2026 Benefit Guide

Goodwill Columbus

2026 Benefits Overview

Insurance Type	Carrier	Who Pays	Contact
Medical	Sidecar	Goodwill & You	sidecarhealth.com 877-653-6440
FSA	Primepay	You	primepay.com 877-446-9729
Dental	Delta Dental	You	deltadental.com 888-899-3734
Vision	EyeMed	Goodwill & You	eyemed.com 888-581-3648
Life & AD&D	The Hartford	Goodwill	thehartford.com 800-523-2233
Voluntary Life & AD&D	The Hartford	You	thehartford.com 800-523-2233
Long-Term Disability	The Hartford	Goodwill	thehartford.com 800-523-2233
Short-Term Disability	The Hartford	Goodwill	thehartford.com 800-523-2233
Short-Term Disability Buy-Up	The Hartford	You	thehartford.com 800-523-2233
Accident & Critical Illness	The Hartford	You	thehartford.com 800-523-2233
EAP: Ability Assist	The Hartford	Goodwill	thehartford.com 800-523-2233
MB Advocates	McGohan Brabender	N/A	Email: mbadvocates@mbbenefits.com 937-260-4300 or 877-635-5372
MB Perks	McGohan Brabender	N/A	mbperks.com 866-988-0571

Eligibility

Who is eligible?

If you are a full-time employee that works 30 hours or more per week at Goodwill Columbus, you are eligible to enroll in the benefits outlined in this guide. Dependents may be covered on your medical, dental, vision, accident, critical illness, and voluntary life policy if they meet eligibility requirements.

When to enroll

Open enrollment begins on **November 3rd, 2025, and ends at 11:59pm on November 14th, 2025**. The benefits you choose during open enrollment will become effective on January 1, 2026.

How to enroll

All employees need to complete Open Enrollment elections using their Dayforce account. You must complete it online at https://my.dayforce.com/bell/mydayforce/mydayforce.aspx. Your Company ID is **GWCOLS**.

There will be guided sessions provided during Open Enrollment to help those that need assistance.

How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include:

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

If you experience a qualifying event, you must contact HR within 30 days of the event.

Medical Plan Highlight

Sidecar Health	No-Network
Deductible	$5,000 Indv. / $10,000 Family
Preventive Care	$0 **Covered in Full when you access providers charging at or below the benefit amount**
Co-insurance	0% **after deductible** **When you access a service at or below the benefit amount**
Prescription Drugs	$0 **after deductible** **When you fill medications at or below the benefit amount**
Primary Care & Specialist Office Visits	$0 **after deductible** **When you access a service at or below the benefit amount**
X-rays, Labs, & Diagnostic Services	$0 **after deductible** **When you access a service at or below the benefit amount**
Urgent Care	$0 **after deductible** **When you access a service at or below the benefit amount**
Hospital Services – Inpatient, Outpatient, & Emergency Room	$0 **after deductible** **When you access a service at or below the benefit amount**

sidecar health

Employee Per Pay Costs

Medical Benefits

Medical Insurance – Non-Tobacco Users

Tier Coverage	Non-Wellness Credit Per Pay Cost	Wellness Credit Per Pay Cost
Employee Only	$48.93	$33.93
Employee + Spouse	$179.12	$164.12
Employee + Child(ren)	$134.77	$119.77
Employee + Family	$245.78	$230.78

Medical Insurance – Tobacco Users

Tier Coverage	Non-Wellness Credit Per Pay Cost	Wellness Credit Per Pay Cost
Employee Only	$81.93	$66.93
Employee + Spouse	$212.12	$197.12
Employee + Child(ren)	$167.77	$152.77
Employee + Family	$278.78	$263.78

The Tobacco Surcharge is $33 per pay
The Wellness Credit is $15 per pay

sidecar health

sidecar health.

Clearing the way to quality care

Scan the QR code to learn more

The Sidecar Health difference

See any doctor

Get care any time and anywhere without network restrictions or referrals

Using one of our No Swipe providers makes it even easier!

No prior authorization

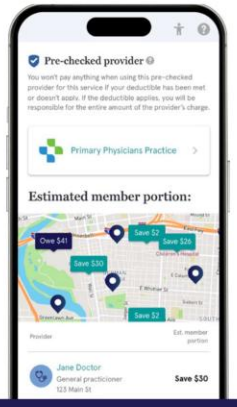
Your doctor, not your health insurance company, makes your care decisions

Broad Rx access

Access your Rx without formularies or refill restrictions

Earn cash back*

When care costs less than the Benefit Amount, we share the savings with you



Welcome to modern, common sense health insurance

Sidecar Health gives you the information you need to decide where to get care the ability to pay for your care at any pharmacy or provider with unprecedented protections.

- **Always a choice** so you don't have to pay more than your deductible
- **No surprise costs** when there are emergencies or unplanned events
- **Member Care support 7 days/week** over call, chat, and our messaging center

*Refers to members' earned benefit. See Certificate of Coverage for terms.

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No Swipe providers

Direct bill providers "No-Swipe" simplify the member experience by handling payment directly with Sidecar Health, eliminating upfront costs for the member at the point of care.

"No swipe" providers bill Sidecar Health directly, so members:

- Skip up-front payment at the time of care
- Avoid paperwork and invoice submissions
- Experience faster reimbursement and simplified access

central ohio UROLOGY group

CENTRAL OHIO PRIMARY CARE

THE OHIO STATE UNIVERSITY WEXNER MEDICAL CENTER

Quest Diagnostics

CENTRAL OHIO SURGICAL ASSOCIATES

IVX HEALTH

** No-swipe providers are identified by in each member's app.*
** Availability of no-swipe providers varies by residential ZIP code — members should check their Sidecar Health app to confirm which providers qualify for them.*

sidecar health

Employer sponsored major medical plans

In an emergency, you're protected

Both medically and financially

Here's what to do in an emergency:

Step 1

Get to the E.R.

Find the closest medical facility to get the care you need. You can use any emergency facility.

Step 2

Show your ID card

During check in, when the emergency room asks for your insurance information, show your digital member ID card, found in the member portal. It will explain where to send your claim.

IMPORTANT: Do not pay; your emergency provider will send the claim directly to Sidecar Health.

Step 3

Get care

Receive necessary care.

Remember, your emergency provider is **required by law** to not charge you before receiving care. They will send your claim directly to Sidecar Health and bill you afterwards for any owed deductible amount.

No surprise bills from the emergency room

In an emergency, you are only responsible for covered charges up to your deductible.

If you have an outstanding deductible: Your emergency provider will bill you directly for any owed deductible amount. To pay the bill, use your personal payment method, not your Sidecar Health VISA benefit card.

Have questions? We're real people, with real answers:

Chat with our Member Care team 7 days a week on our website or at (855) 282-0822 TTY: 711.
Or visit sidecarhealth.com/employerplanfaqs.

The Sidecar Health Employer Plan complies with federal and state surprise billing laws for emergency care, including the No Surprises Act.
Benefits outlined in this flyer are a high-level summary and pertain to Sidecar Health Large Group plans with first dollar coverage. See Certificate of Coverage for details.

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sidecar health

Talking to your provider about Sidecar Health

Getting pricing and scheduling care

Do not use this script with providers designated as "no swipe". Ask these providers (e.g. ER, Quest Diagnostics, LabCorp and ProMedica) to bill Sidecar Health. Do not pay them directly. Learn more at sidecarhealth.com/NoSwipe.

Start with:

Hi, I'm a patient of [Doctor X] and I'm looking to schedule care. I have a new insurance plan through my employer, and it works differently than typical insurance. I'll pay you directly in full for the care I receive, similar to a self-pay patient.

After my visit, I'll need an itemized medical invoice from you. I submit that to my insurance company so they can apply my benefits. I work with them on the back end, so you don't have to. Here are the questions I have before we schedule care:

1. Can you tell me what my services will cost, including any incremental fees (such as facility fees, test, labs)?
2. Some providers offer a discount for patients like me that pay right away. Is that the case for you, too? I've heard it called a "prompt pay" or "self-pay" discount.
3. Can you confirm that you'll be able to provide me with an itemized medical invoice after I get care?

Have questions? We're real people, with real answers:

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Or visit sidecarhealth.com/employerplanfaqs.

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WELLNESS PORTAL

In order for your participation in the program to be tracked, eligible participants must login under the **Goodwill Columbus** Portal. Your account has already been created for you! You **do not** need to register. Please follow the steps below to log into your Wellworks For You account.

In accordance with HIPAA confidentiality laws, your individual data is accessible only to you and the third-party vendor, Wellworks For You.

LOG INTO THE WELLNESS PORTAL

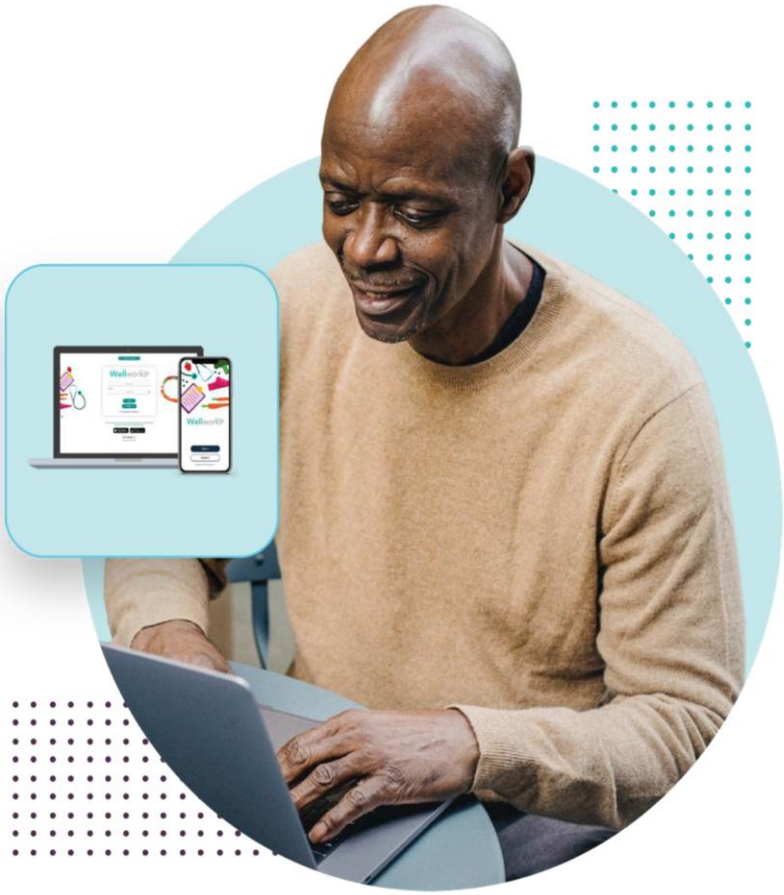
1. Go to **www.wellworksforyoulogin.com**
2. Your username is: **GWC_EmployeeID** (no spaces, dashes, or other punctuation)
   - **Example:** GWC_123456
3. Your temporary password* is: **Your date of birth in MMDDYYYY format.** Including leading zeroes, excluding slashes, dashes, or other punctuation.
   - **Example:** A date of birth of January 22, 1973 password would be 01221973
4. Accept the terms of the Consent Form
5. Fill in the required information

*PLEASE NOTE:

The temporary password is only for the first time you access the Wellness Portal and you will be prompted to change it upon entry. If you have accessed the Wellness Portal in the past, you should continue to use your existing password.

FORGOT YOUR USERNAME OR PASSWORD?

1. Go to **www.wellworksforyoulogin.com**
2. Click the link **Forgot Username** or **Forgot Password**
3. Follow the instructions to retrieve your username or reset your password
4. If issues persist, please contact Wellworks For You at **800.425.4657**



WELLWORKS FOR YOU MOBILE APP

Utilize the **QR Codes** to download the Mobile App! You will use the **same login credentials** to access the mobile app.

Download on the App Store

GET IT ON Google Play

goodwill columbus

COMING SOON

2026 Wellness Program

Goodwill Columbus is dedicated to fostering the health and wellbeing of our employees. Through our partnership with Wellworks For You, you'll gain insights into your current health status and access valuable resources to help you achieve your personal wellness goals.

YOUR PROGRAM HIGHLIGHTS

REQUIRED: Biometric Screening
Complete either a Physician Results Form OR Onsite Biometric Screening to receive credit.

OPTIONAL: Be up to date on all Age/Gender Cancer Screenings
Complete the applicable age/gender cancer screenings in 2026!

INCENTIVE
Complete your Biometric Screening and earn an Insurance Premium Discount in 2027!

WELLNESS NEWSLETTER

Stay informed with the Wellness Newsletter. Packed with wellness tips, monthly observances, insightful articles, and delicious healthy recipes.

DEVICE & APP CONNECTION

Easily connect your wearable device or mobile application through the Wellness Portal or the Wellworks For You Mobile App and start tracking your progress.

- Apple Health
- Polar
- Fitbit
- And More!
- Garmin

YOUR WELLNESS PROGRAM LAUNCHES
January 2026

Download the Wellworks For You Mobile App

Download on the App Store

GET IT ON Google Play

PLEASE NOTE:
Login information to be sent in early 2026 by Wellworks For You!

Wellworks for you | goodwill columbus

QUESTIONS?
800-425-4657
www.wellworksforyoulogin.com

FSA

Help Your Employees Manage Out-of-Pocket Medical Costs

Don't miss out on the employee and employer tax savings of a flexible spending account (FSA).

What is an FSA?

An FSA is an account that allows employees to set aside pre-tax money through equal, consistent payroll deductions throughout the year to pay for qualified expenses. These include:

- Health FSA covers out-of-pocket costs for medical, dental, vision and any 213(d) expenses for employee and qualified dependents.
- Daycare for children under the age of 13.
- Commuter expenses - transit and parking.

The details

- Employees can choose what accounts to participate in and the amounts to contribute up to the IRS limits.
- Employees must be eligible for the group medical plan to be eligible for the health FSA.
- The annual election, handled through payroll deductions, allows the employee to save on federal and, in most cases, state taxes.
- The health FSA provides immediate access to the full annual election amount, even though the employee has not contributed the entire annual election.

Employer Advantages of an FSA

1. FICA tax savings on the employees' elected amount help offset administrative costs.
2. Providing a more robust benefits program with tax advantages helps attract and retain talent.

58% of workers would not be able to cover unexpected out-of-pocket medical costs of **$1,000 or more.***

We provide:

- Weekly administration trainings.
- Dedicated client success specialist team for each employer.
- Team of U.S. based client success representatives available for employees.
- Live chat and email options.
- Section 125 Premium Only Plan included in document.
- Daily claims processing.
- Mobile app and debit cards.
- Employer and employee online portal.

primepay

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USING YOUR FLEXIBLE SPENDING ACCOUNT

ACCESSING YOUR ACCOUNT ONLINE

You can easily access your account 24-hours a day to check your balance, file new claims, check a status of a claim, set up email/mobile text alerts, and much more!

Go to **primepay.com/login** and select Benefit Portal under Employee Access.

1. Select 'Get Started' under the New User icon. Enter the required personal information to begin the registration process.
2. Create your Username and Password
3. Answer selected security questions
4. Update your profile preferences such as your payment method, beneficiaries, dependents, and much more.

ONCE LOGGED IN

Once you are logged into the system you can take the following actions, plus much more:

- Check your balance
- File claims
- View pending or past claims
- Add a checking/savings account for direct deposit
- Opt-in/out of electronic communications (email/mobile text)

ENROLLING IN YOUR FLEXIBLE SPENDING ACCOUNT

Most employees can benefit from an FSA, but you must carefully calculate your expenses and choose the account that fits your needs. The elections you make are specific to each type of Flexible Spending Account. In other words, dollars set aside for dependent care expenses can only be used with dependent care providers and not for out-of-pocket medical expenses, etc. The specifics of each FSA account offered will be detailed in the Summary Plan Description (SPD) provided by your employer.

For full details, please consult your SPD.

1. **STEP 1:** Determine your annual expenses using our worksheet on page 9 of this booklet. For examples of eligible medical expenses, see section "Qualified Medical Expenses" on page 10 and 11 of this booklet.
2. **STEP 2:** Enroll! You may enroll during your employer's open enrollment period or at the time of your eligibility. Please see your employer for specific details as to your eligibility and enrollment options. You may also contact our Benefit Success Team at 855-892-6272 for enrollment assistance.

Your employer will take your annual election amount and divide it by the number of payroll periods in your plan year to determine your contribution for each pay period.

TIP — Estimate carefully!

Once you make an election for the year, you cannot change it unless you have a qualifying change of status event. Also, FSAs have limited options for unused balances at the end of the plan year. See section "Avoiding Forfeitures" for details.

CHANGING YOUR FSA ELECTION

Once you make an election amount for the plan year, you may change it only if you have a qualifying change of status event. In this event, you may make a prospective mid-year change to your annual election. The qualifying change of status events are:

- Marriage or Divorce
- Death of a Spouse or Dependent
- Birth or Adoption
- Change in Work Status Affecting Benefit Eligibility
- Unpaid Leave of Absence

primepay

Dental Plans Highlight

Delta Dental – In-Network Benefits		
	CORE Plan	BUY-UP Plan
Network Names	Delta Dental PPO & Premier	Delta Dental PPO & Premier
Deductible	$50 Individual / $150 Family	$50 Individual / $150 Family
Preventive	100% covered, deductible waived	100% covered, deductible waived
Basic (you pay)	50% after deductible	20% after deductible
Major (you pay)	50% after deductible	50% after deductible
Annual Maximum per person	$1,000	$1,000
Orthodontics (dependents through age 18)	50%	50%
Ortho Lifetime Maximum	$1,000	$1,000

Out-of-Network coverage is available; however, providers are permitted to balance bill you for amounts not covered by the plan. Meaning, you would pay the difference between Delta Dental's approved rates and your OON provider's cost.

Search for providers at www.deltadentaloh.com

DELTA DENTAL®

Employee Per Pay Costs

Dental Benefits

Dental Insurance

Tier Coverage	CORE Plan Per Pay Cost	BUY-UP Plan Per Pay Cost
Employee Only	$6.03	$11.64
Employee + 1	$13.61	$21.85
Employee + Family	$21.21	$32.04

DELTA DENTAL®

Stay Informed About Your Dental Benefits With Member Portal

Member Portal is designed to give you 24/7 access to important information regarding your dental benefits.

Use this secure online tool for access to eligibility information, current benefits information, claims information and more.

Once you have logged in to Member Portal, remember to sign up for electronic delivery of Explanation of Benefits (EOB) statements. You will be able to view your EOBs online and print copies when necessary.

All users must first register to gain access to the Member Portal. Privacy of your online benefit information is assured through highly secure encryption technology.

Get started today

1. Visit www.memberportal.com.
2. Log in.
   NOTE: Member Portal has replaced Consumer Toolkit®. If you currently have a Consumer Toolkit account, your username and password for Consumer Toolkit will work for Member Portal.
   - If you have already registered, enter your credentials and click the "Login" button.
   - If you are new to Member Portal, click the "Sign up!" link to register.
     NOTE: You will need the subscriber's (the person whose name is on the benefit package) member ID. The member ID is an assigned number unique to the subscriber. In most cases, the member ID is the same as the subscriber's Social Security number.
3. Complete required fields and follow the on-screen instructions.
4. Select your own username and password to access the site.

Additional help can be accessed through the Help menu within Member Portal. If you need further assistance, call Toolkit Support at 866-356-0301.

See reverse for additional features.

Vision Plans Highlight

EyeMed – In-Network Benefits		
	CORE Plan	BUY-UP Plan
Network	Insight	Insight
Eye Exam	$10 copay $0 copay when using a PLUS Provider	$10 copay $0 copay when using a PLUS Provider
Frames	$0 copay up to $130 allowance; $0 copay up to $180 when using PLUS Providers; 20% off remaining balance	$0 copay up to $150 allowance; $0 copay up to $200 when using PLUS Providers; 20% off remaining balance
Spectacle Lenses: Single/Bifocal/Trifocal	$25 copay	$25 copay
Conventional Contacts	$0 copay up to $130 allowance; $0 copay up to $180 when using PLUS Providers; 15% off remaining balance	$0 copay up to $130 allowance; $0 copay up to $180 when using PLUS Providers; 15% off remaining balance
Medically Necessary Contacts	$0 copay, paid in full by EyeMed	$0 copay, paid in full by EyeMed
Frequency: Exam/Frames/Lenses	**Exams & Lenses**: 12 months **Frames:** 24 months	**Exams, Lenses, & Frames**: 12 months

Employee Per Pay Cost		
Tier Coverage	**CORE Plan Per Pay Cost**	**BUY-UP Plan Per Pay Cost**
Employee Only	$1.04	$2.15
Employee + Family	$2.36	$4.86

Out-of-Network coverage is available; however, your coverage for vision services are less. Please visit Xplore and review the vision benefit summary for exact OON coverage

Search for providers at www.eyemed.com

EXPERIENCE MORE: ONLINE ACCESS

HOW TO: enjoy your own eye site

MEMBER WEB ON EYEMED.COM

Your vision plan is like a friendly smile – it doesn't do any good if it's hidden away. Member Web at eyemed.com is here, there and everywhere. It's your vision plan control center. A place to manage the details of every visit and every claim. Instantly. Easily. Smile-ly.

START MANAGING YOUR BENEFITS IN A FEW EASY STEPS:

1. Visit eyemed.com and click on Member Login.
2. If you're a new user, click on Create an Account.
3. Register using your member ID or the last four digits of your social security number (You'll get an email asking to confirm your account.).*
4. Finish setting up your new account with your email address and a password (To keep it secure, we list some password "musts.").
5. Come back anytime to change your password, email address and billing preferences (It's all under Manage Profiles.).

LOG IN 24/7 TO:

- View your benefit details
- Confirm eligibility
- Check claim status
- Print replacement ID cards
- Locate a provider
- Schedule an appointment online**
- View health and wellness information
- Get special offers

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now

* Depends on how your benefit administrator entered you into the system.

** Most, but not all, network providers offer this.

This information is available broadly and is not plan or state specific. Offers are not valid in the state of Texas.

INDEPENDENT PROVIDER NETWORK + LENSCRAFTERS PEARLE VISION OPTICAL

PDF-1801-M-134

Basic & Voluntary Life Benefits

Goodwill Columbus paid Life insurance can help provide for your loved ones if something were to happen to you. Goodwill pays for the full cost of this benefit. Make sure you review and update your beneficiaries in Dayforce while making your Open Enrollment elections.

The Hartford – Basic Employee, Spouse, & Child Life	
Benefit Eligible	All full-time employees
Benefit Amount: Employees	Management Salaried EEs: $50,000 All other Full-Time EEs: $20,000
Benefit Amount: Spouse	$5,000
Benefit Amount: Children	Birth to 26 years old: $2,000
Employee Per Pay Cost	100% paid for by Goodwill

Employees have the opportunity to elect to purchase Voluntary Life Insurance that provides an additional life insurance benefit for you, your spouse and/or your dependent child(ren).This benefit is 100% Employee Paid. Depending on the amount you elect, or if you waived the benefit when first offered, you may be subject to an EOI or Evidence of Insurability. This is a short medical questionnaire that The Hartford would send that you as the policy holder would need to complete and submit in order for The Hartford to review your policy. Any cost will be shown on Dayforce before you finalize your elections.

The Hartford – Voluntary Employee, Spouse, & Child Life	
Benefit Eligible	All full-time employees
Benefit Amount: Employees	You can elect in $10,000 increments up to 5x your salary; maximum of $500,000 Guarantee Issued Amount: $200,000
Benefit Amount: Spouse	You can elect in $5,000 not to exceed 100% of EE election; maximum of $100,000 Guarantee Issued Amount: $50,000
Benefit Amount: Children over 14 days old	You can elect in $2,000 not to exceed 100% of EE election; maximum of $10,000 Guarantee Issued Amount: N/A
Employee Per Pay Cost	Rates found on Dayforce

THE HARTFORD

Short-Term Disability Benefits

Goodwill provides benefits eligible associates with a core short-term disability income benefit. You have an option of electing buy-up options, but these are 100% Employee Paid. This benefit is income protection for your family. If you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Any cost will be shown on Dayforce before you finalize your elections.

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The Hartford – Core Short-Term Disability	
Benefit Eligible	All full-time employees
Disability Elimination Period	14 days for both injury & illness
Benefit Duration	11 weeks after 14-day elimination period
Benefit Amount	50% of base salary paid out weekly with a $200 maximum
Employee Per Pay Cost	100% paid for by Goodwill

The Hartford – Buy-Up Option 1 Short-Term Disability	
Benefit Eligible	All full-time employees
Disability Elimination Period	14 days for both injury & illness
Benefit Duration	11 weeks after 14-day elimination period
Benefit Amount	50% of base salary paid out weekly with a $500 maximum
Employee Per Pay Cost	Rates found on Dayforce

The Hartford – Buy-Up Option 2 Short-Term Disability	
Benefit Eligible	All full-time employees
Disability Elimination Period	14 days for both injury & illness
Benefit Duration	11 weeks after 14-day elimination period
Benefit Amount	60% of base salary paid out weekly with a $1,900 maximum
Employee Per Pay Cost	Rates found on Dayforce

THE HARTFORD

Long-Term Disability Benefit

Goodwill provides benefits eligible associates with a long-term disability income benefit. This benefit is income protection for your family that extends past your short-term disability benefit. Goodwill pays for the full cost of this benefit.

The Hartford – Long-Term Disability	
Benefit Eligible	All full-time employees
Disability Elimination Period	90 days
Benefit Duration	Social Security Normal Retirement Age
Benefit Amount	60% of base salary paid out monthly with a $10,000 maximum
Employee Per Pay Cost	100% paid for by Goodwill

THE HARTFORD

Employee Assistance Program (EAP) & Self Care

Your EAP and PTO Resources

At Goodwill Columbus, your work makes a difference. To support you, our Employee Assistance Program (EAP) through The Hartford is available 24/7 — free for you and your family.

How the EAP Helps You

- Stress, anxiety, or feeling overwhelmed
- Work-life balance
- Grief, loss, or relationship issues
- Caregiving for children, parents, or loved ones
- Financial, legal, or housing questions
- Substance use or sleep concerns
- Child care, elder care, and local resources

You can speak with a counselor by phone, video, or in-person. Most employees get 3–5 confidential sessions per issue each year.

Extra Services

- Free 30-minute legal and financial consultations
- Referrals for child/elder care, education, and daily needs
- Crisis and grief support
- Online articles, videos, and health tools

Using PTO for Self-Care

Take care of yourself by using Paid Time Off (PTO) regularly. PTO is available in one-hour increments for appointments, family needs, or breaks. Give your supervisor advance notice when possible.

Contact EAP

- Phone: 1-800-963-2749
- Website: www.guidanceresources.com
- Company ID: Ask HR or check Dayforce

Services are confidential, free, and available for you and your household.

"Taking time for yourself is part of our work — caring for your well-being helps you support others."

Accident & Critical Illness Benefits

Having an unexpected accident, or medical diagnoses can cause more than physical harm, it can also harm your finances. These coverages are not associated with medical benefits, so you do not need to be on the medical plan to enroll in any of these three plans. These policies will help you pay for out-of-pocket expenses that are associated with a covered service by paying you cash based on your injuries. For a full list of the benefits, refer to your benefit summaries located on Xplore. These benefits are 100% Employee Paid; any cost will be shown on Dayforce before you finalize your elections.

Accident insurance helps offset the cost resulting from an unforeseen injuries such as broken bones, burns, eye injuries, concussion, deep cuts, ruptured discs, and torn ligaments.

Critical illness insurance delivers an added layer of financial security by paying a lump-sum benefit when a serious diagnosis strikes. Covered conditions usually include cancer, heart attack, stroke, major organ failure and end-stage kidney disease.

Both plans are offered through The Hartford. They also have a wellness benefit included where employees and covered dependents can receive a $50 payout for completing a wellness exam during the plan year. Each plan will payout if you are enrolled, and each member enrolled is eligible for their own benefit. For example, if I enroll onto both plans with a spouse, we would be eligible for $200 total when we each complete a wellness exam, and submit the claims to The Hartford

THE HARTFORD

Employee Per Pay Costs

Accident & Critical Illness Benefits

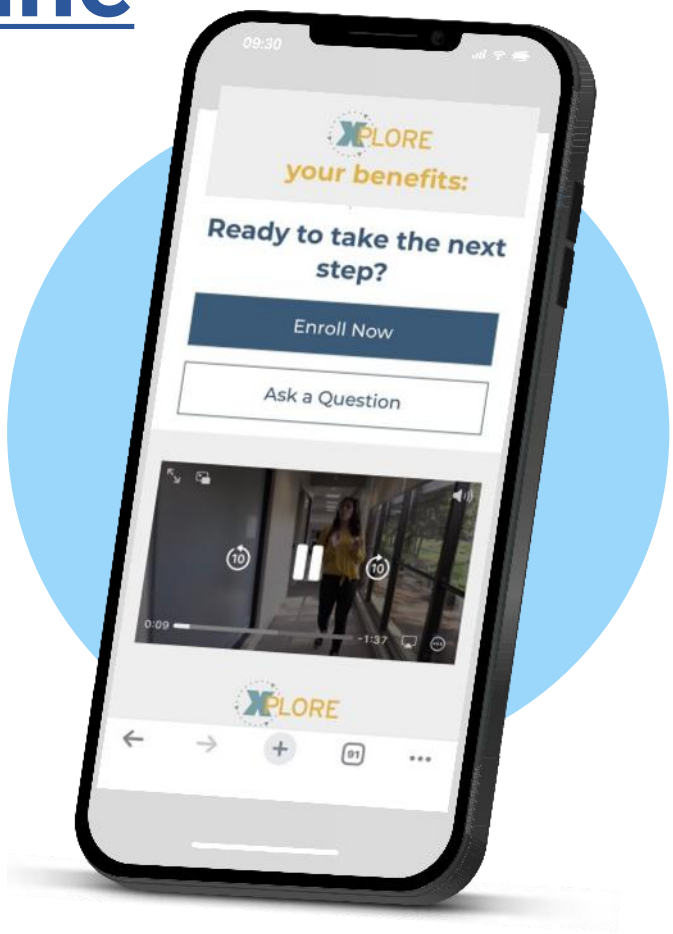
Accident Insurance

Tier Coverage	Per Pay Cost
Employee Only	$4.88
Employee + Spouse	$7.70
Employee + Child(ren)	$8.34
Employee + Family	$13.04

Critical Illness Insurance

Critical Illness	Rates found on Dayforce

Xplore – Your Online Benefit Guide!



In Xplore you will find:

- Benefit overviews
- Video tutorials
- Premium costs and important plan documents
- Tips & valuable hacks to get the most out of your plan
- Access MB Perks discount program
- Contact information for the MB Advocate Team

Xplore houses all your benefit information. Scan the QR Code to access the site. An email address is NOT required to gain access.

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McGOHAN BRABENDER **ADVOCATE TEAM**

WHAT WE DO

- Research
- Problem Solve
- Communicate
- Educate

HOW IT WORKS

If you've contacted your physician or carrier and weren't satisfied with the response, our MB Advocates are there to step in on your behalf.

Issues we can assist with:

- Claim Issues (Medical, Dental & Vision)
- Provider Billing Questions
- Coordination of Benefits
- Pre-authorization Help

HELP US GET STARTED BY PROVIDING:

- Employer name
- Employee name
- Date of Birth
- Patient Name/Date of Birth
- Insurance Member ID or SSN
- Service Date
- Provider Name/Contact Information
- Summary of Issue
- For Prescription Issues, include medication name, dosage, quantity, pharmacy name/phone number, prescribing physician's name/phone number

SUBMIT YOUR REQUEST:

CLICK HERE

OR SCAN QR CODE

*Please complete all fields on the form.

If you are having issues submitting your request, you can contact us:
Monday-Friday, 8 a.m. to 5 p.m. EST

p: 937.260.4300 or 877.635.5372
f: 937.499.1160
e: mbadvocates@mbbenefits.com

09/25/2024

Member Perks

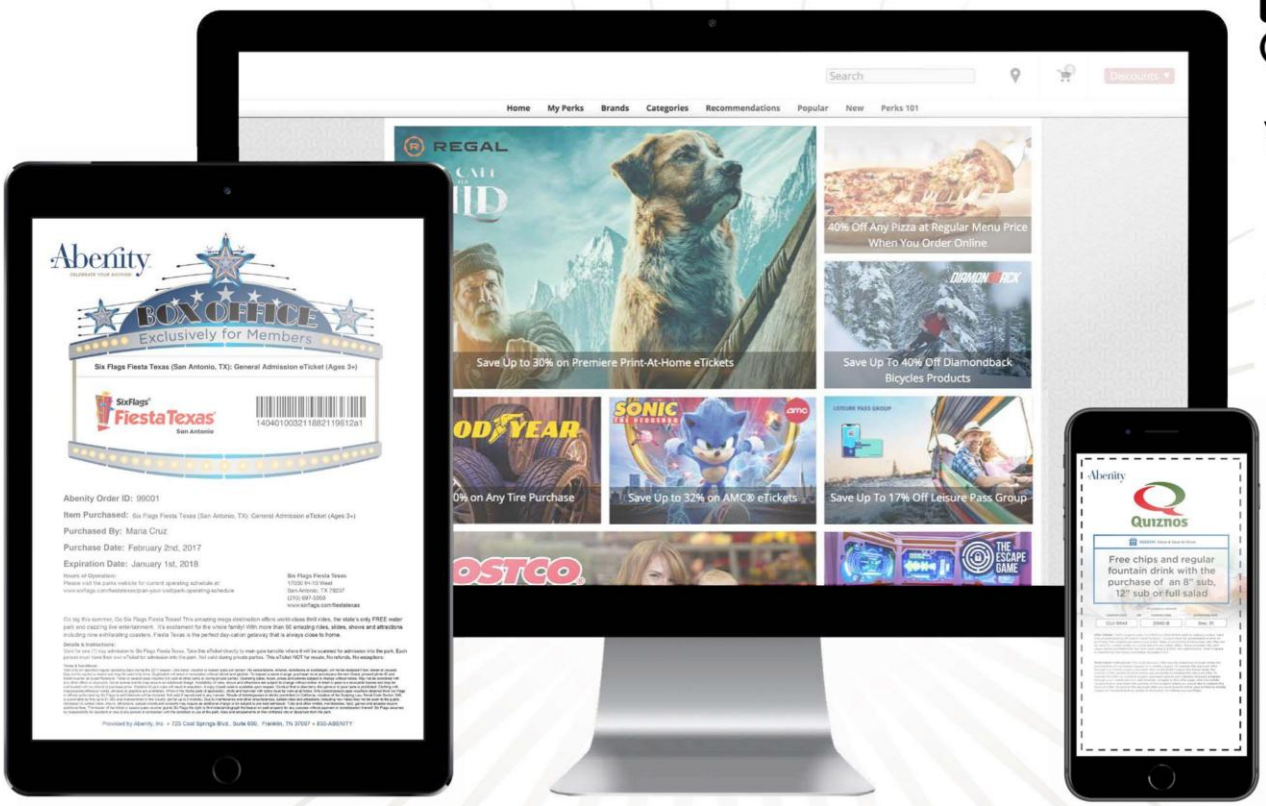
Visit https://mbperks.com

SCAN FOR SAVINGS

SCAN ME

SCAN FOR VIDEO TOUR

SCAN ME



We've Cut Out the Middleman So Members Save More!

Enjoy private discounts and corporate rates on everything from pizza and the zoo, to movie tickets, oil changes, car rentals, and hotels. With thousands of discounts, $4,500+ in per member savings, and over a million redemption locations, you'll always have a reason to *Celebrate Your Savings!*

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- eTICKETS
- MONTHLY GIVEAWAYS
- MOBILE APPS
- MOVIE SHOWTIMES
- PERK ALERTS
- HOLIDAY OFFERS

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All discount offers are subject to change at any time without notice. Log in regularly to view the latest discounts available. Abenity, Inc. Copyright 2022.

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We Simplify Medicare for You.

Turning 65 means you are eligible for Medicare! Whether you continue working past age 65 or are considering retirement, RetireMed advisors help you evaluate your health insurance options.

We May Save You Money.

You may **save money and receive more benefits** by switching to Medicare from your employer coverage. We will guide you in selecting the right plan, at no cost to you.

A No-Cost Resource.

RetireMed is your no-cost resource for Medicare expertise.

Our local advisors offer you:

- Expert Medicare guidance
- Personalized plan research and selection
- Help with health plans for people not yet Medicare eligible
- Lifelong support

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