

Benefits Open Enrollment 2023

January 1, 2023 – December 31, 2023

Please listen to your Open Enrollment Video Presentation: https://vimeo.com/769010914/2c53f78366





Benefits can be confusing....

Your benefits team:

Please contact us directly for all benefits related inquiries. My team is ready to help you maximize and understand your benefits not only during open enrollment season but throughout each plan year!

- Sharla Gonzales
- 303-393-4007
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Open Enrollment 2023

- Open Enrollment is offered once per year and allows you to make changes to your current elections. Changes become effective **January 1, 2023** and will be in place for the entire calendar year. During open enrollment you can:
 - Switch Plans
 - Add New Coverage/Drop Coverage
 - Add Dependent/Drop Dependent

Once you have made your elections, you are locked in until the next Open Enrollment period unless you have once of the following IRS Qualified Life Change Events:

- Marriage, Divorce or Legal Separation
- Birth, Adoption, Death
- Loss of Other Coverage
- Spouses Open Enrollment

*YOU MUST NOTIFY HR WITHIN 30 DAYS OF THE DATE OF EVENT. DEPENDENTS ARE NEVER ADDED AUTOMATICALLY! All employees must elect 1/1/23 benefits within Flock between 11/11 – 11/18.

Benefit-Eligible Employees work a minimum of 30 hours per week and are offered coverage the first of the month following your date of hire with The Academy. Beneficiary Designations can be updated at any time.



BENEFITS OVERVIEW

- As health insurance premiums continue to increase year over year, The Academy is committed to
 providing a valuable health insurance option at no cost to employees. Again for 2023, we offer our
 Cigna Base plan free to employees and will do so for as long as we can. For an additional increase to
 payroll deductions, we offer a buy up option with reduced deductible and out of pocket max for
 consideration.
- We are happy to provide flexibility in allowing you to choose what is best for you personally.
- Our medical plans will have changes for 2023. The changes updated this year keep us in-line with the comparable markets while still keeping us very competitive within local school districts. Providing access to quality healthcare continues to be a core part of our organizational values. Many may have heard health carriers are beginning to cover certain infertility services. Our plans cover diagnosis, but not IVF services due to substantial increase to premiums for all.
 - Continue two dental plan options with AlphaCO (lower rates) and MetLife.
- Continuing vision with EyeMed
- Confidential Employee Assistance Program at no cost to you.
- Life and AD&D provided by The Academy no cost to you \$50,000. Make sure to enter your designated beneficiaries this year.
- Short Term Disability provides income protection in the evet you are out of work due to injury or illness. The Academy provides this benefit at no cost to you.
- Voluntary Life/AD&D for you, your spouse and children at affordable group rates
- We are replacing our Supplemental Aflac policies through Aflac this year. Employees may contact Aflac
 to set up direct-pay to continue coverage or elect our new plans through Guardian, many with
 improved coverage at lower cost.
- New Enrollment Portal: FLOCK
- Every employee must review their benefit elections and finalize coverage for 1/1/23.
- New Cigna ID Cards will be issued this year. Be on the lookout!

In Network Services	Base Plan Option – LOCAL PLUS NETWORK	Down the Plan Ontion Open Access Dutis NETWORK
	base Plan Option – LOCAL PLOS NET WORK	Buy Up Plan Option – OPEN ACCESS PLUS NETWORK
Be sure and note the difference in network providers. The Base Plan uses the Local Plus		
Network and the Buy Up is Open Access Plus. It is always your responsibility to confirm	\$1,750/\$5,250	\$500/\$1,500
the provider and facility is in network with your selected plan. The only exception is an		
emergency room visit.		
Deductible and Out of Pocket Maximum numbers are Calendar Year Coinsurance in Network	You pay 20% after Deductible	You pay 10% after Deductible
Comsulance in Network	Tou pay 20% after Deductible	Tou pay 10% after Deductible
Preventive Care		100% Covered
Out-of-Pocket (OOP) Max / In-Network	\$6,000/\$12,000	\$3,000/\$6,000
(Includes all covered in network services)		
Office Visit Copay (PCP/Other)	\$30 for PCP	\$30 for PCP
Telehealth – PCP Copay	\$50 for Specialist	\$50 for Specialist
Inpatient Hospital Cost in Network	You pay 20% after Deductible	You pay 10% after Deductible
Outpatient Hospital Cost in Network	You pay 20% after Deductible	You pay 10% after Deductible
Emergency Room/Urgent Care and DisPatch Health (in home urgent care)	\$500/\$75	\$500 / \$75
Lab/X-Ray Cost in Network	You pay 20% after Deductible	Covered same as Physician Services – Office Visit Copayment
High-Tech Imaging (MRI, Nuclear Med,)	You pay 20% after Deductible	You pay 10% after Deductible
		Independent Lab or Outpatient Facility – no charge to you
Rx Copay	Advantage Pharmacy Drug List "Formulary"	Performance Pharmacy Drug List "Formulary"
Home Delivery for 90 Day Supply will Save You Money! 2 copays for 90-day supply		
Note De Consider Description to City I at 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	*Brand Name Rx Deductible applies before copayment/ \$150	
Note Re Specialty Drugs: must be filled through Accredo/Cigna's Home Delivery. Coinsurance applies	Individual/ \$300 Family	
Price medications through myCigna App.	\$15/*\$40/\$70	\$15/\$40/\$70
		Page 5 of 41

Local Plus Compared to Open Access Plus Networks

It is your responsibility to ensure all providers and facilities are in network with your selected plan. The only exception is emergency room services.

Local Plus Network (LP)

- In your local area, or when is any LP Network area, you must receive care from a LP provider
- If you are away from home and need care, just look for a LP provider. If one is not available, you can use providers or hospitals in Cigna's Open Access Plus Network.
- If you choose to go outside of LP when one is available, you will receive out of network coverage and will be financially liable for the higher amount for claims.
- In the Denver-metro area, the LP network is approximately 20% smaller than Open Access Plus for PCP's and Specialist. All hospitals are the same between LP and OAP at this time.
- Outside of the Denver Metro Area Local Plus provider network may be smaller; please check your area before selecting.

- Open Access Plus Network (OAP)
- Open Access Plus (OAP) is Cigna's largest nationwide network of providers and facilities.
- Out of network care is available, but your deductible and out of pocket liability is significantly higher. Please confirm all providers and facilities are participating.

	LP Unique Counts
PCP	2233
Specialist	12720
Hospitals	58

OAP OIIIque	OAP Unique	
Counts		
PCP 2	2768	
Specialist 14	4228	
Hospitals	65	

Member Resources and Tools





Member Resources and Tools

Cigna resources to improve your whole-person health

Identity Theft protection at no additional cost (available January 1, 2022)



First, register on myCigna.com' to activate all available programs

When your plan year begins, register on myCigna.com. That way you're ready to go whenever you need to find in-network health care providers, estimate costs and see your incentives.



Access virtual care

Conveniently connect with board-certified doctors, therapists and psychiatrists via video or phone.²



Connect with Cigna One Guide'

Our friendly guides have forward-thinking technology to answer questions on your plan, offer personalized advice and connect you to the right care. They can also proactively reach out.³



Ensure in-network care

myCigna and Cigna One Guide can help you stay in-network, maximize savings and avoid any surprises.



Get preventive care

Get preventive care, such as check-ups and biometric screenings at no additional cost to you. It's even available virtually for maximum convenience.



Prioritize behavioral support

214,000 behavioral health and substance use providers' can help, either in person or virtually. We also have 24/7 therapy including Talkspace and Ginger for Cigna, and digital tools such as iPrevail and Happify™.*



Call our 24/7 Health Information Line

Talk with a clinician who can help you choose the right care, whenever you need it – late nights, holidays and more.



Simplify with mail-order medications

Express Scripts^e is one of the largest pharmacies in the United States, and offers convenience, savings and stress-free prescription management.



Bounce back with RecoveryOne™ for Cigna®

Virtual physical therapy from the comfort of home that's convenient and available at no cost to you.



Utilize case management programs

Complex medical conditions can be overwhelming. Our trained teams can help coordinate care, understand benefits and reach goals through online coaching.

Virtual Care

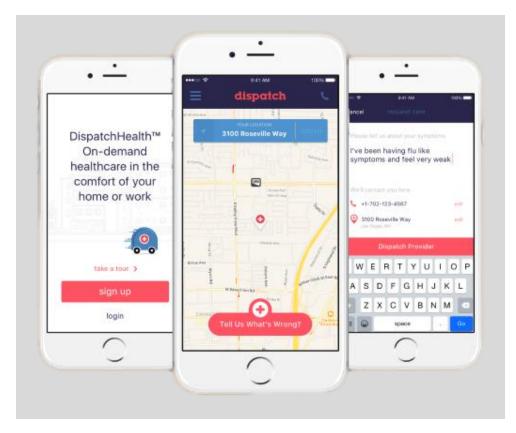
Life is demanding. It's hard to find time to take care of yourself and your family members as it is, never mind when one of you isn't feeling well. That's why your health plan through Cigna includes access to minor medical and behavioral/mental health virtual care.

Whether it's late at night and your doctor or therapist isn't available or you just don't have the time or energy to leave the house, you can:

- Access care from anywhere via video or phone.
- Get minor medical virtual care 24/7/365 even on weekends and holidays.
- Schedule a behavioral/mental health virtual care appointment online in minutes.
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists.
- Have a prescription sent directly to your local pharmacy, if appropriate.

Convenient? Yes. Costly? No.

Medical virtual care for minor conditions costs less than ER or urgent care center visits, and maybe even less than an in-office primary care provider visit.





GET MEDICAL CARE DELIVERED TO YOUR DOOR



DispatchHealth comes to you at home, work and more.

If you can't get to the doctor, DispatchHealth™ may be an option for you.* Simply give them a call and a mobile medical team will come to your location. DispatchHealth provides mobile urgent care and can treat a variety of minor illnesses and injuries in the comfort of your home, work or any other place. Since it's mobile health care on demand, you might pay more than an urgent care center visit but much less than an emergency room visit.

DispatchHealth can help treat:

- Fevers, coughs, colds
- Infections, pink eye, sties
- Rashes, lesions, lacerations
- Asthma, bronchitis, allergies
- Sore/Strep throats
- Ear and sinus infections
- Nausea, vomiting, stomachaches
- Urinary tract infections

Contact DispatchHealth for care:



DispatchHealth.com



303.500.1518



DispatchHealth App



See all your options, at a glance.

If you have a medical condition that isn't life threatening, consider your care options before going to an emergency room. You could save time and money.

Cigna Telehealth Connection

Convenience care clinic

Doctor's office

Urgent care center

DispatchHealth | Emergency room

SUBSTANTIALLY LESS EXPENSIVE THAN ER

**Go to ER for life or limb threating emergencies age 10 of 41

A network of health care providers

- National network of clinicians counselors, psychologists and psychiatrists
- Guaranteed first-time appointments in five business days and a callback within one business day through our Fast Access network¹
- Live chat on myCigna.com
- Virtual counseling sessions available with over 68,000 clinicians²
- Online therapy with a licensed therapist through Talkspace, via private messaging or live video session



Programs to help manage life events⁶

- Three face-to-face visits with a licensed behavioral health provider in our employee assistance program (EAP) network
- Live chat with an employee assistance program advocate
- Unlimited telephone support and access to work-life resources
- Access to legal services, including a 30-minute consultation with a program attorney for legal issues including civil, personal/family and Internal Revenue Service (IRS) with 25% off select fees if the program attorney is retained
- Access to financial services, such as 25% off tax preparation and a 30-minute complimentary phone consultation with a financial specialist on debt counseling, student loans and more

iPrevail and Happify are two mobile apps that can be downloaded at no cost to support wellbeing



To access iPrevail and Happify, log in to myCigna.com and scroll down for direct links.

Already registered on myCigna?

- Log in to myCigna.
- Go to "Coverage."
- Click on "Employee Assistance Program" (EAP).
- Find all your resources on the EAP page. To find a licensed therapist, go to the "Find Care & Costs tab." Search for the doctor by type.

Not yet registered on myCigna?4

Follow these simple instructions to create your myCigna® account.

- Type myCigna.com into your browser.
- You'll see "Customer Login" at the top and the register button. Click "Register."
- Enter your personal details: First name, last name, date of birth, email address, name of city and state, and ZIP code.
- Click "Next" to confirm your ID.
- Create a username and password to use for this account.
- After completing the form, review your information, and then click "Submit."

Access these resources

- Call 24/7 live assistance at 877.231.1492 or the number on your ID card
- Visit myCigna.com

New: Cigna Identity Force

- 1) Employees with
 Cigna medical who
 are registered on
 myCigna.com will
 receive an enrollment
 link email from
 IdentityForce.
- 2) Call 833-580-2523
- 3) Visit https://cigna. identityforce.com/ starthere





Specialty Medications

- New Cigna Medical ID Cards will be issued at the end of 2022/early 2023.
- Accredo is Cigna's Specialty pharmacy.
- Is a manufacturer coupon available?
 Always ask your pharmacist, or search GoodRx.com
- Effective 1/1/23 Kroger Pharmacies will no longer be contracted with Cigna (King Soopers, City Market are examples of Denver Metro impact)!

Personalizing specialty medication supply

Clinical Day Supply

Pharmacy is currently the #1 driver of healthcare costs with 66% of this spend due to specialty medications.¹ These are drugs that treat rare and chronic conditions, like multiple sclerosis, rheumatoid arthritis and cancer, and often are managed on the medical benefit. And while only 3% of customers take these drugs, they account for 22% of total healthcare spend.¹



Clinical Day Supply Program Improves adherence and reduces waste

Since specialty medications are so costly and can have unpleasant side effects, we leverage our dispensing claim history, evidence-based clinical guidelines, and proprietary analytics, to identify customers at risk for nonadherence or medications that can be challenging to tolerate. We then limit the initial supply of certain medication dispensed via home delivery with Accredo®, Cigna's Specialty Pharmacy, while we closely monitor our customers to ensure the medication is well tolerated and working effectively to avoid waste and unnecessary costs.

Program Features

15-day initial supply

- Required for new start therapies for certain drugs before eligibility for 30 or 90 day
- Controls waste for medications frequently not tolerated
- Customer outreach from Accredo Specialty Therapeutic Resource Center* team
- > Better control of specialty drug spending
- > Customer copay proration to ensure fairness

30- to 90-day home delivery limits

- "Smart logic" assigns each specialty drug a unique day supply limit, 30 or up to 90 days²
- Adjusts up to 90-day supply after medication stabilization, when applicable³
- Improves adherence leading to better health outcomes⁴
- Convenient fill options increase customer satisfaction⁵
- Customer copay proration to ensure fairness

90-day prescriptions Fills Save time and money!

 Filling eligible Rx for a 90day supply saves you and the plan money

 Convenience of online reorder and delivery to home address

90-DAY PRESCRIPTION FILLS



Filling your medications just got easier with the Cigna 90 Now program

You have a lot going on. Remembering to pick up your refill each month isn't always easy. We have a program that can help - it's called Cigna 90 Now.

The Cigna 90 NowSM program makes it easier for you to fill your maintenance medications. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol.

With the Cigna 90 Now program, your plan covers maintenance medications when you fill them:

- 1. In a 90-day (or 3-month) supply,1 and
- At an in-network retail pharmacy that's approved to fill 90-day prescriptions or through Express Scripts® Pharmacy, our home delivery pharmacy (if your plan allows).²

Your plan only allows a certain number of fills in a lesser amount. Once you run out of those fills, your plan will only cover your medication if you fill it in a 90-day supply.



A 90-day supply helps make life easier

Choose the pharmacy that's most convenient for you. Retail or home delivery.²

There are thousands of retail pharmacies in your plan's network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop. Every pharmacy in your plan's network can fill 30-day prescriptions, and a select number of pharmacies can fill 90-day prescriptions.

Here are some of the retail pharmacies in your plan's network that can fill a 90-day prescription.⁴ To see a full list, log in to the myCigna® App⁵ or myCigna.com®,⁶ or go to Cigna.com/Rx90Network2.

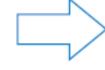
- Walgreens
- Walmart (including Sam's Club)
- Kroger (including Ralphs, Food 4 Less, Harris Teeter Pharmacy, Pick N Save Pharmacy, Fred Meyer Pharmacy, Fry's Food and Drug)
- Albertson's/Safeway
- > Publix
- Weis Markets
- Winn Dixie

Consider using Express Scripts® Pharmacy.² They help make things easy by putting everything at your fingertips.

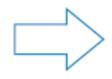
Home delivery is a convenient option when you're taking a medication on a regular basis. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice). To learn more, go to Cigna.com/homedelivery. To get started using home delivery, log into the myCigna App or myCigna.com. Click on the Prescriptions tab and select My Medications from the dropdown menu. Then click the button next to your medication name to move your prescription(s) electronically.

- Easily order, manage, track, and pay for your medications on your phone or online
- Standard shipping at no extra cost⁷
- > Fill up to a 90-day supply at one time
- Helpful pharmacists available 24/7
- Automatic refills or refill reminders so you don't miss a dose
- Flexible payment options if you need help paying for your medications







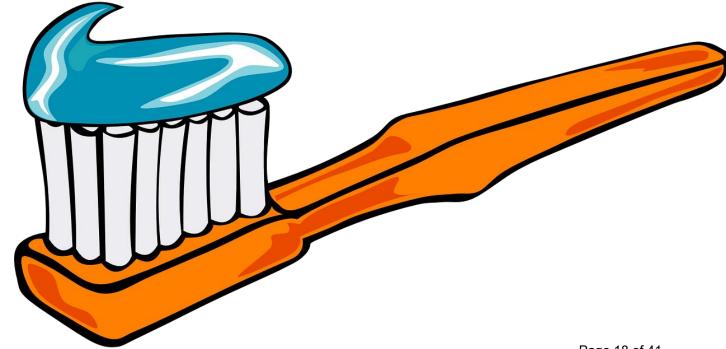




Get a 90-day prescription with refills Have the office send your prescription electronically to Express Scripts Home Delivery² or an approved in-network retail pharmacy Get a convenient 90-day (or 3-month) supply of your medication

The Academy's Dental Options

Alpha Colorado Discount Dental Plan MetLife Preferred Dental Provider Plan



ALPHA CO Dental DISCOUNT PLAN

alphadentalplan.com/dental-providers/

2023: must select an AlphaCO provider at time of enrollment and schedule all services to access deep discounts

To change providers, please call: 303.744.3007

Over 900 participating providers.

Members save 15 – 70%

Fee schedule located within our new FLOCK benefits portal



	In-Network	Out-of-Network
Network	alphadentalplan.com/dental-providers/	N/A
Deductible (indiv/family)	NO DEDUCTIB	LE
Benefit Maximum	NO MAXIMUN	M
Preventive Exam, Cleaning, X-rays	Discounted Fee Schedule	No Coverage
Basic Fillings, Extractions,	Discounted Fee Schedule	No Coverage
Major Crowns, Dentures, Bridges	Discounted Fee Schedule	No Coverage
Orthodontia	Discounted Fee Schedule	No Coverage

✓ Sample AlphaCO Dental Plan Savings

It's easy to save **20-70%** on almost every visit to a dentist using a dental savings plan! With no limits on use, our dental plans offer unlimited discounts on numerous procedures. Our plans pay for themselves. The more you visit the dentist, the more you save!



The sample charts below show how much you can save on dental procedures with the **AlphaCO** dental plan. For a detailed list of membership dental savings, please **view more procedures and savings**.

Some of the many advantages of the AlphaCO Dental Plan include:

- Families can save \$1400 on annual dental costs!
- Save 20-70% on most dental procedures
- Orthodontics included for both children and adults at a 20% savings
- Cosmetic dentistry also included
- All specialties included Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics, and Prosthodontics – a 20% reduction on normal fees where available
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements
- Members may visit any participating dentist on the plan and change providers at any time

Sample Dental Procedures

Procedures	Regular Cost*	Plan Cost**	Savings Amount	Savings Percent
Adult Cleaning	\$125	\$50	\$75	60%
Child Cleaning	\$94	\$40	\$54	57%
Routine Checkup	\$84	\$O	\$84	100%
Extensive Oral Exam	\$146	\$0	\$146	100%
Four Bitewing X-Rays	\$103	\$39	\$64	62%
Composite (White) Filling	\$230	\$103	\$127	55%
Crown (porcelain fused to noble metal)	\$1,833	\$792	\$1,041	57%
Complete Upper Denture	\$2,822	\$935	\$1,887	67%
Molar Root Canal	\$1,653	\$769	\$884	53%
Extraction (single tooth)	\$303	\$102	\$201	66%
				Page 20 of 41

Every dental savings plan also includes:

- Vision savings plan through VSP Savings Pass
- Hearing savings plan through Amplifon
- Prescription savings card through GlicRX
- Teledentistry access through Teledentistry.com
- Interest-free financing on dental, vision, and hearing costs through Paytient

MetLife Preferred Dental Provider Plan - (PDP)



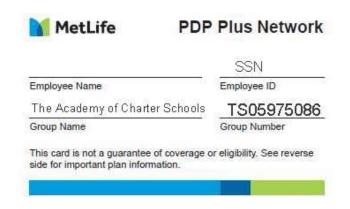
Services	METLIFE PDP PROVIDER	NON-PARTICIPATING PROVIDER	
Calendar Year Deductible	\$50 per Person not to exceed \$150 per Family		
Calendar Year Benefit Maximum	\$2,000/Person		
Preventive Care –Exams and Cleanings available once per six months	100%	100% Based on R&C	
Basic Care –includes Endo and Perio Fillings, Extractions, Root Canals	80% after Ded.	80% after Ded. based on R&C	
Major Care Crowns, Dentures, Implants	50% after Ded.	50% after Ded based on R&C	

Ortho, for children to age 19. Lifetime Maximum Benefit is 50% up to \$1,000 for both in and out of network providers.

Always request a pre-treatment determination prior to any service over \$200

Find a participating dentist by searching the PPO dental network at www.metlife.com > Dental PPO Network

^{*}R&C – Reasonable and Customary – difference between the dentist charge and MetLife's contracted (in network) rate.



metlife.com/mybenefits
- Locate a participating dentist.

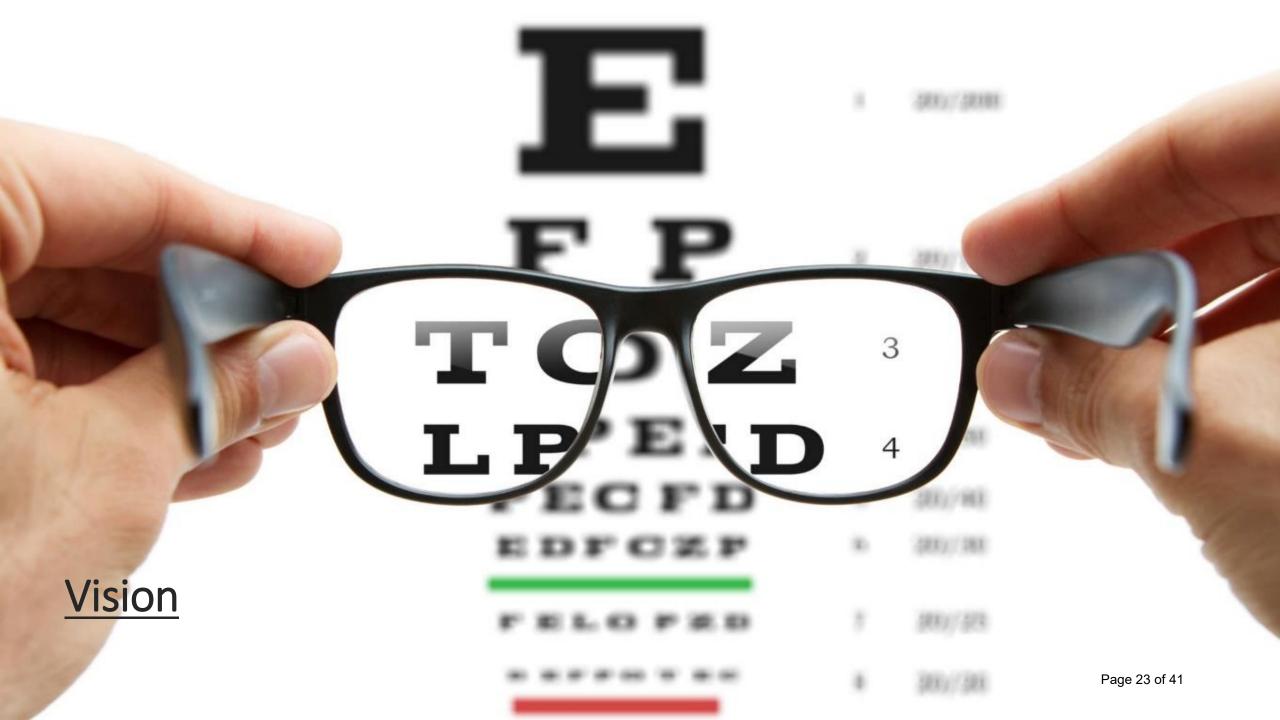
- · Verify eligibility and plan design information.
- Review claim status and claim history for your entire family.
- · View and print processed claims with one click.
- Obtain claims forms and educational information (including interactive risk assessment).
- · Get instant answers to Frequently Asked Questions.
- · Access trained customer service representatives.

1-800-942-0854

- Virtually 24 hours a day, 7 days a week to confirm eligibility, order claim forms or request dentist directories
- Monday-Friday, 8 a.m. to 11 p.m., Eastern Time, to speak with a live customer service representative
- MetLife Dental Claims P.O. Box 981282 El Paso, TX 79998-1282
- For International Dental Travel Assistance call 1-312-356-5970 (collect)

00760522

How to search for a dentist: www.metlife.com / find a dentist search under the PDP Plus Network



EYEMED VISION

Search eyemed.com



Services	In Network SELECT	Out of Network
Eye Exam Once every calendar year	\$10 Copay	Up to \$30
Lenses Once every calendar year	Starts at \$15 Copay Options to lenses at additional copayments.	Up to \$25 (single vision)
Frames (\$140 Allowance) plus 20% off amount over allowance Every other year	No Copay	Up to \$70
Contacts Instead of frame/lenses if Elective **Additional discounts given from In Network Providers**	Up to \$60 Copay for your elective contact lens exam	Up to \$124



Download the EyeMed Members App It's the easy way to view your ID card, see benefit details and find a provider near you. Page 24 of 41

Flexible Spending Account (FSA) and Dependent Daycare(DDC)

Establish your Member Online Account and Check Account Balance: www.rmrbenefits.com

FSA Notes:

- You must re-enroll in FSA each year. Current IRS Maximum for 2023 is \$3,050.
- "Use It or Lose It" Feature!!
- We do not want anyone to lose their money, therefore, we provide a rollover provision allowing up to 90 days after 1/1 to claim all unused funds!
- New debit FSA cards are issued in January for new-enrollees. Current cards will re-load. Please keep them!
- Rocky Mountain Reserve administers our plan. For assistance, call 888-722-1223
- Check online account balances at <u>www.rmrbenefits.com</u>

Dependent Care FSA: You can contribute up to \$5,000 per year for care of child up to age 13

- •This plan is separate from and does not affect HSA or Medical FSA participation
- •Dependent care funds cannot be withdrawn in advance, only up to amount of accrued contributions
- •Please reference the RMR Full Guide to FSA and DDC accounts located within FLOCK benefits portal





January 1, 2023 Monthly Rates

The Academy is pleased to continue paying 100% of the employee only Medical Base Plan, Dental and Vision plans. Being able to continue our 100% contribution is of top priority for The Academy. We will continue this contribution for as long as we're able.

In reviewing the plan that best meets your needs, please take time to review all costs associated, including monthly payroll deductions.

Questions?
Call your Moody Benefits Advocate Team!

LP Base Medical	Premium	Employer Portion	Employee Portion
Employee Only	\$671.71	\$671.71	\$0.00
Employee + Spouse	\$1,410.69	\$671.71	\$738.98
Employee + Child(ren)	\$1,276.34	\$671.71	\$604.63
Employee + Family	\$2,015.28	\$671.71	\$1,343.57
OAP Buy Up Medical	Premium	Employer Portion	Employee Portion
Employee Only	\$834.49	\$671.71	\$162.78
Employee + Spouse	\$1,752.40	\$671.71	\$1,080.69
Employee + Child(ren)	\$1,585.53	\$671.71	\$913.82
Employee + Family	\$2,503.42	\$671.71	\$1,831.71
Beta Dental	Premium	Employer Portion	Employee Portion
Employee Only	\$11.75	\$11.75	\$0.00
Employee + Spouse	\$19.75	\$11.75	\$8.00
Employee + Child(ren)	\$19.75	\$11.75	\$8.00
Employee + Family	\$27.75	\$11.75	\$16.00
MetLife Dental	Premium	Employer Portion	Employee Portion
Employee Only	\$29.68	\$29.68	\$0.00
Employee + Spouse	\$54.83	\$29.68	\$25.15
Employee + Child(ren)	\$67.02	\$29.68	\$37.34
Employee + Family	\$111.22	\$29.68	\$81.54
EyeMed Vision	Premium	Employer Portion	Employee Portion
Employee Only	\$6.70	\$6.70	\$0.00
Employee + Spouse	\$12.72	\$6.70	\$6.02
Employee + Child(ren)	\$13.39	\$6.70	\$6.69
Employee + Family	\$19.68	\$6.70	\$12.98

Company-Paid Benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected. The Academy provides you with the following coverage:

Basic Life and Accidental Death & Dismemberment (AD&D)

\$50,000 Employee Group Life and AD&D Benefit:

Beneficiaries must be entered within FLOCK this year.

Short Term Disability: If you find yourself out of work due to an injury or illness, our employer-paid Short-Term-Disability insurance will help protect a portion of your paycheck. After a 7-day elimination period, wages are paid at 60% of your pre-disability weekly earnings. Please see HR if you need to file a claim.





WorkLifeMatters

Employee Assistance Program

Connect to a counselor for free support services

Email:

eapcounselor@ibhcorp.com

Phone: 1-800-386-7055

Available 24 hours a day, 7 days a week*

Web: ibhworklife.com

User name: WorkLife Password: 70101

The Guardian Life Insurance Company of America New York, NY

guardianlife.com

Help for what matters most

WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance is available online for assistance with family and personal issues at ibhworklife.com and by phone at 1-800-386-7055.



Health

- · Healthy Living
- Stress Management
- Mental Health
- · Diet and Fitness
- Overall Wellness



Family

- · Parenting Support
- Child and Elder Care
- Learning Programs
- Special Needs Help



Financial

- Legal Issues
- Will Preparation
- · Taxes and Debt
- · ID Theft Services
- Financial Planning Tools and Assistance

WillPrep

Protect the ones you love with a range of dedicated services designed to help you provide for your family.

WillPrep Services includes a range of different resources that make it easier for you to prepare a will.

These range from a library of online planning documents to accessing experienced professionals that can help you with the more complicated details.

How it can help



Access simple documents including wills and power of attorney letters



Speak with consultants to discuss estate planning



Prepare your will with the assistance or support of an attorney



How to access

To access WillPrep Services, you'll need a few personal details.



Visit

willprep.uprisehealth.com



Username

WillPrep



Password

GLIC09

For more information or support, you can reach out by phoning 1877 433 6789

Employee-Paid Voluntary Life / AD&D

Employee: Increments of \$10,000 up to maximum of \$500,000

Guaranteed Issue Amount: \$150,000 up to age 65

Spouse: Increments of \$5,000 up to maximum of \$100,000 or 100% of the employee's election.

Guaranteed Issue Amount of \$50,000 - Spouse rate is based on employee's age

Child: \$2,500 increments to a maximum of \$10,000

Voluntary Life/AD&D is Portable & Convertible (see certificate of benefits)

Rates are Age-Banded and viewable within Flock

Employees must participate in order to elect dependent coverage.

Any purchase or increase in benefits, which does/did not take place within 31 days of employee or dependent's eligibility effective date will be required to submit Guardian's Evidence of Insurability Online Form (EOI). You are responsible for submitting the EOI. Coverage is subject to approval by The Guardian



Important Note About AFLAC for 2023

- Due to many administration, billing and claims issues, we will no longer offer Aflac supplemental policies through the school. New supplemental plans through Guardian will be offered. Overall, these plans have lower rates with improved benefits. You have a choice to continue your same Aflac plans or enroll with our new Guardian options.
- Beginning January 1, 2023, payroll deductions for the Aflac plans will discontinue
- If you choose to continue your Aflac plans, you are required to take action no later than <u>January 30, 2023.</u> Aflac will not allow continuation if you do not contact them directly and set up direct-bill.
- The Moody Team will reach out individually to all current Aflac participants to help on a personalized basis.

Aflac vs. Guardian

- Accident: Guardian can offer higher cash pay-outs on nearly every benefit at a lower cost per month. Example, if you are admitted to a hospital due to an emergency, Aflac pays \$1,000, Guardian pays \$1,500. Monthly Accident Rate with Aflac is \$16.77 vs Guardian at \$14.17
- Hospital: Aflac provides \$500 for admission, Guardian pays \$1,000. Aflac enrollees are charged \$36.85 per month, Guardian is \$12.26
- Critical Illness: Guardian has lower premiums per month but offers a cap of \$20,000 in lump sum CI flat payments, whereas Aflac allows incremental options up to \$50,000. Current CI enrollees are encouraged to speak with Aflac to determine whether to keep CI coverage in place, or not.

Your coverage options

\bigcirc	Life insurance	Protecting your family's financial future
KN	Disability insurance	Coverage if you're temporarily unable to work
₩	Critical illness insurance	Taking care of the expenses if you're critically ill
_	Accident insurance	Helping you cover expenses after an accident
4	Accident and sickness indemnity insurance	Covering some of your hospital stay costs

Supplemental Guardian Policies

 With lower rates, and overall improved benefits, The Academy is pleased to offer supplemental plans through Guardian.



Guardian Supplemental Options



- Critical Illness
- Accident
- Accident and Sickness (Hospital)

Please reference your Guardian Employee Enrollment Kit to access videos reviewing each plan and rate details.

Next Steps...



- All employees will need to log in to our new benefits enrollment portal, Flock, between November 11th and 18th.
- Remember, the benefits you elect during open enrollment will be effective January 1, 2023 and will remain
 in place for the entire plan year. Only Qualified Life Events allow you to make mid-year changes. If you
 experience any of the following life events, you have 30 days to notify HR of the update.

<u>Under no circumstances are dependents automatically added to any of your plans</u>

- Marriage, Divorce, Legal Separation, Death
- Birth, Adoption
- Loss of Other Coverage, Spouse's Open Enrollment

Questions? Please call Sharla at 303-393-4007 or Sharla.Gonzales@moodyins.com

All benefit summaries and rates are found within the Flock portal.



You will receive an email from your Flock welcoming you to the system.









Hi Tom,

You are invited to join Flock Demo Company's benefits management platform. By signing up, you will be able to enroll in company offered benefits, view and make changes to your enrollments, and access additional benefit documentation.

Please click on button below and join the flock.

Get Started

Please copy/paste this link if above button does not work.

https://app.helloflock.com/users/invitation/accept? invitation_token=BNBdHxsVK3ipogrRdewC

Thank you

Flock Team

If you did not make this request, please contact support@helloflock.com

Download our mobile app to get work done anytime, anywhere.





Click here to configure your password



Before you can log-in you'll need to create a password.

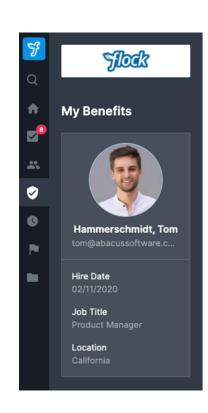
Once you do, you will immediately gain access to Flock.

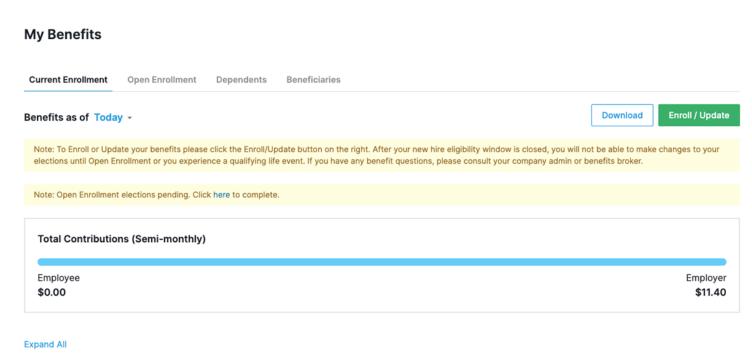
To login in the future visit: https://app.helloflock.com

Set new password
Your password needs at least:
 8 characters one uppercase & one lowercase character one number & one Special Character e.g. # % @
Secure Password
Confirm Password
Set my password

Enter the Benefits Enrollment flow

If you are eligible to enroll, click on *Benefits* icon in the left-hand navigation menu. Then, click the *Enroll/Update* button.





Enroll in Benefits: Add Dependents

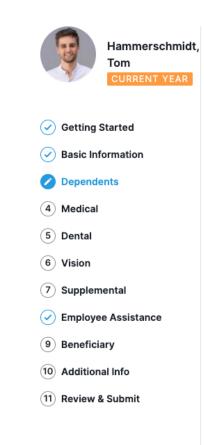


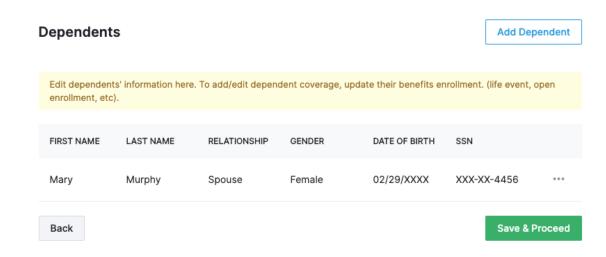
Benefits — Current Year Enrollment

×

View, change or add dependents.

This step enables you to add/verify dependents at the time of enrollment, which further allows you to select and add them to the plans in the next steps.







Enroll in Benefits: Submit Enrollment

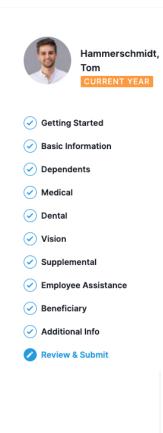


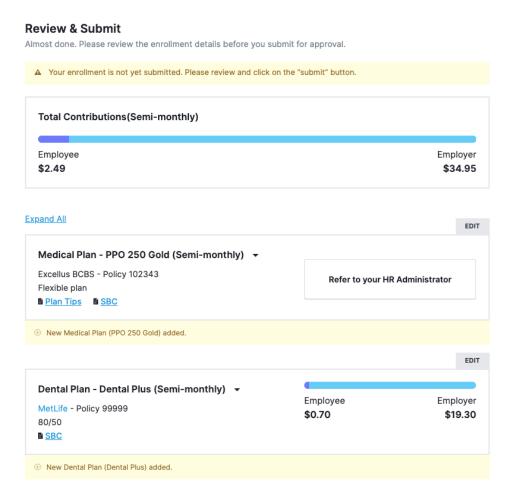
Benefits — Current Year Enrollment

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Remember to click the final *Submit Enrollment* button to record your benefit elections.

You can view your elections and plan documents at any time on the Benefit Summary page.









Thank you