



EDADVANCE

**EMPLOYEE
BENEFIT GUIDE
2025**

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OUR PEOPLE



Dear EdAdvance Employee,

As an agency, we understand that our ability to fulfill our mission of service to our member school districts and their communities depends on the well-being of all our staff. To ensure the physical and social emotional health of you and all our employees, we strive to provide a range of benefits designed to keep you and your family active and safe. This year, we have again worked to keep our expenses down, but despite our best efforts, while there will be no increase in payroll deductions for medical and dental plans, we have had to modestly increase our deductibles to make this possible. We have maintained our new vision coverage eligibility, allowing even those who waive our primary medical coverage to access vision benefits. We continue to match employee contributions to 403(b) accounts, a benefit that totaled an almost \$200,000 agency contribution this past fiscal year alone. Finally, we have also renewed our commitment to provide you with access to our improved Educators' Employee Assistance Program. For this and other support for the health of you and your family, it is important that you take the time to review your employee benefit plan, which is an essential part of your overall compensation package. The following pages will describe these benefits in broad terms - for all specific details - please contact the Human Resources office staff. Personally, I thank you for being part of the EdAdvance family.

Sincerely,

Jonathan P. Costa, Sr.
Executive Director

ABOUT YOUR 2025 BENEFIT OFFERINGS



For the 2025 plan year, the following benefits will be offered to you and your covered dependents. **The 2025 plan year will run from July 1, 2025 – June 30, 2026.**

Medical and pharmacy coverage will be remaining with 90 Degree Benefits for the 2025 plan year. The three medical plan options utilize Cigna's Open Access Plus provider network. The prescription drug program will continue to be managed through Araya. There will be three medical plans offered again this year. If you enroll in the High Deductible Health Plan, you qualify to participate in a Health Savings Account through HealthEquity.

Our dental insurance will be remaining with Anthem for the 2025 plan year. We will continue to offer two dental plans. Orthodontia coverage is **not** available under either plan.

Vision insurance will remain with EyeMed for the 2025 plan year. The vision plan helps you pay for a wide range of vision related services and products. If you choose to enroll in one of the three medical plans, EdAdvance will cover the cost of the vision premiums in full. If you choose to waive medical coverage, you will be responsible for the full cost of the vision premiums.

We will also continue to offer Basic Life and Accidental Death and Dismemberment and Long-Term Disability insurance through UNUM. The cost of the Basic Life and AD&D and LTD benefits are covered in full by EdAdvance.

You will also have the opportunity to participate in **new** voluntary insurance with Anthem. These benefits are available to you through the convenience of payroll deduction and are available for you, your spouse, and your covered dependents at your cost. Voluntary coverages include Accident insurance, Critical Illness insurance, and Hospital Indemnity Insurance and pay a lump sum benefit to supplement your medical coverage.

This year's enrollment is **active**, meaning you must actively enroll in the plans available to you if you wish to have coverage for the 2025 plan year or if you choose to waive coverage. All enrollments must be completed in Employee Navigator.

BENEFITS ELIGIBILITY

All full-time employees working an average of at least 30 hours per week are eligible to enroll themselves and their eligible dependents in coverage. Coverage will be effective on the 1st of month following your date of hire. You may not make changes to your plan elections throughout the plan year *unless* you experience a qualified life event.

Eligible Dependents May Include:

- Your legal spouse
- Your child up to age 26*
- Court ordered eligible dependents with legal guardianship

**Note: If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of disability is provided.*

Benefits terminate at the end of the month in which your dependent turns age 26 for medical and vision coverage. Benefits terminate at the end of the plan year in which your dependent turns age 26 for dental coverage.

You have a variety of benefits that are offered to you. Be sure to consider your choices before you make your benefit decisions. You can **not** make changes to your benefit elections throughout the plan year **unless** you experience a qualified life event. If you experience a qualified life event, you will have 30 days from the date of your qualifying life event to provide proof of the event and to contact Human Resources to make appropriate changes to your benefit elections.

Examples of Life Events May Include:

- Change in marital status (marriage, death of spouse, divorce, legal separation)
- Change in number of dependents (birth, death, adoption, eligibility status, child support order)
- Change in employment status for you or your spouse (new employment, termination, leave of absence, full-time to part-time or vice-versa)
- Special enrollment rights under HIPAA Medicare coverage

Benefits for the 2025 plan year will run from July 1, 2025 through June 30, 2026.



MEDICAL INSURANCE

Cigna Network

Our Medical provider for the 2025 plan year will remain with 90 Degree Benefits. We will be offering three plan options, including a High Deductible Health Plan with eligibility to participate in a Health Savings Account. All three plans utilize Cigna’s PPO Choice network. Please review the high level overview of the plan details below or the full plan summaries in Employee Navigator to assist with making your benefit elections for the 2025 plan year.

Benefit	Buy-Down Plan	Core Plan	Buy-Up Plan
Plan Year Deductible	\$3,500 Individual / \$7,000 Family <i>Aggregate</i>	\$2,500 Individual / \$5,000 Family <i>Aggregate</i>	\$1,500 Individual / \$3,000 Family <i>Embedded</i>
Out-of-Pocket Maximum*	\$7,000 Individual / \$14,000 Family	\$7,000 Individual / \$14,000 Family	\$4,000 Individual / \$8,000 Family
Preventative Care	\$0 - No Charge	\$0 - No Charge	\$0 - No Charge
Office Visit / Specialist Visit	No Charge After Deductible	No Charge After Deductible	\$25 copay / \$45 copay
Urgent Care / Emergency Room	No Charge After Deductible	No Charge After Deductible	\$50 copay / \$250 copay
Outpatient Services	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
Inpatient Hospitalization	No Charge After Deductible	No Charge After Deductible	No Charge After Deductible
Prescription Deductible	Subject to Medical Deductible	Subject to Medical Deductible	No Deductible Applies



What is an aggregate deductible?

An aggregate medical deductible is a type of health insurance deductible that applies to a family plan, where the entire family's medical expenses contribute to a single deductible amount. Once that combined amount is met, the insurance starts covering costs for all family members, even if some individuals haven't met any personal deductible.



PRESCRIPTION DRUG PLAN

Araya



Benefit	Buy-Down Plan	Core Plan	Buy-Up Plan
Generic	\$0 Copay After Deductible	\$0 Copay After Deductible	\$0 Copay
Preferred Brand Name	\$25 Copay After Deductible	\$25 Copay After Deductible	\$25 Copay
Non-Preferred Brand	\$50 Copay After Deductible	\$50 Copay After Deductible	\$50 Copay
Specialty	50% to \$250 Maximum After Deductible	50% to \$250 Maximum After Deductible	50% to \$250 Maximum
International Program	Copay waived after deductible or deductible lowered to the IRS minimum of \$1,400 single or \$2,800 family. See details below.	Copay waived after deductible or deductible lowered to the IRS minimum of \$1,400 single or \$2,800 family. See details below.	\$0 Member Cost See details below.

**Mail order will be 2x the retail copay*

Voluntary International Mail Order Program

You may not know that most of the brand-named drugs sold in the US are manufactured and distributed by countries, such as Canada, U.K., Australia and New Zealand. Medications are supplied in original factory sealed manufacturers packaging and delivered to your home. The cost however to both you and our health plan is far less expensive.

Program Highlights

- \$0 copay for all prescriptions offered through the program
- Prescriptions are shipped directly to your home with no shipping and handling costs
- If necessary, a special cooler to keep medication at the correct temperature will be used. This method requires signature at time of delivery
- Shipment tracking number is emailed right to you

MEDICAL PLAN COSTS

Employees Working 35+ Hours per Week



20 Pay Periods			
	Buy-Down Plan	Core Plan	Buy-Up Plan
Employee	\$2.13	\$21.86	\$140.83
Employee + Spouse	\$77.29	\$118.93	\$369.95
Employee + Child(ren)	\$55.62	\$90.94	\$303.89
Employee + Family	\$115.20	\$167.90	\$485.54

24 Pay Periods			
	Buy-Down Plan	Core Plan	Buy-Up Plan
Employee	\$1.78	\$18.22	\$117.36
Employee + Spouse	\$64.41	\$99.11	\$308.30
Employee + Child(ren)	\$46.35	\$75.79	\$253.25
Employee + Family	\$96.00	\$139.92	\$404.62



Our Contribution

EdAdvance is pleased to announce that, as part of our ongoing commitment to supporting you and your families, we will continue to contribute to your medical insurance premiums. This contribution is designed to help ease the financial burden of healthcare costs and ensure you and your loved ones have access to the care you need. The above illustrated per pay costs for each plan offering will be the amount deducted from your paycheck.

MEDICAL PLAN COSTS

Employees Working 30–34 Hours per Week



20 Pay Periods			
	Buy-Down Plan	Core Plan	Buy-Up Plan
Employee	\$2.13	\$21.86	\$140.83
Employee + Spouse	\$465.55	\$507.19	\$758.21
Employee + Child(ren)	\$331.95	\$367.27	\$580.22
Employee + Family	\$699.34	\$752.04	\$1,069.68

24 Pay Periods			
	Buy-Down Plan	Core Plan	Buy-Up Plan
Employee	\$1.78	\$18.22	\$117.36
Employee + Spouse	\$387.96	\$422.66	\$631.84
Employee + Child(ren)	\$276.63	\$306.06	\$483.52
Employee + Family	\$582.79	\$626.70	\$891.40



Our Contribution

EdAdvance is pleased to announce that, as part of our ongoing commitment to supporting you and your families, we will continue to contribute to your medical insurance premiums. This contribution is designed to help ease the financial burden of healthcare costs and ensure you and your loved ones have access to the care you need. The above illustrated per pay costs for each plan offering will be the amount deducted from your paycheck.

90 DEGREE MEMBER PORTAL

Access your health coverage anytime, anywhere with our secure online Member Portal. Designed for convenience, the portal lets you view your benefits, track claims, find in-network providers, download ID cards, and manage personal information—all in one place. Stay informed and in control of your medical insurance with just a few clicks. 90 Degree Benefits Member Portal allows you to easily access information about your benefits, view your claims status, find a provider, and more. It's the quickest way to get answers to frequently asked questions.

Member Portal Access Instructions

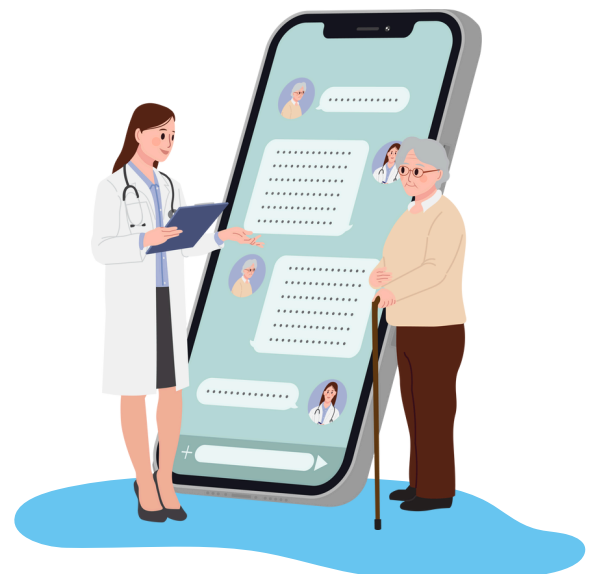
Registration

- 1 Visit your Member Portal at <https://portal.90degreebenefits.com>
- 2 In the upper right corner of the Member Portal home screen, click **Register Now**
- 3 Fill out the Registration Form and click **Submit**. Your ID number is printed on your ID Card

Logging In

- 1 If you are a returning member or completed your registration, you may use your designated username and password to login. The **Login** button is in the upper right corner of the Member Portal at <https://portal.90degreebenefits.com>

The 90 Degree Benefits mobile application allows you to view your health plan summary, track your spending and progress towards your plan deductible, view and pay your claims, and find an in-network provider on the go!
Download the **my90DB** mobile application by scanning the QR code.



HEALTH SAVINGS ACCOUNTS (HSA)

As the owner and administrator of your Health Savings Account, you determine how much you contribute, when you use your available funds to pay for eligible expenses, and when to get reimbursed for eligible expenses paid out of pocket. Funds in your Health Savings Account will continue to grow if you do not spend them, and one of the benefits of a Health Savings Account is that there is no ‘use it or lose it’ rule, and funds will rollover from year to year. The funds contributed to your Health Savings Account will continue to be available to you regardless if you change jobs, health plans, or decide to retire.

Employees enrolled in the Buy-Down Plan and meet the following criteria are eligible to open an HSA account.

To be eligible for an HSA:

- **You must be enrolled in the Buy-Down Plan (HDHP)**
- You must not be enrolled in Medicare
- You must not be covered by other medical insurance(s) such as a general- purpose health FSA, HRA and other ‘first dollar’ coverage
- You must not have received VA medical benefits at any time in the past three months
- Your spouse must not be contributing to/participating in a general-purpose FSA through his/her employer

HSA Deposits:

- You control contributions, spending, and reimbursements for eligible expenses
- Funds grow and rollover year to year with no “use it or lose it” rule
- Contributions remain available even if you change jobs, health plans, or retire
- Unspent funds continue to accumulate in your HSA

IRS CALENDAR YEAR ANNUAL MAXIMUMS	
	2025
Individual	\$4,300
Family	\$8,550
Catch Up Age 55+	\$1,000

HSA ELIGIBLE EXPENSES

What can your HSA be used for?

HSA funds can be used for qualified medical expenses that your insurance didn't cover, and you paid out of pocket for.

Over the Counter (OTC) Expense Eligibility Change

- HSA dollars can be used towards certain OTC drugs and medications without a doctor's prescription.
- Menstrual Care Products, Fertility & Pregnancy Devices and Breast Pumps & Supplies
- Diagnostic and Orthotic Devices, Medicine, and Pain Management Drugs

Examples of Qualified Expenses

- Services rendered by physicians, surgeons, dentists and other medical practitioners
- Transportation to get medical care
- Imaging like MRIs
- Medical equipment and supplies
- Acupuncture
- Birth Control Pills
- Chiropractic Care
- Coinsurance, Copay & Deductibles
- COBRA & Medicare Premiums
- Dental Expenses
- Eye Exams, Eyeglasses & Contacts
- Fertility Treatments
- Flu Shots
- Hearing Aids & Devices
- Hospital Services
- immunization
- Insulin
- LASIK Eye Surgery
- Medical & Prescription Expenses
- Obstetrical Expenses
- Physical Therapy
- Psychiatric Care
- Surgery
- Specialty Drugs
- Vision Expenses
- Weight Loss Programs
- Wheelchairs & More*





FLEXIBLE SPENDING ACCOUNTS (FSA)

Healthcare FSA & Dependent Care FSA

A great way to plan ahead and save money over the course of a year is to participate in the Flexible Spending Account (FSA) program. This program allows you to redirect a portion of your salary, on a pre-tax basis, into reimbursement accounts (healthcare and/or dependent care). Pre-tax means the dollars you use for eligible expenses are **exempt from taxation**. Money from your healthcare account can be used to pay for medical expenses, prescriptions, and dental/vision expenses that have not been reimbursed by any insurance plan. The full amount elected is available to you on Day 1 of your FSA. EdAdvance offers a FSA and Dependent Care FSA through Flores.

A Dependent Care FSA can be used to pay for eligible childcare or adult dependent care expenses. For example, a working parent might use funds from their Dependent Care FSA to cover the cost of daycare for their toddler while they are at work. Other eligible expenses could include before and after school programs, summer day camps, or in-home care for a dependent adult who cannot care for themselves. Qualifying dependents include children under the age of 13 and/or dependents who live with you who are physically or mentally incapable of self-care (you must be able to claim these dependents on your tax return). You will only have access to your account balance, and any unused funds will be forfeited.

The IRS limits the annual amount that can be contributed to a Healthcare Account. The Annual IRS Limit for the 2025 plan year is \$3,300. The maximum you may contribute to a Dependent Care FSA is \$5,000 per household, or \$2,500 if married and filing separately.

For the 2025 plan year, you can roll over up to \$660 of unused Health Care FSA funds into the next year, as long as you re-enroll in an FSA for the new plan year. Any amount over \$660 will be forfeited, so be sure to plan your expenses carefully.

If you are enrolled in the Buy-Down HSA Plan, you are ineligible to participate in the Healthcare FSA. Only those employees who enroll in the Core Plan or the Buy-Up Plan are eligible for the Healthcare FSA.

Limited Purpose FSA

EdAdvance offers a Limited Purpose FSA through Flores. A limited purpose FSA works just like a regular FSA, except for the limited number of eligible expenses. You designate a certain amount of money to be taken out of each paycheck and deposited into your Limited Purpose FSA account. You then use these **pre-tax dollars** to pay for eligible vision or dental expenses. Please see the HealthEquity plan documents for details on eligible expenses. The full amount elected is available to you on Day 1 of your Limited Purpose FSA. **Any unused funds will be forfeited.**

The IRS limits the annual amount that can be contributed to a Healthcare Account. The Annual IRS Limit for the 2025 plan year is \$3,300.

If you are enrolled in the Buy-Down HSA Plan, you are only eligible to participate in the Limited Purpose FSA.

Anthem[®] DENTAL PLAN

Our dental insurance carrier for the 2025 plan year will remain with Anthem. You will have two plan options available to you; a Low Plan and a High Plan. The in-network and out-of-network benefits are the same under both plans. Orthodontia coverage is **not** included with the dental coverage. For more information, please review your plan summary or visit Anthem's member portal at www.anthem.com.

Plan Features	Low Plan		High Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Benefit Period	Calendar Year		Calendar Year	
Deductible Single Family	\$25 \$75		\$50 \$150	
Class 1: Preventative Services	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Class 2: Basic Services	Covered at 80%	Covered at 80%	Covered at 100%	Covered at 100%
Class 3: Major Services	Not Covered	Not Covered	Covered at 60%	Covered at 60%
Annual Maximum Benefit (per Year)	\$1,000 per Covered Individual	\$1,000 per Covered Individual	\$1,500 per Covered Individual	\$1,500 per Covered Individual

For a listing of preferred providers go to www.anthem.com. Please remember that if you use out-of-network providers, Anthem will pay the maximum allowable amount as determined by Anthem. The member is responsible for any difference between the amount paid by Anthem and the fee charged by the dentists.

DENTAL PLAN COSTS

Employees Working 35+ Hours per Week

Anthem.

20 Pay Periods		
	Low Plan	High Plan
Employee	\$4.21	\$6.97
Employee + Spouse	\$8.78	\$14.55
Employee + Child(ren)	\$8.03	\$13.30
Employee + Family	\$12.61	\$20.89

24 Pay Periods		
	Low Plan	High Plan
Employee	\$3.51	\$5.80
Employee + Spouse	\$7.32	\$12.13
Employee + Child(ren)	\$6.69	\$11.08
Employee + Family	\$10.51	\$17.41

Our Contribution

EdAdvance is pleased to announce that, as part of our ongoing commitment to supporting you and your families, we will continue to contribute to your dental insurance premiums. The above illustrated per pay costs for each plan offering will be the amount deducted from your paycheck.



DENTAL PLAN COSTS

Employees Working 30–34 Hours per Week

Anthem.

20 Pay Periods		
	Low Plan	High Plan
Employee	\$4.21	\$6.96
Employee + Spouse	\$22.53	\$37.90
Employee + Child(ren)	\$19.51	\$32.30
Employee + Family	\$37.83	\$62.66

24 Pay Periods		
	Low Plan	High Plan
Employee	\$3.51	\$5.80
Employee + Spouse	\$18.78	\$31.59
Employee + Child(ren)	\$16.26	\$26.92
Employee + Family	\$31.53	\$52.22

Our Contribution

EdAdvance is pleased to announce that, as part of our ongoing commitment to supporting you and your families, we will continue to contribute to your dental insurance premiums. The above illustrated per pay costs for each plan offering will be the amount deducted from your paycheck.



ANTHEM

MEMBER PORTAL

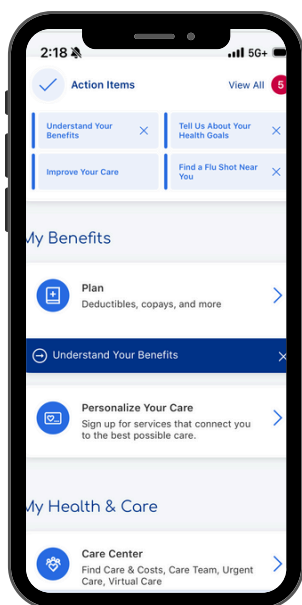
When it comes to managing your dental plan, **www.anthem.com** lets you see what's covered, manage costs, and so much more. To help everyone get the most from their plan, it's important that each member age 18 or over create their own account. Use **www.anthem.com** to:

- Find and estimate the cost of care
- See plan details
- View claim details
- Check your plan deductible balances
- Find in-network dental providers

Anthem's Mobile Application, **Sydney Health**, allows participants the opportunity to have their plan information readily available to them 24/7. The Sydney Health Mobile Application allows you easy access to the following features:

- Find and estimate the cost of care
- See plan details
- Access a digital copy of your ID card
- View claim details
- Check your plan deductible balances
- Find in-network dental providers

To download the Anthem Sydney Health App, visit the application store on your mobile device.



To activate your account, visit **anthem.com** and select 'Register Now'. You will need your Medical ID Card readily available to enter your plan information and follow the step-by-step instructions.



VISION PLAN

EyeMed Insight Network

Our vision insurance will be EyeMed for the 2025 plan year. Vision coverage is available to you and your eligible dependents. Using a doctor in the EyeMed network will ensure the most liberal benefits are paid. The vision plan helps you pay for a wide range of vision related services and products. If you are enrolled in one of the three medical plans offered at EdAdvance, vision coverage will be included at **no cost** to you. If you choose to waive medical coverage, you will be responsible for the full cost of the vision insurance if you choose to participate in the plan. For more information, please review your EyeMed plan summary in Employee Navigator or visit EyeMed’s member portal at www.eyemed.com.

Benefit	In Network	Out-of-Network
Exam - (Once Every 12 Months)	\$10 Copay	Reimbursement up to \$40
Frames - (Once Every 24 Months)	\$130 Allowance; 20% Savings on Remaining Balance Over Allowance	Reimbursement up to \$91
Lenses - (Once Every 12 Months) Single, Bifocal, and Trifocal Lenses	\$25 Copay	Single: Reimbursement up to \$30 Bifocal: Reimbursement up to \$50 Trifocal: Reimbursement up to \$70 Lenticular: Reimbursement up to \$70
Contacts - (Once Every 12 Months) In Lieu of Lenses	\$130 Allowance; 85% Savings on Remaining Balance Over Allowance	Reimbursement up to \$91



Did you know?

- With your EyeMed membership, you have the opportunity for discounts on laser vision correction through nationwide providers who are part of the U.S. Laser Vision network. Visit EyeMedLasik.com or call 1.877.5LASER6.
- Visit the EyeMed website for convenient online shopping. EyeMed partners with online providers to provide options for hundreds of brand-name frames and contacts. Example online providers include LensCrafters, Target Optical, Ray-Ban, Oakley, Glasses.com and ContactsDirect.
- Find an in-network provider online. Search by location, zip, or doctor.
- Visit EyeMed’s educational website eyesiteonwellness.com for helpful eye health articles and resources.
- Visit eyemed.com or download the EyeMed App to register.

VISION PLAN COSTS



If you ENROLL in medical coverage	
Employee	\$0.00
Employee + Spouse	\$0.00
Employee + Child(ren)	\$0.00
Employee + Family	\$0.00

If you WAIVE medical coverage		
	20 Pay Periods	24 Pay Periods
Employee	\$3.10	\$2.58
Employee + Spouse	\$5.88	\$4.90
Employee + Child(ren)	\$6.19	\$5.16
Employee + Family	\$9.10	\$7.59



Our Contribution

EdAdvance is pleased to announce that, as part of our ongoing commitment to supporting you and your families, we will continue to cover your vision insurance premiums in full if you participate in one of the three medical plans. If you choose to waive medical coverage, you will be responsible for the full cost of the vision coverage and the above illustrated per pay costs will be the amount deducted from your paycheck.

newbenefits[®]
creating advantage.

TELADOC

TANGO Health Advantage Program

Telemedicine provides 24/7 access to doctors via phone, mobile application, or video, giving employees on-demand diagnosis, treatment options, and prescriptions (if medically necessary) for non-emergency situations. The program is available to you, your spouse, and your children up to age 26 for \$0 per consultation! You can sign up for the New Benefits Telemedicine benefit for \$7.53 per pay period (24 pay periods) or \$9.03 per pay period (20 pay periods).

Includes:

- Nurseline, Medical Bill Saver, Medical Health Advisor, Discounts on Vitamins, Pharmacy and Vision Services.
- Telehealth at a \$0.00 copay –Teladoc provides 24/7/365 access to U.S. board certified doctors via phone or video consults.

Use it when yourself or a dependent has:

- Cold & Flu
- Allergies & Asthma
- Bronchitis & Sore Throat
- Skin Inflammations
- Ear Infections



Register for Your Account

- Log on through the My Benefits Work mobile app of MyBenefitsWork.com, click Teladoc and follow the instructions to register for your account
- Complete your account information with a unique username and password for your Teladoc account to secure your personal health information
- Complete your Medical History before requesting a visit
- Request a visit online, in the app, or call 855.VIPDOCS (855.847.3627) to speak with a doctor 24/7



LIFE & DISABILITY INSURANCE

Basic Life and AD&D

EdAdvance provides Basic Life and AD&D insurance through UNUM to all eligible employees. Your benefit amount is equal to 2 times your annual salary up to a maximum benefit amount of \$150,000. The amount of Accidental Death and Dismemberment insurance will be equal to the benefit amount of your Group Life Insurance. Benefits will reduce 65% at age 65 and 50% at age 70.

EdAdvance covers the full cost of the Basic Life/AD&D coverage.

Long-Term Disability

Your Long-Term Disability benefit pays you 60% of your monthly income, up to a maximum benefit of \$7,000 per month. Benefit payments begin after you have satisfied a 180-calendar day elimination period and will continue until you reach Social Security Normal Retirement Age, provided you remain disabled. There is a 3/12 Pre-Existing Condition limitation for the Long-Term Disability, meaning if you file a claim within the first 12 months of your policy being in effect, UNUM will look back 3 months prior to the policy taking effect to see if the condition being claimed already took place.

EdAdvance covers the full cost of the Long-Term Disability coverage.



How do I designate my beneficiary?

Beneficiary designations can be updated throughout the plan year. It is important to ensure your beneficiary designations are up to date. To update your Basic Life and AD&D beneficiary, please locate the beneficiary designation tool in Employee Navigator.

VOLUNTARY INSURANCE

EdAdvance is offering an array of **new** voluntary benefits through Anthem for the 2025 plan year. The voluntary benefits can provide additional financial support during times of uncertainty. These benefits pay a lump sum benefit payment directly to you depending on the services you receive during a medical emergency. Benefit payments can be used however you like, including covering medical expenses. Premiums for the voluntary benefits are paid for by you through the convenience of payroll deductions. Please access Employee Navigator to review the costs associated with these new voluntary benefit offerings.

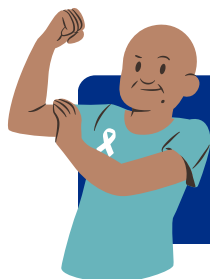
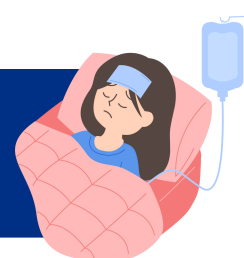


Accident Insurance

Helps offset medical expenses such as deductibles and co-payments that can result from a fracture, dislocation, or other covered accidental injury.

Hospital Insurance

Helps offset the out-of-pocket medical and non-medical expenses related to a covered hospital stay.



Critical Illness Insurance

Helps offset medical expenses such as deductibles and co-payments that can result from a covered critical illness, such as cancer, heart attack, or stroke.

For more detailed plan information and to review the schedule of benefits for the Accident, Critical Illness, and Hospital Indemnity plans, please review the plan summaries located in Employee Navigator.



EMPLOYEE ASSISTANCE PROGRAM

Life presents us with challenges at work and at home on a daily basis. You have access to a team of counselors and service professionals. Completely confidential, personalized guidance services are available 24 hours a day, 7 days a week, to provide immediate help and support on a host of life and work issues – focusing on keeping you healthy and productive. Contact the Employee Assistance Program at **1 (800) 252-4555** or go to **www.EducatorsEAP.com** and create a username and password for access to services below.

Counseling Benefits

Help from experienced Masters or Ph.D. level counselors for personal issues such as: relationships/family, depression/anxiety, grief and more.

Training and Personal Development Benefits

Access to our extensive library of online personal and professional development trainings in a variety of easy to use formats. Some of the topics covered are: debt, budgeting, communication, working remotely, stress management and emotional intelligence

Self Help Resources

Self-help Resources give you access to a collection of thousands of tools, videos, financial calculators and informative articles covering virtually every issue you might face, including adoption, relationships, legal, financial, cancer and more.. financial, cancer and more..

Wellness Benefits

Videos and resources to improve you and your family's overall health, including fitness, diet and tobacco cessation.

Lifestyle Savings Benefit

Includes thousands of discounts, rewards and perks in a variety of categories: Health & Wellness, Auto, Electronics, Apparel, Restaurants, Beauty & Spa, Flowers & Gifts, Sports & Fitness and more! Available benefits are accessible from ESI's Member website.

RETIREMENT PLAN 403(B)



The EdAdvance 403(b) Plan is a tax-deferred retirement plan. The Plan allows you to contribute a portion of your compensation on a pre-tax basis or a ROTH after-tax basis to save for your retirement. Contributing to a 403(b) Plan helps ensure that you have money to provide for yourself and your family during retirement. All employee contributions are made to the Plan by payroll deduction. For each \$1.00 of pre-tax and/or ROTH after-tax contribution you make to the plan, EdAdvance will match \$0.50 up to six percent (6%). After reaching two years of service with EdAdvance, you are 100% vested for the employer matching contribution.

Contributing to a 403(b) Plan:

- Ensures that you have money to provide for yourself and your family during retirement
- Allow you to save a portion of your compensation on a pre-tax or after-tax basis

If you choose to make a pre-tax deferred contribution:

- They are not taxed until you withdraw the funds.
- You are lowering your taxable income
- You could possibly lower the amount of income tax you pay on those funds at the time of withdrawal
- Contributions grow tax-free until they are withdrawn from the Plan

If you choose to make a ROTH after-tax deferral contribution:

- They are taxed now
- Earn grow tax-free
- You do not pay income taxes when funds are withdrawn

How much can I contribute to a 403(b) Plan?

For 2025, the Internal Revenue Service (IRS) contribution limitation is \$23,500. This amount is subject to cost of living adjustments set by the IRS and will increase over time. In addition, the Plan permits employees age 50 or over, to make additional catch-up contributions. For 2025, the age 50 catch-up contribution is \$7,500. Contributions you make to the plan are always fully vested in the Plan.

How do I setup or change a beneficiary for my 403(b) account?

As part of the enrollment process with Empower you will designate your beneficiaries. You can update beneficiary information at any time if you were contributing to one of the other investment providers in the plan.

Who can I speak with if I have any additional questions?

Contact Name	Title	Contact Information
Rich Carmelich	Chief Operation Officer at EdAdvance	(860) 567-0863 x1141 carmelich@edadvice.org
John Fitzgerald	USI Consulting Group	(781) 801-9016 john.fitzgerald@usi.com
Empower	Investment Provider	(855) 756-4738

ADDITIONAL INFORMATION



529 College Savings Plan

One of the most effective ways to save for your child's college education is with a 529 savings plan. The CollegeAmerica 529 education savings plan helps make saving for your child's education easier! The program allows you to save today to meet the rising costs of higher education tomorrow:

- Your investments grow free from federal tax.
- You control the account and decide when withdrawals will be made.
- You can open an account for anyone, including your children, grandchildren, spouse, or even yourself.
- You can use your assets to pay for college or graduate school, or even technical training.
- You are investing as part of a group through EdAdvance sponsorship, so you don't pay the sales charge that individuals often face. All of your money goes to work immediately.

Employee Navigator

EdAdvance has a designated enrollment portal to capture employee elections throughout the plan year. Our enrollment portal will remain Employee Navigator for the 2025 plan year. First time users will log onto www.employeenavigator.com and click the 'Login' button at the top right of your screen. You will need to select 'Register as New User' to create your username and password for login. If you are a returning user, please enter your existing username and password. For assistance with your password or username, please contact your Human Resources department.

EdAdvance has a unique company identifier. The company identifier is **160004**.

This year's Open Enrollment engagement is active, meaning all employees must actively access Employee Navigator and waive or elect all benefits. If you do not wish to make any changes to your existing benefits, you still need to access Employee Navigator and reelect the same benefits to maintain those elections for the 2025 plan year. If you do not actively elect or enroll in benefits, you will not have coverage for the 2025 plan year. The only time you can make updates to your coverage elections is through a Qualifying Life Event. Qualifying Life Events are events that qualify you to make enrollment changes, such as marriage, divorce, or birth of a child. Life Events can be completed within Employee Navigator and are subject to approval. Supporting documentation is required to process all Qualifying Life Events.

GET IN TOUCH



These plans have been arranged by NFP.

Please call EdAdvance's dedicated NFP representatives, Assistant Vice President, **Tracey Devitt**, at 1-860-507-8886 (email tracey.devitt@nfp.com) or dedicated Senior Account Manager, **Karli Botteon**, at 1-860-351-8405 (email karli.botteon@nfp.com) for additional questions.

Your Human Resources department is also available to help answer any questions you may have. Please reach out to HR@edadvance.com.

Please reach out to the below carrier contacts if you have questions about your plan deductibles, obtaining copies of your ID cards, or outstanding claims.

Plan	Website	Phone Number
90 Degree Benefits Medical Plans	www.90degreebenefits.com	1-203-876-1660
Araya Pharmacy Benefits	www.arayarx.com	1-866-352-5171
Anthem Dental Plans	www.anthem.com	1-800-244-6224
EyeMed Vision Plan	www.eyemed.com	1-866-804-0982
HealthEquity HSA Plan	www.healthequity.com	1-866-346-5800
Flores FSA / DFSA Plans	www.flores247.com	1-800-532-3327
UNUM Life and Disability Plans	www.unum.com	1-866-679-3054
Anthem Voluntary Plans	www.anthem.com	1-888-828-2432
Retirement Plans	www.empower.com	1-855-756-4738
EducatorsEAP EAP Plan	www.EducatorsEAP.com	1-800-252-4555

Every effort has been made to ensure the accuracy of the information in the Employee Benefit Overview. Plan provision summaries contain only highlights. If there is a discrepancy between this overview and the plan documents, the plan documents will govern. Although EdAdvance intends to continue all benefits in their present form, they reserve the right to amend, suspend, or terminate in whole or part, any or all of the plans at anytime. If any changes are made, you will be notified promptly.