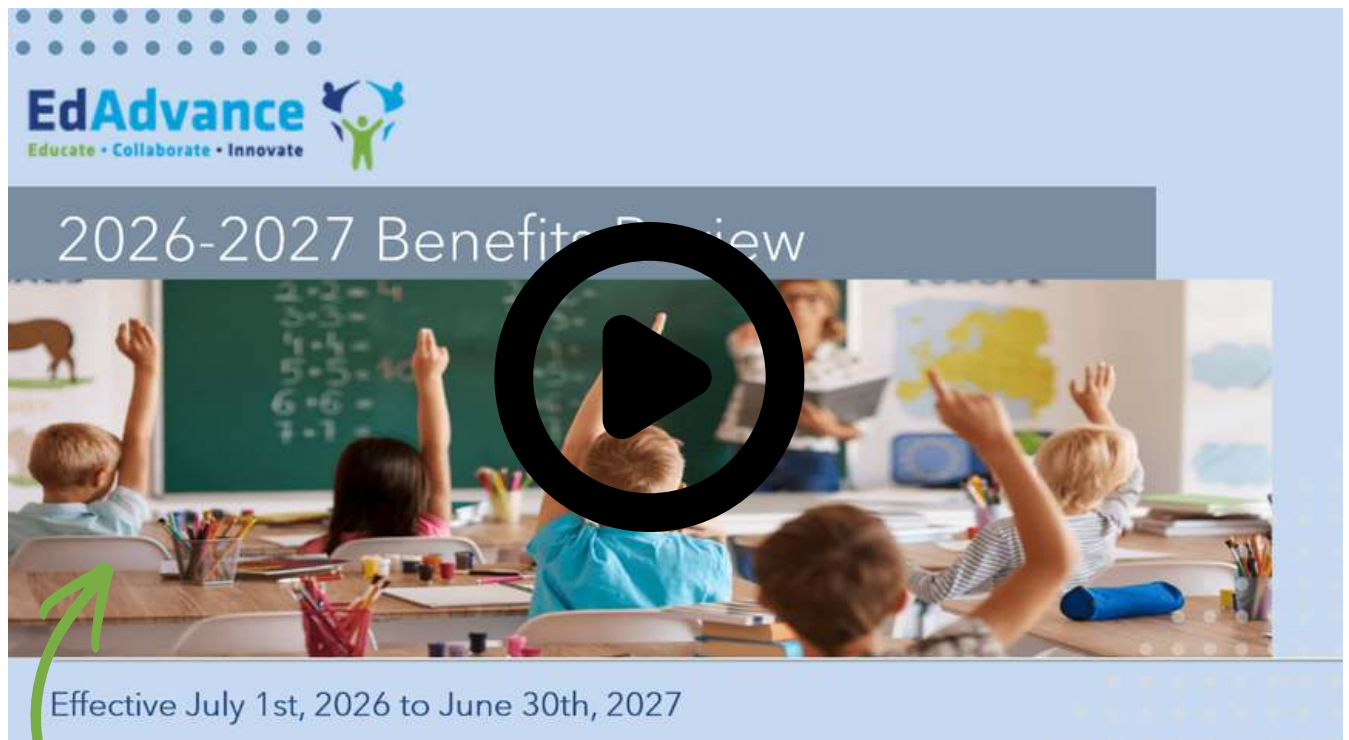




Benefits Guide



Effective July 1, 2026 - June 30, 2027



Click above to view the Benefits Presentation!

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Making Benefit Selections

Eligibility

For You

You are eligible for benefits as a full-time employee working an average of 30 hours per week.

Covering Your Family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse

You may cover your legal spouse.

Your Children

Dependent children are eligible:

- Regardless of student or marital status, children can be covered under the medical and vision plans until the end of the month in which they turn 26, and under the dental plan until the end of the plan year in which they turn 26.

[Click Here to Login to Employee Navigator!](#)

You must request a change to your benefits within **30 days** of your life event (**60 days for changes involving Medicaid eligibility**).

Documentation may be required.

Enrolling in Coverage

Your benefit plans are in effect July 1 – June 30 each year.

In general, there are three times you can make benefit selections:

When You're First Eligible

Your benefits begin on the first day of the month following date of hire; this is your effective date. Be sure to submit your selections within your first 30 days of benefits eligibility / employment. Your benefit selections will be in effect through June 30 of 2027.

At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits. Your choices are in effect from July 2026 – June of 2027 unless you have a qualifying life event.

If You Have a Qualifying Life Event

Qualifying Life Events (QLE) allow you to change your coverage during the year outside of Open Enrollment.

Examples include:

- Marriage or divorce,
- Birth or adoption,
- Death of a covered dependent, and
- A change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

[List of Qualifying Events & Documentation Requirements](#)

Please Note: Any boxes or bubbles that highlight in yellow (as shown above) are interactive and contain embedded links. You may click on these elements to access plan summaries, websites, flyers, and related materials.

OneDigital Employee Benefit Help Center (EBHC)

Do you have questions about your benefits? The best place to start is with member services at your insurance carrier --- If you've done that and still require assistance, our Employee Benefit Help Center (EBHC) can help! You'll get one-on-one access to a local, licensed OneDigital team member who will help answer questions you may have regarding your benefits. This is not a call center, but an extension of your employer's local service team dedicated to helping you.

EMAIL US! wecanhelp@onedigital.com (Fastest Response Time)

CALL US! 833-268-5528 (Voicemail System)

Available Monday - Friday, 8am - 5pm EST

Be sure to provide your name, employer name, and your question or issue.

We Can Help You To:

- Understand how benefits work
- Understand your covered benefits
- Understand pre-tax accounts
- Understand and lower costs
- Navigate escalated claim issue

Key Terms

We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits.

Here's what to know:

Balance Billing

When you use an out-of-network medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

Medical: Balance billing is in addition to – and does not count towards – your Out-of-pocket maximum. *The No Surprises Act prohibits balance billing under certain circumstances.*

Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

In-Network

In-Network Care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

Out-of-Pocket Maximum

The most you'll pay for **covered** in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

The Out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

Pre/Prior-Authorization

Some specialty medical providers, services and prescriptions require prior authorization from your insurance company. These may include – but are not limited to – surgery, imaging (CT, MRI) and certain prescription medications.

Primary Care Physician

A primary care physician (PCP) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of EdAdvance.

[Review These Notices Here](#)

Learn More About
Insurance Costs



Medical Insurance



Select from three medical options administered through **Allied Benefit Systems** utilizing the **Cigna Network**.

[*Find an In-Network Provider](#)
[Preventive Care](#)
[Mental Health Support](#)
[Medicare Basics](#)


Buy-Down Plan

[Plan Summary](#)

Core Plan

[Plan Summary](#)

Buy-Up Plan

[Plan Summary](#)

*Medical Network Name:	Cigna	Cigna	Cigna
	In-Network (You Pay)	In-Network (You Pay)	In-Network (You Pay)
Annual Deductible (DED)	\$3,500 Employee Only \$7,000 Employee + Dependent(s)	\$2,500 Employee Only \$5,000 Employee + Dependent(s)	\$1,500 Employee Only \$3,000 Employee + Dependent(s)
How the Deductible works when you cover more than one person:	Aggregate Deductible- Applies to the whole family, and everyone's expenses count.	Aggregate Deductible- Applies to the whole family, and everyone's expenses count.	Embedded Deductible- All individual deductibles apply toward the family deductible, but no one pays more than the individual deductible limit.
Out-of-Pocket Maximum	\$7,000 Employee Only \$14,000 Employee + Dependent(s)	\$7,000 Employee Only \$14,000 Employee + Dependent(s)	\$4,000 Employee Only \$8,000 Employee + Dependent(s)
Pre-Tax Account Option(s)	Health Savings Account (HSA) Limited Purpose FSA (LPFSA)	Flexible Spending Account (FSA)	Flexible Spending Account (FSA)
Preventive Care	No Charge	No Charge	No Charge
Primary Care Visit	0% after deductible is met	0% after deductible is met	\$25 Copay
Specialist Visit	0% after deductible is met	0% after deductible is met	\$45 Copay
Urgent Care	0% after deductible is met	0% after deductible is met	\$50 Copay
Emergency Room	0% after deductible is met	0% after deductible is met	\$250 Copay
Inpatient Hospital Care	0% after deductible is met	0% after deductible is met	0% after deductible is met
Outpatient Surgery	0% after deductible is met	0% after deductible is met	0% after deductible is met
Lab* & X-Ray Services	0% after deductible is met	0% after deductible is met	\$10 Copay
Radiology (Advanced)	0% after deductible is met	0% after deductible is met	\$75 Copay
Prescription Drugs	(30 Day Supply 90 Day Supply)	(30 Day Supply 90 Day Supply)	(30 Day Supply 90 Day Supply)
Through PBM ProAct			
Generic	\$0 \$0 Copay after deductible	\$0 \$0 Copay after deductible	\$0 \$0 Copay
Preferred Brand	\$25 \$50 Copay after deductible	\$25 \$50 Copay after deductible	\$25 \$50 Copay
Non-Preferred Brand	\$50 \$100 Copay after deductible	\$50 \$100 Copay after deductible	\$50 \$100 Copay
Specialty	50% to \$250 50% to \$500 after deductible	50% to \$250 50% to \$500 after deductible	50% to \$250 50% to \$500
International Program	See Details on Page 9	See Details on Page 9	See Details on Page 9
Out-of-Network Care?	Yes - See Plan Summary	Yes - See Plan Summary	Yes - See Plan Summary

Medical Cost of Coverage

EdAdvance is pleased to share that, as part of our ongoing commitment to supporting you and your families, we will continue to contribute toward your medical insurance premiums. Our goal is to help reduce the financial burden of healthcare costs and ensure that you and your loved ones have access to the care you need.

The per-pay costs shown below for each plan option represent the amount that will be deducted from your paycheck.



Employees Working 30- 34 Hours Per Week

20 Pay Periods			
	Buy-Down Plan	Core Plan	Buy-Up Plan
Employee	\$2.25	\$23.00	\$148.14
Employee + Spouse	\$489.73	\$533.53	\$797.58
Employee + Child(ren)	\$349.19	\$386.34	\$610.35
Employee + Family	\$735.66	\$791.09	\$1,125.22
24 Pay Periods			
	Buy-Down Plan	Core Plan	Buy-Up Plan
Employee	\$1.87	\$19.17	\$123.45
Employee + Spouse	\$408.11	\$444.61	\$664.65
Employee + Child(ren)	\$290.99	\$321.95	\$508.63
Employee + Family	\$613.05	\$659.24	\$937.69

Medical Cost of Coverage

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The per-pay costs shown below for each plan option represent the amount that will be deducted from your paycheck.



Employees Working 35+ Hours Per Week

20 Pay Periods			
	Buy-Down Plan	Core Plan	Buy-Up Plan
Employee	\$2.25	\$23.00	\$148.14
Employee + Spouse	\$81.31	\$125.11	\$389.17
Employee + Child(ren)	\$58.51	\$95.67	\$319.68
Employee + Family	\$121.18	\$176.62	\$510.76
24 Pay Periods			
	Buy-Down Plan	Core Plan	Buy-Up Plan
Employee	\$1.87	\$19.17	\$123.45
Employee + Spouse	\$67.75	\$104.26	\$324.31
Employee + Child(ren)	\$48.76	\$79.73	\$266.40
Employee + Family	\$100.98	\$147.19	\$425.63

Allied Member Portal & ID Card



Allied Benefit Systems is the third party administrator (TPA) your employer has chosen to partner with. As the administrator of your healthcare plan, all claims should be sent to Allied for processing and payment.



My Allied Member Portal & App

Member Portal

Mobile App Details

You will have access to the My Allied Portal. My Allied Portal allows you to navigate your benefits and proactively manage your healthcare at any time from the mobile app or web browser. With the My Allied Portal, you can:

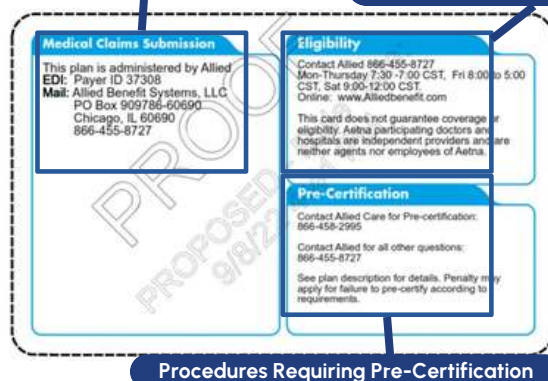
- Find care and compare costs for providers and services in your network
- View what's covered under your plan and explore your unique benefit programs
- See your claim details and view progress toward your deductible
- View and share your health plan ID card with your doctor's office

How to Read Your ID Card:



Where Providers Should Send Claims

Who to Call for Benefit Questions



Pharmacy Benefits **PROACT** PHARMACY BENEFIT MANAGEMENT

Your prescription Drug Benefits are managed by ProAct, Inc. ProAct, Inc., is a full-service Pharmacy Benefit Management company. From innovative programs to high-touch member services — you are covered under our care.

ProAct Pharmacy Services is committed to delivering your medications conveniently and on time. Our services include:

- Advanced automation and on-site licensed pharmacists
- Free standard home delivery
- Optional Auto-Refill Program
- Coordination with your prescriber when refills are needed
- 24/7/365 access to live Help Desk support
- A secure online portal to view and manage your prescriptions

Mail Order Pharmacy - ProAct

[See Details](#)

Eligible employees can use ProAct's mail order program for convenient and cost-effective delivery of maintenance medications. To set up a Mail Order Profile:

- ****By Phone****: Call **1-866-287-9885** to have a representative assist you.
- ****Online****: Visit **www.proactrx.com** to create a member portal account, then fill out the "Mail Order" form.

Once your profile is active, request your physician to e-cribe a 3-month supply to "ProAct Pharmacy Services."

ProActPLUS

ProActPLUS helps members realize savings on brand-name drugs and eligible specialty medications. ProActPLUS is a 100% concierge, member-centric program. As a ProAct member, there is no enrollment required. If your existing or new drug therapy is eligible for ProActPLUS, a Case Coordinator will reach out directly to you.

Specialty Pharmacy - Noble Health Services

[See Details](#)

Noble Health Services is a patient-focused specialty pharmacy that provides assistance with specialty medications. They offer copay and benefits support as soon as they receive a prescription and are available 24/7 for any issues that may arise. Visit www.noblehealthservices.com.

Prior Authorization

[See Details](#)

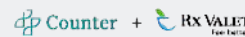
Some medications may require prior authorization due to cost or plan benefits. ProAct aims to prevent delays in obtaining medications. If your prescription needs prior authorization, ProAct offers a one-time override policy to ensure continuity of therapy. If your claim or prior-authorization is rejected, contact the ProAct Help Desk at **1-877-635-9545** for assistance.



ProAct Additional Resources

[Welcome to ProAct](#)
[ProAct Member Guide](#)
[ProAct Online & Mobile App](#)
[How To Create an Online Account](#)
[ProAct Core Formulary](#)
[ProAct Core Drug Coverage Search](#)

Counter Health & Rx Valet



Counter Health and Rx Valet have teamed up with your EdAdvance to save you money on your prescription medications - at no extra cost to you.

Counter Health & Rx Valet FAQ

What is Counter Health?

Counter Health is a confidential prescription savings concierge service provided through your pharmacy benefits. The program continuously reviews eligible prescriptions to identify potential cost-saving opportunities. If savings are available, Counter Health coordinates the process with your doctor, pharmacy benefit plan, and RX Valet, while keeping you informed through text messages and an online member portal.

What is Rx Valet?

RX Valet is a prescription cost-savings solution that helps members access eligible high-cost medications at reduced prices, and in some cases, little or no cost. RX Valet works with trusted pharmacy partners in the United States and internationally to provide safe, cost-effective medication options.

Key Features & Eligibility:

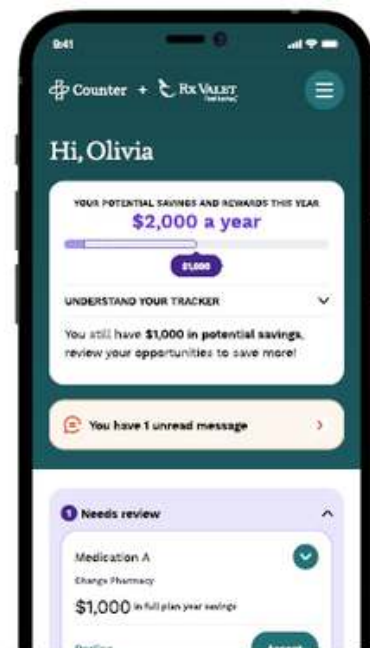
- Available to employees enrolled in the employer-sponsored health plan - No additional cost for covered employees and eligible dependents.
- Personalized prescription savings opportunities.
- Ongoing monitoring for new or changed medications.
- Concierge support that manages the savings process on your behalf.
- Access to domestic and approved international pharmacy sourcing for certain high-cost medications.
- HIPAA-compliant privacy and security protections.

How It Works

1. Create a Counter Health account at my.counterhealth.com/signup
2. Review your personalized prescription savings opportunities.
3. If you choose to participate, Counter Health coordinates the necessary steps with your healthcare provider and RX Valet.
4. Receive updates throughout the process and access medications through the most cost-effective option available.

International Prescription Sourcing

1. For certain medications, RX Valet may source brand-name prescriptions from approved international pharmacies in countries such as Canada, the United Kingdom, Australia, New Zealand, Israel, and Germany. These medications are manufactured by the same companies that supply the U.S. market and are sourced through vetted pharmacy partners that meet strict quality standards.



You're invited to sign up and see your personalized savings!

Scan the QR code with your smartphone camera or visit my.counterhealth.com/signup
Questions? Call (833) 603-3864

Telemedicine ALLIED Teladoc[™] HEALTH

When you or your family don't feel well, you want to get help right away. You have immediate access – day or night – to a medical professional through **Teladoc Health provided by Allied Benefit Systems.**

Virtual Care for a Range of Conditions

Board-certified providers, licensed counselors, psychiatrists, and care coordinators are all ready to help you.

Urgent/Emergent Care

Get 24/7 on-demand care from a dedicated team of providers for a wide range of both common and complex medical issues including:

- Upper respiratory infection
- COPD
- Covid-19
- Urinary tract infections
- Asthma
- Diabetes
- Flu
- Dermatology

Virtual Primary Care

You can make regular scheduled appointments (including same-day appointment availability) for routine and ongoing care from our team of board-certified, compassionate primary care providers. Care includes:

- Wellness visits
- Scheduling labs and imaging
- Weight management
- Prescriptions
- Routine preventive screenings
- Smoking cessation
- Nutrition counseling
- Chronic condition management



Health Savings Account (HSA) **HealthEquity**

A HSA through **HealthEquity** is paired with a High Deductible Health Plan (HDHP): Must be enrolled in the Buy-Down Plan.

Save pre-tax money for health care expenses – **or retirement!**



Qualified Medical Expenses List

Contributions

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.

	If You Cover Yourself Only	If You Cover Yourself & Dependents
IRS Maximum Contribution (2026)	\$4,400	\$8,750

55 or older? You can contribute an extra \$1,000 per year in catch-up contributions.

HSA Funds

Using Your Money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is always yours and available for qualified health care expenses – even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. Keep your receipts!

Growing Your Money + Tax Savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

In Retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties; regular income tax will still apply.

IRS Eligibility Requirements

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- **be enrolled** in a qualified High Deductible Health Plan (HDHP),
- **not** be covered under any other non-HDHP health coverage, including a full health care FSA through your spouse,
- **not** be anyone else’s tax dependent, and
- **not** be enrolled in Medicare A or B, Tricare, or certain VA benefits.

Flexible Spending Accounts (FSAs)



Pay for qualifying expenses with tax-free money using a Flexible Spending Account through **Flores**.

How Do I Get Reimbursed?

Decide how much money you want to place in your account based on your estimate of expenses for the coming plan year. Identify an annual election that you are comfortable with. This amount will be deducted on a pre-tax basis through payroll deductions and contributed to your FSA.

When you have expenses to be reimbursed, simply submit a claim form via mail, fax or directly online at www.flores247.com indicating that the expense has been incurred during the plan year, along with your Explanation of Benefits (EOB) from the insurance company and a bill or itemized receipt from the provider.



Health Care FSA

[Eligible HCFSAs Expenses](#)
[HCFSAs FAQs](#)

Allowed Expenses	Medical, Prescription, Dental, and Vision
2026 IRS Maximum Contribution	\$3,400
2026 Annual Rollover Amount	\$680
Balance Availability	Full annual election available day one
Special Considerations	You cannot also contribute to an HSA
Spending Dates	January 1, 2026 – March 31, 2027

Limited Purpose FSA

[Eligible LPFSAs Expenses](#)
[LPFSAs FAQs](#)

Allowed Expenses	Dental and Vision ONLY
2026 IRS Maximum Contribution	\$3,400
2026 Annual Rollover Amount	\$680
Balance Availability	Full annual election available day one
Special Considerations	Available if contributing to an HSA
Spending Dates	January 1, 2026 – March 31, 2027

Dependent Care Account (DCA)

[Eligible DCA Expenses](#)
[DCA FAQs](#)

Allowed Expenses	Childcare or Adult Daycare
2026 IRS Maximum Contributions	\$7,500*
Annual Rollover Amount	Rollover not allowed by the IRS
Balance Availability	Funds available as they are deposited
Special Considerations	Funds can only be spent on tax dependents and are to be used so you (and your spouse if applicable) can go to work. Funds are forfeited if you leave employment.

**The maximum you may contribute to a Dependent Care FSA in 2026 is \$7,500 per household, or \$3,750 if married and filing separately.*

Dental Insurance

EdAdvance is pleased to offer you, and your eligible dependents, a choice of two **Anthem** dental plans. You can select a dental plan that best suits the needs of you and your covered dependents. The in-network and out-of-network benefits are the same under both plans. Orthodontia coverage is not included with the dental coverage.

[Find an In-Network Provider*](#)
[Sydney Health App Information](#)


Low Plan

[Plan Summary](#)

High Plan

[Plan Summary](#)

*Dental Network Name:	Dental Complete	Dental Complete
	In-Network (You Pay)	In-Network (You Pay)
Annual Deductible (DED) (Waived for Preventive & Diagnostic Services)	\$25 Per Member \$75 Family Maximum	\$50 Per Member \$100 Family Maximum
Annual Maximum Benefit (Calendar Year)	\$1,000 Per Member	\$1,500 Per Member
Preventive Care - Cleanings once every 6 months - Oral Exams - X-Rays - Fluoride Treatments (up to age 14) - Sealants (per tooth)	No Charge - 100% Covered	No Charge - 100% Covered
Basic Care - Fillings (one surface) - Root Canals - Simple & Surgical Extractions - Scaling & Root Planing (per quadrant) - Repair & Maintenance of Crowns, Bridges, & Dentures	20% Coinsurance after deductible	0% Coinsurance after deductible
Major Care - Single Crowns - Bridges - Dentures	Not Covered	40% Coinsurance after deductible
Implant Coverage:	Not Covered	40% Coinsurance after deductible

*For a listing of in-network providers, search using the **Anthem Dental Complete** network. 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.

Stay **in-network** to avoid **balance billing charges** (the difference between what an out-of-network provider charges and the amount your insurance pays).

Dental Cost of Coverage

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 per-pay costs shown below for each plan option represent the amount that will be deducted from your paycheck.



Employees Working 30- 34 Hours Per Week

20 Pay Periods		
	Low Plan	High Plan
Employee	\$4.38	\$7.24
Employee + Spouse	\$23.44	\$39.42
Employee + Child(ren)	\$20.29	\$33.60
Employee + Family	\$39.35	\$65.17
24 Pay Periods		
	Low Plan	High Plan
Employee	\$3.65	\$6.03
Employee + Spouse	\$19.53	\$32.85
Employee + Child(ren)	\$16.91	\$28.00
Employee + Family	\$32.79	\$54.31

Employees Working 35+ Hours Per Week

20 Pay Periods		
	Low Plan	High Plan
Employee	\$4.38	\$7.24
Employee + Spouse	\$9.14	\$15.14
Employee + Child(ren)	\$8.35	\$13.83
Employee + Family	\$13.12	\$21.73
24 Pay Periods		
	Low Plan	High Plan
Employee	\$3.65	\$6.03
Employee + Spouse	\$7.61	\$12.62
Employee + Child(ren)	\$6.96	\$11.52
Employee + Family	\$10.93	\$18.11

Vision Insurance



EdAdvance offers you and your eligible dependents vision coverage through **EyeMed**. This plan features copays for many services, including eye exams, contacts, lenses and frames. There are also discounts for other services such as laser vision correction and non-prescription sunglasses. 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.


[Find an In-Network Provider*](#)
[EyeMed Member Portal Login](#)

Vision Plan

Plan Summary

*Vision Network Name:	Insight Network
In-Network (You Pay)	
Annual Eye Exam (with dilation as necessary) (once every 12 months)	\$10 Copay (\$0 Copay with a PLUS Provider)
Lenses	
Single Vision/Bifocal/Trifocal (once every 12 months)	\$25 Copay
Progressive Lenses (once every 12 months)	Standard: \$80 Copay Premium: \$110-\$200 Copay
Frames (once every 24 months)	\$130 Allowance; 20% off retail balance over allowance
Contact Lenses	
Elective Conventional Lenses	\$130 Allowance; 15% off retail balance over allowance
Elective Disposable Lenses	\$130 Allowance
Medically Necessary (once every 12 months)	100% Covered

**Staying in-network helps you save money on eye exams, frames and lenses. Visiting a PLUS Provider is designed to help you save even more. And since PLUS Providers are already in our network, the additional perks are built right into your vision benefits. No promo codes, no coupons, no paperwork. The same vision benefits, plus a little more savings.*

Your vision plan covers **either** glasses (lenses and frames) **or** contact lenses each year. If you receive contact lenses, they will be instead of your glasses benefit.

Vision Cost of Coverage

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.

The per-pay costs shown below for each plan option represent the amount that will be deducted from your paycheck.



All Employees

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

Basic Life and AD&D Insurance Mutual of Omaha

Financial peace of mind through **Mutual of Omaha**.

Life insurance needs vary greatly from one individual to the next. The insurance benefits provided by the EdAdvance offer you a way to protect your family's financial security in case of injury or death.



Basic Life and AD&D Insurance

Plan Summary

EdAdvance provides Basic Life and AD&D Insurance at no cost to you.

Basic Life and AD&D Coverage	Age Reduction Schedule
2.5x Base Annual Salary up to \$150,000	Reduces by 35% at Age 65 Reduces by 50% at Age 70

What's AD&D?

Accidental Death and Dismemberment (AD&D) insurance may pay:

- **Your beneficiary** if you pass away due to an accident
- **You** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)



A beneficiary is the person, persons, or organization who would receive your benefit in the event you lose your life. **Make sure your beneficiaries are up to date** – you can update them in Employee Navigator at any time!

Voluntary Life and AD&D Insurance Mutual of Omaha

Financial peace of mind through **Mutual of Omaha**.

Because everyone's needs are different, EdAdvance is now offering employees the flexibility to purchase additional coverage and increase your peace of mind. The cost of Voluntary Life and AD&D coverage is deducted from your pay. Amounts of coverage over the guaranteed issue (GI) level will require you to provide evidence of insurability (EOI) and be approved by Mutual of Omaha.



Voluntary Life and AD&D Insurance

Plan Summary	Employee	Spouse*	Child(ren) - Birth to 26 Years*
Coverage Increments	\$10,000	\$5,000	\$1,000 (\$2,000 Minimum)
Guarantee Issue**	\$200,000	\$30,000	\$10,000
Maximum	Lesser of 5x your base annual earnings or \$500,000	\$250,000; 100% of the Employee's benefit amount	\$10,000

*You, the employee, must enroll/be approved for coverage for your spouse and/or child(ren) to also enroll.

**Guaranteed issue amounts apply only when you first become eligible (e.g., as a new hire). If you enroll later, you must complete an Evidence of Insurability (EOI) and be approved by Mutual of Omaha before coverage begins. To elect spouse or child coverage, you must first elect coverage for yourself.

SPECIAL ENROLLMENT: During this open enrollment period only, you may elect voluntary life insurance coverage up to the Guaranteed Issue amount listed above without completing an Evidence of Insurability (EOI) form.

If you choose coverage above the Guaranteed Issue amount, you will be required to submit an EOI form. Approval of any coverage exceeding the Guaranteed Issue amount is subject to review by Mutual of Omaha and may be approved or declined.

The EOI form is linked below. Please use Group ID: NEW1 when completing your submission.

[EOI Link](#)
[Special Enrollment Video Link](#)


What's AD&D?

Accidental Death and Dismemberment (AD&D) insurance may pay:

- **Your beneficiary** if you pass away due to an accident
- **You** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

A beneficiary is the person, persons, or organization who would receive your benefit in the event you lose your life. **Make sure your beneficiaries are up to date** – you can update them in Employee Navigator at any time!

Disability Insurance Mutual of Omaha

Protect your paycheck with disability insurance through **Mutual of Omaha**.

EdAdvance provides “paycheck protection” in case you suffer from a non-occupational illness or injury that prevents you from performing your own job.

Long-Term Disability

Plan Summary

Long-Term Disability pays a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you meet your financial commitments. **EdAdvance provides Long-Term Disability insurance at no cost to you.**

Benefits Begin	After 180 days of inability to work
Coverage Amount	60% of your monthly income up to \$7,000 Maximum
Payments May Continue	Until your <u>Social Security Normal Retirement Age</u> if you remain unable to work*.

*See your benefit plan summary to learn more about the definition of unable to work.

Planning For The Unexpected

Learn about preparing your finances for an illness, large expenses, or a loss of income.

[See Details](#)

No-cost financial education

Pre-Existing Condition Limitations

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.



Voluntary Benefits

These supplementary benefits through **Anthem** complement, but do not replace, a major medical health insurance plan. **These benefits are voluntary, and the premium is paid by you, the employee.**

The voluntary benefits below can provide additional financial support during times of uncertainty. 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 Coverage

[Plan Summary](#)

Accident coverage pays you a cash benefit for events like: stitches, an emergency room visit, ambulance ride, broken bone, concussion, and much more. You cannot plan for an accident, but you can help protect your wallet! This benefit pays a lump sum directly to you to spend however you need. You can spend the money on medical bills - or use it for parking, groceries, a babysitter, etc.

Hospital Indemnity

[Plan Summary](#)

Hospital Indemnity coverage pays you a cash benefit to help with your expenses - your deductible or copays, transportation, groceries and more - if you or a covered family member is admitted to the hospital. The money is yours to use as you choose.

Critical Illness

[Plan Summary](#)

Critical Illness coverage pays you a cash benefit when you experience a critical illness - your plan may include coverage for: cancer, stroke, heart attack, organ transplants, coronary bypass, and more. Critical illnesses are often unexpected and can come with a high cost for a prolonged period of time. Use the payment you receive to pay bills, buy groceries, cover expense while away from work, etc.

*****The Critical Illness coverages come with a \$50 Wellness Benefit!
You can earn \$50 per year for completing certain routine wellness screenings or procedures.***

Employee Assistance Program (EAP)



We recognize that employees are often stretched between striving to do more at work while also balancing life responsibilities that can include taking care of their families and loved ones. **Educators' Employee Assistance Program (EAP)** provides eligible employees with a suite of well-being resources designed to help give support and guidance through life's challenges.



EAP Summary

Counseling Benefits:

- Confidential support from licensed Master's or Ph.D.-level counselors for concerns such as relationships, family issues, anxiety, depression, grief, and more.

Training & Personal Development Benefits:

- On-demand access to online personal and professional trainings covering topics like budgeting, debt, communication, stress management, emotional intelligence, and remote work.

Self Help Resources

- A wide range of tools, videos, calculators, and articles to support legal, financial, health, relationship, and life challenges.

Wellness Benefits:

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

Lifestyle Savings Benefit:

- Access thousands of rewards and discounts across health & wellness, shopping, dining, travel, fitness, and more through ESI's Member website.

EAP FAQs

Will anyone know I contacted the EAP?

The EAP is confidential. No one will know you called or what was discussed.

Who can use the EAP?

Your spouse and children all have access to the EAP and it's services.

Face to Face Visits?

For no cost, each person can receive up to **3 face-to-face (or virtual) visits with a licensed counselor per issue, per year**. Additional visits - if needed - will go through your health insurance.

24/7/365 Access To Care!

(800) 252-4555

www.EducatorsEAP.com

National Crisis Helplines

Suicide and Crisis: 988

Sexual Assault: 800-656-4673

Domestic Violence: 800-799-7233

Child Abuse: 800-422-4453

Substance Abuse: 800-662-4357

Trevor Project: 866-488-7386

*Scan to Explore
Your EAP Benefits!*



Retirement Plan 403(B)

EdAdvance's 403(b) retirement plan is administered by **Empower**.

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

How Much Can I Contribute to a 403(b) Plan?

For 2026, the limit increases to **\$24,500**, with catch-up contributions of **\$8,000** for ages **50–59 or 64+**, or **\$11,500** for ages **60–63**, based on age as of 12/31/2026.



How Do I Setup or Change a Beneficiary?

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.



Contacts for Questions:

Rich Carmelich,
Chief Operation Officer at EdAdvance:
(860) 567-0863 x 1141
carmelich@edadvance.org

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 Instructions



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.**



Contact Information

OneDigital's Employee Benefits Help Center (EBHC) is here to help you with claims, ID cards, coverage questions, and more!

833-268-5528 (Voicemail System)

Monday - Friday, 8am-5pm EST

wecanhelp@onedigital.com (Fastest Response)



Medical Insurance	Allied Benefit Systems	(312) 906-8080 www.alliedbenefit.com
Pharmacy Benefit Manager (PBM)	ProAct	(877) 635-9545 secure.proactrx.com
Counter Health & Rx Valet	Counter Health	
Telemedicine	Teladoc	(800) 835-2362 www.teladochealth.com
Dental Insurance	Anthem	(844) 729-1565 www.anthem.com
Vision Insurance	EyeMed	(866) 804-0982 www.eyemed.com
Health Savings Account (HSA)	HealthEquity	(866) 346-5800 www.healthequity.com
Flexible Spending Accounts (FSA, LPFSA, DCA)	Flores	(800) 532-3327 flores247.com
Life and Disability Insurance	Mutual of Omaha	(800) 769-7159 mutualofomaha.com
Voluntary Insurance Plans (Accident, Critical Illness, Hospital Indemnity)	Anthem	(888) 828-2432 www.anthem.com
Retirement Plans	Empower	(800) 756-4738 www.empower.com
Employee Assistance Program (EAP)	Educators EAP	(800) 344-9752 www.guidanceresources.com

Required Notices

2026-27 Benefits

OneDigital Privacy Policy

HIPAA Privacy Notice

Newborns' and Mothers' Health Protection Act

Women's Health and Cancer Rights Act

HIPAA Special Enrollment Notice

Continuation of Coverage Rights Under COBRA

Marketplace Coverage Options

Medicaid and the Children's Health Insurance Program (CHIP)

Medicare Part D Creditable Coverage Notice

CT Residents: Employee Rights under CTFMLA and CTPL



Access the Benefits Guide
digitally by scanning the
QR Code above!

