Enrollment. Enrollment is ongoing year-round.

Short-Term Disability (STD), Long-Term Disability (LTD) and Voluntary Group Term Life and AD&D insurance are not affected by open enrollment. Your coverage will continue without interruption unless you notify WorkSmart Systems in writing that you wish to cancel your coverage.

If you are not enrolled in STD, LTD, Employee Life, Spouse Life or Child Life, but wish to elect the coverage, you may apply throughout the year. For consideration, you must complete the Statement of Health (SOH) required by MetLife.

Contact WorkSmart Systems for the Statement of Health link.

Voluntary Life and AD&D premium will adjust the first of the month following an age band change. Salary changes affect the volume of life insurance for which you are eligible.

Disability premiums will adjust the first of the month following an age band change and/or pay change. Please contact WorkSmart Systems for detailed plan summaries.

There are plan design changes for 2023. To request detailed plan summaries or a 2023 Benefit Guide, please contact WorkSmart Systems.

Basic Life and AD&D Insurance

All benefit eligible employees have a \$15,000 Life and AD&D insurance policy through MetLife. You may update your beneficiary information at any time. Email benefits@worksmartpeo.com or call WorkSmart Systems at 317.585.7870 to request the Beneficiary Designation form.

Hospital Indemnity



2023 participation requires you to enroll during Open Enrollment. After the Open Enrollment period, enrollment will be restricted to a Qualifying Event.

MetLife Hospital Indemnity pays a cash benefit when you're hospitalized. You can use the cash benefit any way you like—to help pay medical bills or everyday living expenses such as housing, car payments, utility bills, childcare expenses, groceries or credit card bills.

Covered Benefits

Please contact MetLife for detailed definitions and state variations of covered benefits.

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
Hospital Benefits				
Admission Benefit	4 times per calendar year ¹	Admission	\$500	\$1,000
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$500	\$1,000
Confinement Benefit	15 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement ⁴	\$100	\$200
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$100	\$200
Confinement Benefit for Newborn Nursery Care	2 day(s) per confinement	Confinement Benefit for Newborn Nursery Care ⁵	\$25	\$50

¹ If a covered person is readmitted within 90 days for the same or related sickness/injury for which we paid an Admission Benefit, an additional Admission Benefit is not payable.

⁴ If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission

⁵ Payable for the period of newborn confinement for a newborn child who is not sick or injured.

Hospital Indemnity



Benefit Payment Example for High Plan

Susan has chest pains at home, and after contacting her doctor, she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After two days in the Intensive Care Unit, Susan moves to a standard room and spends two additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Hospital Indemnity Insurance payments can help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit	High Benefit Amount
Regular Hospital Admission (1x)	\$1,000
ICU Supplemental Admission (1x)	\$1,000
Regular Hospital Confinement (3 total days)	\$600
ICU Supplemental Confinement (1 day)	\$200
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,800

Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.

Monthly Premium Rates for Hospital Indemnity

Coverage Options	Low Plan	High Plan
Monthly Premium		
Employee	\$7.39	\$14.60
Employee & Spouse	\$15.89	\$31.40
Employee & Child(ren)	\$11.70	\$23.13
Family	\$20.21	\$39.93

^AHospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

^BCovered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate.

^CCoverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas.

^DEligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

Accident



2023 participation requires you to enroll during Open Enrollment. After the Open Enrollment period, enrollment will be restricted to a Qualifying Event.

Accident insurance provides you with off-the-job coverage for accident-related expenses such as ambulance services, hospital confinement and medical treatment. It is a flexible plan that offers two levels of coverage. You receive benefits regardless of other in-force coverage, including primary medical insurance, so there is no coordination of benefits. Coverage is also available to your spouse and children. It is a plan that can protect the whole family, and it has no calendar year maximum, so the benefit can be used over and over again.

Benefit Type	Low Plan Benefits	High Plan Benefits
Accidental Injury Benefits		
Fracture* (depending on the fracture and type of repair)	\$100 – \$8,000	\$200 – \$10,000
Dislocation* (depending on the dislocation and type of repair)	\$100 – \$8,000	\$200 – \$10,000
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	\$75 – \$10,000	\$100 – \$15,000
Concussion	\$250	\$500
Coma	\$7,500	\$10,000
Laceration (depending on the length of the cut and type of repair)	\$50 – \$400	\$75 – \$700
Broken Tooth	Crown: \$200 / Filling: \$25 / Extraction: \$100	Crown: \$300 / Filling: \$50 / Extraction: \$150
Eye Injury	\$300	\$400
Accident - Medical Services & Treatment Benefits		
Ambulance	Ground: \$300 / Air: \$1,000	Ground: \$400 / Air: \$1,250
Emergency Care (depending on location of care)	\$75 – \$150	\$100 – \$200
Non-Emergency Initial Care	\$75	\$100
Physician Follow-Up	\$75	\$100
Therapy Services (including physical therapy)	\$35	\$50
Medical Testing	\$150	\$200
Medical Appliances (depending on the appliance)	\$75 – \$750	\$150 – \$1,000
Transportation	\$300	\$ 400
Pain Management (for epidural anesthesia)	\$75	\$100
Prosthetic Device	One device: \$750 More than one device: \$1,500	One device: \$1,000 More than one device: \$2,000
Modification	\$1,000	\$1,500
Blood/Plasma/Platelets	\$400	\$500

Accident



Surgical Repair (depending on the type of surgery)	\$150 - \$1,500	\$200 - \$2,000
Exploratory Surgery	\$150	\$200
Other Outpatient Surgery	\$300	\$400
Hospital Benefits*		
Admission	\$1,000 for the day of admission	\$1,500 for the day of admission
Intensive Care Unit (ICU) Supplemental Admission	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation (paid for up to 15 days per accident)	\$150 per day	\$200 per day
Accidental Death Benefit		
Accidental Death Benefit*	\$50,000 \$100,000 for accidental death on common carrier*	\$75,000 \$150,000 for accidental death on common carrier*
Accidental Dismemberment, Functional Loss & Paralysis Benefits		
Dismemberment/Functional Loss (depending on the injury)	\$750 - \$20,000	\$1,000 - \$40,000
Paralysis (depending on the number of limbs)	\$10,000 - \$20,000	\$20,000 - \$40,000
Other Benefits		
Health Screening Benefit	\$50	\$50
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$200 per day

Organized Sports Activity Injury Benefit Rider

This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

* Notes Regarding Certain Benefits

- **Fracture and Dislocation benefits** – Chip fractures are paid at 25% of the applicable fracture benefit and partial dislocations are paid at 25% of the applicable dislocation benefit.
- **Hospital Benefits** – Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
- **Accidental Death Benefit** – The benefit amount will be reduced by the amount of any accidental dismemberment/functional loss/paralysis benefits and modification benefit paid for injuries sustained by the covered person in the same accident for which the accidental death benefit is being paid.
- **Common Carrier Benefit** - Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.
- **Lodging Benefit** – The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.
- **Organized Sports Activity Injury Benefit Rider** – The rider is not available in all states. Proof of registration in an Organized Sports Activity in which an Accident occurred is required at time of claim. See your certificate for details.

Accident



Benefit Payment Example- High Plan

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ³	Benefit Amount
Ambulance (ground)	\$400
Emergency Care	\$200
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$200
Concussion	\$500
Broken Tooth (repaired by crown)	\$300
Benefits paid by MetLife Group Accident Insurance	\$1,800

Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.

Monthly Premium Rates for Accident Insurance		
Coverage Options	Low Plan	High Plan
Employee	\$8.49	\$12.00
Employee & Spouse	\$16.60	\$23.42
Employee & Child(ren)	\$19.83	\$27.97
Family	\$23.44	\$33.05

¹ Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

² Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

³ Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.

⁴ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

⁵ [Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.]

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Critical Illness



2023 participation requires you to enroll during Open Enrollment. After the Open Enrollment period, enrollment will be restricted to a Qualifying Event.

Critical Illness insurance protects you, your family and your assets in the event of a critical illness. It offers valuable peace of mind from the rising cost of specialized health care, which may not be covered by ordinary health insurance.

Benefits are paid directly to you upon diagnosis and can assist in covering a variety of expenses associated with a critical illness: out-of-pocket medical care costs, home health care, travel to and from treatment facilities, child care and other expenses. This coverage helps at a time when you may have a loss of income due to absence from work as a result of a covered illness.

Eligible Individual	Benefit Amount	Requirements
Coverage Options		
Employee	\$15,000, \$25,000 or \$50,000	Coverage is guaranteed provided you are actively at work. ¹
Spouse	50% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹
Dependent Child(ren) ³	50% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹

Critical Illness



Benefit Payment

This plan pays a lump-sum Initial Benefit upon the first verified diagnosis of a Covered Condition. The plan also pays a lump-sum Recurrence Benefit⁴ for a subsequent verified diagnosis of certain Covered Conditions as shown in the table below. A Recurrence Benefit is only available if an Initial Benefit has been paid for the same Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
Benign Tumor Category		
Benign Brain Tumor	100% of Benefit Amount	100% of Initial Benefit
Cancer Category		
Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Non-Invasive Cancer	25% of Benefit Amount	100% of Initial Benefit
Skin Cancer	5% of Benefit Amount, but not less than \$250	NONE
Cardiovascular Disease Category		
Coronary Artery Bypass Graft (CABG) - <i>Where surgery involving either a median sternotomy or minimally invasive procedure is performed</i>	50% of Benefit Amount	100% of Initial Benefit
Childhood Disease Category		
Cerebral Palsy	100% of Benefit Amount	NONE
Cleft Lip or Cleft Palate	100% of Benefit Amount	NONE
Cystic Fibrosis	100% of Benefit Amount	NONE
Diabetes (Type 1)	100% of Benefit Amount	NONE
Down Syndrome	100% of Benefit Amount	NONE
Sickle Cell Anemia	100% of Benefit Amount	NONE
Spina Bifida	100% of Benefit Amount	NONE
Functional Loss Category		
Coma	100% of Benefit Amount	100% of Initial Benefit
Loss of: Ability to Speak; Hearing; or Sight	100% of Benefit Amount	NONE
Paralysis of 2 or more limbs	100% of Benefit Amount	NONE
Heart Attack Category		
Heart Attack	100% of Benefit Amount	100% of Initial Benefit
Sudden Cardiac Arrest <i>Payable upon death</i>	50% of Benefit Amount	NONE

Critical Illness



Covered Conditions	Initial Benefit	Recurrence Benefit
Infectious Disease Category		
Bacterial Cerebrospinal Meningitis	25% of Benefit Amount	NONE
Diphtheria	25% of Benefit Amount	NONE
Encephalitis	25% of Benefit Amount	NONE
Legionnaire's Disease	25% of Benefit Amount	NONE
Malaria	25% of Benefit Amount	NONE
Necrotizing Fasciitis	25% of Benefit Amount	NONE
Osteomyelitis	25% of Benefit Amount	NONE
Rabies	25% of Benefit Amount	NONE
Tetanus	25% of Benefit Amount	NONE
Tuberculosis	25% of Benefit Amount	NONE
Kidney Failure Category		
Kidney Failure	100% of Benefit Amount	NONE
Major Organ Transplant Category		
Major Organ Transplant For bone marrow, heart, lung, pancreas, and liver	100% of Benefit Amount	NONE
Progressive Disease Category		
ALS	100% of Benefit Amount	NONE
Alzheimer's Disease	100% of Benefit Amount	NONE
Multiple Sclerosis	100% of Benefit Amount	NONE
Muscular Dystrophy	100% of Benefit Amount	NONE
Parkinson's Disease (Advanced)	100% of Benefit Amount	NONE
Systemic Lupus Erythematosus (SLE)	100% of Benefit Amount	NONE
Severe Burn Category		
Severe Burn	100% of Benefit Amount	100% of Initial Benefit
Stroke Category		
Stroke	100% of Benefit Amount	100% of Initial Benefit

Please refer to the table above for the percentage benefit payable for each Covered Condition.

Critical Illness



* Notes Regarding Covered Conditions

MetLife will not pay a benefit for a Covered Condition that is diagnosed prior to the coverage effective date.

- Alzheimer’s Disease – Please review the Outline of Coverage/Disclosure Document for specific information about Alzheimer’s disease.
- Cancer – Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
- Coronary Artery Bypass Graft – In certain states, the Covered Condition is Coronary Artery Disease.
- Heart Attack – The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
- Infectious Disease Covered Condition Category – For an Infectious Disease Category benefit to be payable, the covered person must have been treated for the disease in a hospital for a consecutive number of days as specified in the certificate.
- Major Organ Transplant – In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.
- Stroke – In certain states, the Covered Condition is Severe Stroke.
- The following benefits are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
 - o Coma
 - o Loss of: Ability to Speak; Hearing; or Sight
 - o Paralysis
 - o Severe Burn

Health Screening Benefit

MetLife will provide an annual benefit of \$100 per calendar year for taking one of the eligible screening/prevention measures. The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

Example of How Benefits are Paid

The example below illustrates an employee who elected a Benefit Amount of \$15,000.

Illness – Covered Condition	Payment
Heart Attack – first verified diagnosis	Initial Benefit payment of \$15,000 or 100%
Kidney Failure – first verified diagnosis, two years later	Initial Benefit payment of \$15,000 or 100%
Heart Attack – second verified diagnosis, four years later	Recurrence Benefit payment of \$15,000 or 100%

This example is for illustrative purposes only. The MetLife Group Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the terms of the applicable Policy and Certificate to determine coverage in each individual case.

Monthly Rates

Employee Only					Employee + Spouse				
Employee Age Bracket	Rate per 1,000	\$15,000	\$25,000	\$50,000	Employee Age Bracket	Rate per 1,000	\$15,000	\$25,000	\$50,000
Under 25	\$0.35	\$5.25	\$8.75	\$17.50	Under 25	\$0.60	\$9.00	\$15.00	\$30.00
25 to 29	\$0.41	\$6.15	\$10.25	\$20.50	25 to 29	\$0.69	\$10.35	\$17.25	\$34.50
30 to 34	\$0.52	\$7.80	\$13.00	\$26.00	30 to 34	\$0.85	\$12.75	\$21.25	\$42.50
35 to 39	\$0.69	\$10.35	\$17.25	\$34.50	35 to 39	\$1.11	\$16.65	\$27.75	\$55.50
40 to 44	\$0.97	\$14.55	\$24.25	\$48.50	40 to 44	\$1.52	\$22.80	\$38.00	\$76.00
45 to 49	\$1.36	\$20.40	\$34.00	\$68.00	45 to 49	\$2.11	\$31.65	\$52.75	\$105.50
50 to 54	\$1.82	\$27.30	\$45.50	\$91.00	50 to 54	\$2.79	\$41.85	\$69.75	\$139.50
55 to 59	\$2.57	\$38.55	\$64.25	\$128.50	55 to 59	\$3.89	\$58.35	\$97.25	\$194.50
60 to 64	\$3.43	\$51.45	\$85.75	\$171.50	60 to 64	\$5.15	\$77.25	\$128.75	\$257.50
65 to 69	\$4.79	\$71.85	\$119.75	\$239.50	65 to 69	\$7.16	\$107.40	\$179.00	\$358.00
70 to 74	\$6.29	\$94.35	\$157.25	\$314.50	70 to 74	\$9.39	\$140.85	\$234.75	\$469.50
75+	\$8.57	\$128.55	\$214.25	\$428.50	75+	\$12.82	\$192.30	\$320.50	\$641.00

Employee + Child(ren)					Family				
Employee Age Bracket	Rate per 1,000	\$15,000	\$25,000	\$50,000	Employee Age Bracket	Rate per 1,000	\$15,000	\$25,000	\$50,000
Under 25	\$0.53	\$7.95	\$13.25	\$26.50	Under 25	\$0.78	\$11.70	\$19.50	\$39.00
25 to 29	\$0.60	\$9.00	\$15.00	\$30.00	25 to 29	\$0.87	\$13.05	\$21.75	\$43.50
30 to 34	\$0.70	\$10.50	\$17.50	\$35.00	30 to 34	\$1.03	\$15.45	\$25.75	\$51.50
35 to 39	\$0.87	\$13.05	\$21.75	\$43.50	35 to 39	\$1.29	\$19.35	\$32.25	\$64.50
40 to 44	\$1.15	\$17.25	\$28.75	\$57.50	40 to 44	\$1.70	\$25.50	\$42.50	\$85.00
45 to 49	\$1.54	\$23.10	\$38.50	\$77.00	45 to 49	\$2.29	\$34.35	\$57.25	\$114.50
50 to 54	\$2.00	\$30.00	\$50.00	\$100.00	50 to 54	\$2.97	\$44.55	\$74.25	\$148.50
55 to 59	\$2.75	\$41.25	\$68.75	\$137.50	55 to 59	\$4.07	\$61.05	\$101.75	\$203.50
60 to 64	\$3.61	\$54.15	\$90.25	\$180.50	60 to 64	\$5.33	\$79.95	\$133.25	\$266.50
65 to 69	\$4.97	\$74.55	\$124.25	\$248.50	65 to 69	\$7.34	\$110.10	\$183.50	\$367.00
70 to 74	\$6.47	\$97.05	\$161.75	\$323.50	70 to 74	\$9.57	\$143.55	\$239.25	\$478.50
75+	\$8.75	\$131.25	\$218.75	\$437.50	75+	\$13.00	\$195.00	\$325.00	\$650.00

¹ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage.

³ Dependent Child coverage varies by state. Please contact MetLife for more information.

⁴ Review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

⁵ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

⁶ Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Legal Plan



2023 participation requires you to enroll during Open Enrollment. After the Open Enrollment period, enrollment will be restricted to a Qualifying Event.

Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Legal experts on your side, whenever you need them

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium conveniently paid through payroll deduction, an expert is on your side as long as you need them.

When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it a little easier.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorneys online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.²



How to use the plan

1. Find an attorney

Create an account at legalplans.com to see your coverages, select an attorney and get a case number for your legal matter. Or, give us a call at 800.821.6400 for assistance.

2. Make an appointment

Call the attorney you select, provide your case number and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Legal Plan

Helping you navigate life's planned and unplanned events.

For a monthly fee, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.³

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Management Services⁴ 	<ul style="list-style-type: none"> • Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy 	<ul style="list-style-type: none"> • Promissory Notes • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home 	<ul style="list-style-type: none"> • Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship • Immigration Assistance 	<ul style="list-style-type: none"> • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection 	<ul style="list-style-type: none"> • Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Incompetency Defense 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> • Consultation & Document Review for your parents: • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Vehicle & Driving	<ul style="list-style-type: none"> • Defense of Traffic Tickets⁵ • Driving Privileges Restoration 	<ul style="list-style-type: none"> • Habeas Corpus • License Suspension Due to DUI 	<ul style="list-style-type: none"> • Repossession



To learn more about your coverages and see our attorney network, create an account at legalplans.com or call 800.821.6400 Monday – Friday 8:00 am to 8:00 pm (ET).

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

Cost per employee per month (covers spouse and dependents): \$18.00 per employee per month



Legal Plan

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. Digital notary and signing is not available in all states.
3. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. This benefit provides the Participant with access to LifeStages Identity Management Service provided by Cyberscout, LLC. Cyberscout is not a corporate affiliate of MetLife Legal Plans.
5. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Some services not available in all states. No service, including consultations, will be provided for:

- 1) employment-related matters, including company or statutory benefits;
 - 2) matters involving the employer, MetLife and affiliates and plan attorneys;
 - 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents;
 - 4) appeals and class actions;
 - 5) farm and business matters, including rental issues when the participant is the landlord;
 - 6) patent, trademark and copyright matters;
 - 7) costs and fines;
 - 8) frivolous or unethical matters;
 - 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits.
- For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of MetLife Services and Solutions, LLC, New York, NY. [MLP4wHC]

FACT SHEET

LifeLock with Norton | Benefit Essential

LifeLock with Norton Benefit Essential helps provide employees peace of mind with comprehensive protection for their identity, connected devices, and online privacy with SafeCam.† **

Features include Identity Verification Monitoring† **, One Bureau Credit Application Alerts 1 **, Data Breach Notifications and our Million Dollar Protection™ Package†††. If a potential identity threat is detected in our network, the employee is notified via email, text, phone†† or mobile app alerts.†

LifeLock with Norton Benefit Essential also combines leading identity theft protection with device security and protection against online threats to help protect against identity thieves trying to steal personal information from PCs, Macs, and mobile devices. This plan also includes up to 10 GB of Norton Cloud Backup ‡ § ** as a preventative measure to data loss due to hard drive failures and ransomware, Parental Controls† ** to help members manage their kids' online time and Password Manager ** to securely manage passwords and logins.



The NortonLifeLock Advantage

Everyday things like online shopping, banking and even browsing can expose your employees' personal information and make them more vulnerable to cybercrime. Since cybercrime has evolved, we've evolved, too. LifeLock, a leader in identity theft protection and Norton, a pioneer in consumer cybersecurity, are now one company.

Our innovative employee benefit plans will help protect an employee's identity, personal information and connected devices from the myriad of threats they may face in their digitally-connected homes and workplaces.

If you're looking to offer your employees protection for today's connected world, you'll find the NortonLifeLock advantage is what you need.

LifeLock Identity Protection features:



Identity Lock^{1**}

Criminals can steal your identity to open credit cards, bank and utility accounts or even take out a loan in your name. With a single click, Identity Lock lets you lock your TransUnion credit file to help protect against identity thieves from opening accounts or taking out loans in your name. And you can unlock it whenever you need to open a new credit account.

Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.



Social Media Monitoring^{**}

Our Social Media Monitoring feature helps you keep your social media accounts safer. We monitor your linked accounts on the most popular social media sites and notify you if we think your account may be compromised or if we detect risky links.



Dark Web Monitoring^{**}

Your identity may be verified when opening a new credit card or similar activities by asking you security questions. We monitor our network and alert† you if we detect a company is trying to verify your identity so you can take action to help protect your identity.

Password Combo List§ - Provides notifications when we find your username/email and password paired together on the dark web so you can take action to protect your information. Gamer Tags§ - You may add up to 10 gamer tags in your portal, and we'll notify you if any are found on the dark web.



LifeLock Identity Alert™ System†

It's the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone†, email, or mobile app.

- Payday Online Lending
- Telecom & Cable Applications for new service.
- Credit Alerts/Social Security Number Alerts†
- Identity Verification Monitoring†



LifeLock Privacy Monitor™

Privacy Monitor helps reduce public exposure of your personal information. We scan common public people-search websites to find your personal information and help you opt-out.



24/7 Live Member Support

We have live Identity Protection Agents available to answer your questions.



Fictitious Identity Monitoring

We scan for names and addresses connected with your Social Security number to help protect against criminals building fictitious identities to open accounts or commit fraud.

LifeLock Identity Protection features (continued)



Million Dollar Protection™ Package†††

If you become a victim of identity theft, we help protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses, each with limits up to \$1 million, and coverage for lawyers and experts if needed up to \$1 million, to help resolve your case.



Bank Account Takeover Alerts† **

Smart identity thieves use their computers to take over accounts or add new account holders to existing accounts. LifeLock helps protect your finances by monitoring for these changes.



Checking and Savings Account Application Alerts† **

Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.



One-Bureau Credit Monitoring² **

We monitor key changes to your credit file at a leading credit bureau and alert you to help detect fraud.



One-Bureau Credit Monitoring¹ **

We monitor key changes to your credit file at a leading credit bureau and alert you to help detect fraud.



Stolen Wallet Protection

A stolen wallet could lead to a stolen identity. Call us if your wallet is stolen and we'll help cancel or replace credit cards, driver's licenses, Social Security cards, insurance cards and more.



U.S.-Based Identity Restoration Specialists

If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.



401K & Investment Account Activity Alerts† **

Investment and retirement accounts are often the lifeline for financial growth. We'll help protect your nest egg from fraudulent cash withdrawals and balance transfers.



USPS Address Change Verification

Identity thieves try to divert mail to get important financial information. LifeLock lets you know of address change requests at the U.S. Postal Service linked to your identity.

+ Norton Device Security features:



Secures PCs, Mac & mobile devices[§]

Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when employees go online. Up to 3 devices (Family gets 6 devices).



Parental Control[†] **

Helps protect kids from threats by highlighting their online activity and identifying potential dangers before they become problems. Easy-to-use tools allow parents to set screen time limits, block unsuitable sites, and monitor search terms and overall activity history.



Cloud Backup[‡] § **

Cloud storage to store and protect important files and documents as a preventative measure to data loss due to hard drive failures, stolen devices and even ransomware.



Password Manager^{**}

Create, store, and manage your passwords, credit card information and other credentials online – safely and securely.



Norton Secure VPN[§]

A virtual private network gives you online privacy and anonymity by creating a private network from a public Internet connection. With Norton Secure VPN, your data that you send and receive from your device like passwords and credit card numbers is encrypted and converted into an unreadable, untraceable format until it reaches NortonLifeLock servers.



SafeCam[†] **

The webcam on your PC is a great way to keep in touch with family, friends or colleagues. But it can also be vulnerable to hacking. With SafeCam, we provide a notification if cybercriminals try to use your webcam, so we can help block them.



Online Threat Protection^{**}

Advanced security helps protect against existing and emerging malware threats to your devices, and help protect your private and financial information when you go online.



Smart Firewall^{**}

Helps protect your personal files and data on your device by monitoring and blocking suspicious network traffic.

1-If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

2-If your plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime.

† The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

†† Phone alerts made during normal local business hours.

‡ Not all features are available on all platforms. Norton Family Parental Controls, Norton Cloud Backup, and SafeCam are presently not supported on Mac OS.

§ These features are not enabled upon enrollment. Member must take action to activate this protection.

††† Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal

§ Requires your device to have an Internet/data plan and be turned on.

Δ Home Title Monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest.

Ω In your state, the office that maintains real estate records could be known as a county recorder, registrar of deeds, clerk of the court, or some other government agency.

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FACT SHEET

LifeLock with Norton | Benefit Premier

LifeLock with Norton Benefit Premier helps provide employees peace of mind with comprehensive protection for their identity, connected devices, and online privacy with SafeCam.^{† **}

Enhanced features include Home Title Monitoring, Bank Account Takeover Alerts^{***} and Three Bureau Credit Monitoring^{1**}. If a potential identity threat is detected in our network, the employee is notified via email, text, phone^{††} or mobile app alerts.[†]

LifeLock with Norton Benefit Premier also combines leading identity theft protection with device security and protection against online threats to help protect against identity thieves trying to steal personal information from PCs, Macs, and mobile devices. This plan also includes up to 50 GB of Norton Cloud Backup^{†5 **} as a preventive measure to data loss due to hard drive failures and ransomware, Parental Controls^{† **} to help members manage their kids' online time and Password Manager^{**} to securely manage passwords and logins.



The NortonLifeLock Advantage

Everyday things like online shopping, banking and even browsing can expose your employees' personal information and make them more vulnerable to cybercrime. Since cybercrime has evolved, we've evolved, too. LifeLock, a leader in identity theft protection and Norton, a pioneer in consumer cybersecurity, are now one company.

Our innovative employee benefit plans will help protect an employee's identity, personal information and connected devices from the myriad of threats they may face in their digitally-connected homes and workplaces.

If you're looking to offer your employees protection for today's connected world, you'll find the NortonLifeLock advantage is what you need.

LifeLock Identity Protection features:



Home Title Monitoring

Your home is likely your biggest asset, but how often do you monitor the title to your home? Someone could take out a loan and lien against your home³ without your knowledge. We will monitor and notify you if we detect changes made at the county recorder's office³ related to your home's title so you can take necessary action to protect your home.



Identity Lock^{1**}

Criminals can steal your identity to open credit cards, bank and utility accounts or even take out a loan in your name. With a single click, Identity Lock lets you lock your TransUnion credit¹ file to help protect against identity thieves from opening accounts or taking out loans in your name. And you can unlock it whenever you need to open a new credit account.

Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.



Social Media Monitoring^{**}

Our Social Media Monitoring feature helps you keep your social media accounts safer. We monitor your linked accounts on the most popular social media sites and notify you if we think your account may be compromised or if we detect risky links.



Dark Web Monitoring^{**}

Your identity may be verified when opening a new credit card or similar activities by asking you security questions. We monitor our network and alert[†] you if we detect a company is trying to verify your identity so you can take action to help protect your identity.



Dark Web Monitoring Cont.^{**}

Password Combo List⁵ - Provides notifications when we find your username/email and password paired together on the dark web so you can take action to protect your information.
Gamer Tags⁵ - You may add up to 10 gamer tags in your portal, and we'll notify you if any are found on the dark web.



LifeLock Identity Alert[™] System[†]

It's the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone^{††}, email, or mobile app.

- Payday Online Lending
- Telecom & Cable Applications for new service.
- Credit Alerts/Social Security Number Alerts[†]
- Identity Verification Monitoring[†]



24/7 Live Member Support

We have live Identity Protection Agents available to answer your questions.



Fictitious Identity Monitoring

We scan for names and addresses connected with your Social Security number to help protect against criminals building fictitious identities to open accounts or commit fraud.

LifeLock Identity Protection features (continued)



Bank & Credit Card Activity Alerts^{† **}

Help protect your finances against fraud with alerts that notify you of cash withdrawals, balance transfers and large purchases.



Million Dollar Protection™ Package^{†††}

If you become a victim of identity theft, we help protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses, each with limits up to \$1 million, and coverage for lawyers and experts if needed up to \$1 million, to help resolve your case.



Bank Account Takeover Alerts^{† **}

Smart identity thieves use their computers to take over accounts or add new account holders to existing accounts. LifeLock helps protect your finances by monitoring for these changes.



Checking and Savings Account Application Alerts^{† **}

Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.



Three-Bureau Credit Monitoring^{1 **}

We monitor key changes to your credit file at the three leading credit bureaus and alert you to help detect fraud.



Three-Bureau Annual Credit Reports & Credit Scores^{1 **}

Online access to your annual credit reports and credit scores from the three primary bureaus: Equifax, TransUnion and Experian. It's a convenient way to see details of your credit history over the past year.

The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.



One-Bureau Monthly Credit Score Tracking^{1 **}

This monthly one-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.

The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.



Stolen Wallet Protection

A stolen wallet could lead to a stolen identity. Call us if your wallet is stolen and we'll help cancel or replace credit cards, driver's licenses, Social Security cards, insurance cards and more.



U.S.-Based Identity Restoration Specialists

If your identity is compromised, an Identity Restoration Specialist will personally handle your case and help restore your identity.



One-Bureau Credit Application Alerts^{2 **}

We monitor your credit file at a leading credit bureau and provide alerts for any new credit applications to help detect fraud.



401K & Investment Account Activity Alerts^{† **}

Investment and retirement accounts are often the lifeline for financial growth. We'll help protect your nest egg from fraudulent cash withdrawals and balance transfers.



USPS Address Change Verification

Identity thieves try to divert mail to get important financial information. LifeLock lets you know of address change requests at the U.S. Postal Service linked to your identity.

+ Norton Device Security features:



Secures PCs, Mac & mobile devices[§]

Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when employees go online. Up to 5 devices (Family gets 10 devices).



Parental Control^{† **}

Helps protect kids from threats by highlighting their online activity and identifying potential dangers before they become problems. Easy-to-use tools allow parents to set screen time limits, block unsuitable sites, and monitor search terms and overall activity history.



Cloud Backup^{‡ § **}

Cloud storage to store and protect important files and documents as a preventative measure to data loss due to hard drive failures, stolen devices and even ransomware.



Password Manager^{**}

Create, store, and manage your passwords, credit card information and other credentials online – safely and securely.



Norton Secure VPN[§]

A virtual private network gives you online privacy and anonymity by creating a private network from a public Internet connection. With Norton Secure VPN, your data that you send and receive from your device like passwords and credit card numbers is encrypted and converted into an unreadable, untraceable format until it reaches NortonLifeLock servers.



SafeCam^{‡ **}

The webcam on your PC is a great way to keep in touch with family, friends or colleagues. But it can also be vulnerable to hacking. With SafeCam, we provide a notification if cybercriminals try to use your webcam, so we can help block them.



Online Threat Protection^{**}

Advanced security helps protect against existing and emerging malware threats to your devices, and help protect your private and financial information when you go online.



Smart Firewall^{**}

Helps protect your personal files and data on your device by monitoring and blocking suspicious network traffic.

1-If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

2-If your plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime.

† The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

†† Phone alerts made during normal local business hours.

‡ Not all features are available on all platforms. Norton Family Parental Controls, Norton Cloud Backup, and SafeCam are presently not supported on Mac OS.

** These features are not enabled upon enrollment. Member must take action to activate this protection.

††† Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal

§ Requires your device to have an Internet/data plan and be turned on.

Δ Home Title Monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest.

Ω In your state, the office that maintains real estate records could be known as a county recorder, registrar of deeds, clerk of the court, or some other government agency.

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PRICING: Monthly Rates

BENEFIT ESSENTIAL

BENEFIT PREMIER

	Employee Only (18+ Years Old)	\$5.99	\$12.49
	Employee + Family ⁴	\$11.98	\$24.98

⁴ The Norton Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

	BENEFIT ESSENTIAL	BENEFIT PREMIER
Identity Lock^{1,5}	●	●
Home Title Monitoring⁶	●	●
Social Media Monitoring⁷	●	●
Credit, Bank & Utility Account Freezes^{**}	●	●
LifeLock Identity Alert™ System[†]	●	●
• Identity Verification Monitoring ^{**}	●	●
• Telecom & Cable Applications for New Service	●	●
• Payday - Online Lending Alerts [†]	●	●
• Credit Alerts & Social Security Alerts [†]	●	●
Mobile app (Android™ & iOS)^{**} <small>Downloading the app does not provide protection until enrollment has been completed.</small>	●	●
Dark Web Monitoring^{**}	●	●
• Dark Web Monitoring – Gamer Tags ^{**}	●	●
• Dark Web Monitoring – Password Combo List	●	●
Court Records Scanning	●	●
USPS Address Change Verification	●	●
Stolen Wallet Protection	●	●
Reduced Pre-Approved Credit Card Offers	●	●
Fictitious Identity Monitoring	●	●
Phone Takeover Monitoring	●	●
Data Breach Notifications	●	●
Bank & Credit Card Activity Alerts^{†**}	●	●
• Unusual Charge Alerts [†]	●	●
• Recurring Charge Alert [†]	●	●
Checking & Savings Account Application Alerts^{†**}	●	●
Bank Account Takeover Alerts^{†**}	●	●
401k & Investment Account Activity Alerts^{†**}	●	●
File Sharing Network Searches	●	●
Sex Offender Registry Reports	●	●
Prior Identity Theft Remediation⁹ <small>This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.</small>	●	●
U.S.-based Identity Restoration Specialists	●	●
24/7 Live Member Support	●	●
Million Dollar Protection™ Package^{†††}		
• Stolen Funds Reimbursement	Up to \$1 Million each	Up to \$1 Million each
• Personal Expense Compensation		
• Coverage for Lawyers and Experts		
Credit Application Alerts^{2**}	One-Bureau ¹	One-Bureau ¹
Credit Monitoring^{1**}	One-Bureau ¹	Three-Bureau ¹
Credit Reports & Credit Scores^{1**} <small>The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>	One-Bureau ¹ Monthly	On Demand – One Bureau Daily/ Three-Bureau¹ Annual
Monthly Credit Score Tracking^{1**} <small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>		One-Bureau ¹
Secures PCs, Mac & mobile devices^{**}	Up to 3 devices (Family gets 6 devices)	Up to 5 devices (Family gets 10 devices)
Online Threat Protection^{**}	●	●
Password Manager^{**}	●	●
Parental Control^{†**}	●	●
Smart Firewall^{**}	●	●
Cloud Backup^{3**}	10 GB	50 GB
Secure VPN^{**}	●	●
Privacy Monitor	●	●
SafeCam^{3**}	●	●

LIFELOCK IDENTITY THEFT PROTECTION

NORTON DEVICE SECURITY

ONLINE PRIVACY

No one can prevent all identity theft or all cybercrime.

¹ If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

² If your plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful LifeLock plan enrollment.

³ Norton Cloud Backup, Norton SafeCam, Norton Family, and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor(s).

⁴ Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android – via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

⁵ Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion Credit File will be unlocked if your subscription is downgraded or canceled.

⁶ Home Title Monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest.

⁷ The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$1 million for Norton LifeLock Benefit Essential, Norton LifeLock Benefit Premier, Benefit Elite, and Ultimate Plus, up to \$100,000 for Advantage and Ultimate, and up to \$25,000 for Standard, Command Center, Basic, and Benefit Junior and up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: NortonLifeLock.com/legal.

^{**} Does not include monitoring of chats or direct messages.

[†] These features are not enabled upon enrollment. Member must take action to activate this protection.

^{††} Subject to eligibility requirements defined in [Terms & Conditions](#). Norton reserves the right to change and/or cease services at any time.

Not all products, services and features are available on all devices or operating systems. System requirement information on [Norton.com](#).

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Anytime support

Aetna Resources For LivingSM

Employee Assistance Program (EAP)

To access services:

1-866-252-4468 (TTY: 711)

resourcesforliving.com

Username: WorkSmart Systems

Password: eap

WorkSmart Systems, Inc.

Aetna Resources For Living is an employer sponsored program, available at no cost to you and all members of your household. That includes dependent children up to age 26, whether or not they live at home.

Services are confidential and available 24 hours a day, 7 days a week.

Emotional well-being support



You can access up to 3 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face to face, via televideo or chat therapy. Services are free and confidential. We're always here to help with a wide range of issues including:

- Relationship support
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Depression
- Anxiety
- Substance misuse and more
- Self-esteem and personal development

Daily life assistance



Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

- Child care, parenting and adoption
- Summer programs for kids
- School and financial aid research
- Care for older adults
- Caregiver support
- Special needs
- Pet care
- Home repair and improvement
- Household services and more

We also offer carekits related to growing families, child care, caregiving and more.



Online resources



Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find:

- Articles and self-assessments
- Adult care and child care provider search tool
- Stress resource center
- Video resources
- Live and recorded webinars
- Mobile app

Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

myStrength

myStrength offers tools to improve your emotional health and help you overcome depression, anxiety, stress, substance misuse and/or chronic pain.

Other services



Identity theft services — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

Chat therapy – Send secure texts to your counselor, who will respond within one working day. A week of texting counts as one session. You can also schedule to meet online for a 30- minute televideo session (each session counts as one visit).

Legal services



You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:

- General
- Family
- Criminal law
- Elder law and estate planning
- Divorce
- Wills and other document preparation
- Real estate transactions
- Mediation services

If you opt for services beyond the initial consultation you can get a 25 percent discount.

*Services must be related to the employee and eligible household members. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees and plan mediator services.

Financial services



Simply call for a free 30-minute consultation for each new financial topic related to:

- Budgeting
- Retirement or other financial planning
- Mortgages and refinancing
- Credit and debt issues
- College funding
- Tax and IRS questions and preparation

You can also get a 25 percent discount on tax preparation services.

*Services must be for financial matters related to the employee and eligible household members.

Aetna Resources For LivingSM is the brand name used for products and services offered through the Aetna group of subsidiary companies (Aetna). The EAP is administered by Aetna Behavioral Health, LLC and in California for Knox-Keene plans, Aetna Health of California, Inc. and Health and Human Resources Center, Inc.

All calls are confidential, except as required by law. EAP instructors, educators and participating providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Discount services are provided and managed by Lifecare, an independent third party. Aetna does not oversee or control the services provided by or recommended by Lifecare and does not assume any liability for their services. For more information about Aetna plans, refer to [aetna.com](https://www.aetna.com).





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