

BENEFITS ESSENTIALS

2022 Employee Benefits Overview



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Important Notice

Advantage Academy has made every attempt to ensure the accuracy of the information described in this enrollment guide. Any discrepancy between this guide and the insurance contracts or other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to the insurance contracts and legal documents. Advantage Academy reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and Advantage Academy share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with Advantage Academy. Medical and Pharmacy plans are provided by TRS. Any communication included in this guide has been taken from the TRS Benefit Guide. TRS Guide, SBCs and notices can be found www.trs.texas.gov/Pages/healthcare_trs_activecare.aspx.

WELCOME

OPEN ENROLLMENT is from August 1st to August 15th.

You play an important role in our success. That's why we strive to provide you with a benefits program that rewards you for the hard work and dedication you put forth every day.

Our comprehensive and competitive benefits program is an important component of your total compensation package. This guide provides valuable information to help you better manage your health and your financial security.

During open enrollment, you have the opportunity to review your coverage needs, consider the benefit plans available to you, and select benefits that will provide the most value to you.

Open Enrollment for 2022-2023 coverage – **your one chance to make changes to your benefits¹** – begins August 1st and will remain open until August 15th. The benefits you choose will become effective on September 1, 2022.

You must participate in Open Enrollment if you wish to do any or all of the following:

- Make changes to your medical, dental, or vision coverage for the upcoming plan year
- Contribute to a Flexible Spending Account (FSA)
- Enroll in ***NEW*** worksite plans

However, you won't be automatically enrolled in any FSAs – you need to make an election to participate each year.

Review this guide to choose which benefits are right for you. If after reading this guide you need more information, please contact Human Resources.

ELIGIBILITY

Full-time employees (working a minimum of 30 hours per week) and their eligible dependents can participate in Advantage Academy benefits. Your benefits are effective the 1st of the month following date of hire.

Eligible dependents include:

- Your spouse
- Child(ren) up to age 26
- Child(ren) of any age if you support the child and he or she is incapable of self-support due to disability

MAKING CHANGES TO YOUR ELECTIONS

Your 2022-2023 elections will generally remain in effect throughout the plan year unless you experience a change in status that affects eligibility for benefits or experience another qualified status change event, in accordance with Internal Revenue Code (Code) rules. You must generally request an election change within 30 days.

Examples of qualified status change events include (but are not limited to):

- a change in marital status, including marriage, death of a spouse, divorce, annulment, or legal separation;
- a change in your domestic partnership status, including establishment or termination of the partnership;
- a change in the number of your eligible children, including by birth, adoption, placement for adoption, or death; and
- a change in eligibility status of your children (e.g., due to age).

¹ You can change your coverage during the year if you experience a "Qualified Status Change," including but not limited to marriage, domestic partnership, divorce, birth or adoption of a child or death of spouse or child.

EMPLOYEE CONTRIBUTIONS

The values below indicate how much you're responsible for contributing towards coverage. Amounts are taken directly from your paycheck each month.

CONTRIBUTION SUMMARY

Benefit	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
Medical TRS Primary Plan	Advantage Academy contributes \$225 towards the TRS medical plans for new employees and \$410 for returning employees. Some employees have grandfathered contributions for their medical elections. BeneBloc will be able to illustrate and calculate your medical premiums based on this information.			
Medical TRS Primary+ Plan				
Medical HD Plan				
Medical HMO Plan				
Dental DHMO	See page 7			
Dental DPPO	See page 7			
Vision Plan	See page 8			
Supplemental Life & AD&D	See page 9			
Voluntary Short-Term Disability (STD)	See page 10			
Voluntary Long-Term Disability (LTD)	See page 11			
New Benefits Advantage Plans	100% employee paid - Rates based on plan options selected			





TRS MEDICAL PLANS

	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD
Plan Summary	<ul style="list-style-type: none"> • Lowest premium of all three plans • Copays for doctor visits before you meet your deductible • Statewide network • Primary Care Provider (PCP) referrals required to see specialists • Not compatible with a Health Savings Account (HSA) • No out-of-network coverage 	<ul style="list-style-type: none"> • Lower deductible than the HD and Primary plans • Copays for many services and drugs • Higher premium • Statewide network • PCP referrals required to see specialists • Not compatible with a Health Savings Account (HSA) • No out-of-network coverage 	<ul style="list-style-type: none"> • Compatible with a Health Savings Account (HSA) • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals • Must meet your deductible before plan pays for non-preventive care

Plan Features				
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network
Individual/Family Deductible	\$2,500/\$5,000	\$1,200/\$3,600	\$3,000/\$6,000	\$5,500/\$11,000
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible
Individual/Family Maximum Out of Pocket	\$8,150/\$16,300	\$6,900/\$13,800	\$7,050/\$14,100	\$20,250/\$40,500
Network	Statewide Network	Statewide Network	Nationwide Network	
PCP Required	Yes	Yes	No	

Doctor Visits				
Primary Care	\$30 copay	\$30 copay	You pay 30% after deductible	You pay 50% after deductible
Specialist	\$70 copay	\$70 copay	You pay 30% after deductible	You pay 50% after deductible

Immediate Care				
Urgent Care	\$50 copay	\$50 copay	You pay 30% after deductible	You pay 50% after deductible
Emergency Care	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	
TRS Virtual Health-RediMD™	\$0 per medical consultation	\$0 per medical consultation	\$30 per medical consultation	
TRS Virtual Health-Teladoc®	\$12 per medical consultation	\$12 per medical consultation	\$42 per medical consultation	


Prescription Drugs			
Drug Deductible	Integrated with medical	\$200 brand deductible	Integrated with medical
Generics (30-Day Supply/90-Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$15/\$45 copay	You pay 20% after deductible; \$0 coinsurance for certain generics
Preferred Brand	You pay 30% after deductible	You pay 25% after deductible	You pay 25% after deductible
Non-preferred Brand	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Specialty	\$0 if PrudentRx eligible; You pay 30% after deductible	\$0 if PrudentRx eligible; You pay 30% after deductible	You pay 20% after deductible
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply; \$75 for 61-90 day supply	\$25 copay for 31-day supply; \$75 for 61-90 day supply	You pay 25% after deductible

The information above is a summary of coverage only. Visit <https://www.bcbstx.com/trsactivecare> for coverage details and limitations.

2021-22 Health Maintenance Organizations: Premiums for Regional Plans

REMEMBER:

When you choose an HMO, you're choosing a regional network.

	Central and North Texas Baylor Scott & White Health Plan <i>Brought to you by TRS-ActiveCare</i>
	<p>You can choose this plan if you live in one of these counties: Austin, Bastrop, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Collin, Coryell, Dallas, Denton, Ellis, Erath, Falls, Freestone, Grimes, Hamilton, Hays, Hill, Hood, Houston, Johnson, Lampasas, Lee, Leon, Limestone, Madison, McLennan, Milam, Mills, Navarro, Robertson, Rockwall, Somervell, Tarrant, Travis, Walker, Waller, Washington, Williamson</p>

Plan Features

Type of Coverage	In-Network Coverage Only
Individual/Family Deductible	\$1,900/\$4,750
Coinsurance	You pay 20% after deductible
Individual/Family Maximum Out of Pocket	\$8,000/\$15,000

Doctor Visits

Primary Care	\$15 copay
Specialist	\$70 copay

Immediate Care

Urgent Care	\$45 copay
Emergency Care	\$500 copay after deductible

Prescription Drugs

Drug Deductible	\$200 (excl. generics)
Days Supply	30-day supply/90-day supply
Generics	\$12/\$30 copay
Preferred Brand	You pay 30% after deductible
Non-preferred Brand	You pay 50% after deductible
Specialty	You pay 25%/35% after deductible (preferred/non-preferred)

DENTAL BENEFITS

Advantage Academy offers dental coverage through MetLife. You have the opportunity to choose from the DHMO or PPO dental plan options. Each type of plan has unique advantages. Understanding the differences between them have the opportunity to help you choose the coverage that best meets the needs of you and your family.

Benefit Summary	DHMO	DPPO	
		In Network	Out of Network
Annual Maximum Benefit	Unlimited	\$1,250	\$1,250
Annual Deductible			
Individual	No Deductible	\$50	
Family	No Deductible	3x per family	
Dental Plan Benefits			
Preventative Care		100%	100%
Cleaning	2x per 12 m	1x per 6 m	
Fluoride	\$0	100%	100%
Basic Care		80%	80%
Office Visit	\$5	80%	80%
Fillings	\$12-\$65	80%	80%
Scaling & Root Planing	\$45-60	80%	50%
Major Care		50%	50%
Bridges and Dentures	\$381-\$510	50%	50%
Implants	\$640-\$2,380	50%	50%
Therapeutic Pulpotomy	\$40	50%	50%
Extractions	\$5-\$150	50%	50%
Crowns	\$25-\$360	50%	50%
Orthodontia	\$1,260-\$2,500 Adult and Children	50%	50%
		Children Only \$1,000 lifetime max	
Cost Per Pay Period	DHMO	DPPO	
Employee Only	\$13.08	\$41.17	
Employee + 1	\$24.86	\$78.83	
Family	\$37.28	\$140.10	

*Please refer to the summary plan document (SPD) for full details.

VISION BENEFITS

You and your dependents have access to vision coverage through MetLife. The plan pays benefits for both in-network and out-of-network services. However, you will receive maximum value from your vision benefits when you choose in-network providers. If you see a network provider, you will pay copays for most services. If you receive care outside the network, you will need to pay the full cost and file a claim to be reimbursed for a portion of the costs.

VISION PLAN SUMMARY

Key Features	In-Network	Out-of-Network	Frequency
Exam	\$10	Up to \$45 allowance	12
Lenses	\$10	Single: Up to \$30 allowance Lined bifocals: Up to \$50 allowance Lined trifocals: Up to \$65 allowance Lenticular: Up to \$100 allowance	12
Frames	\$10 copay; Up to \$100 allowance 20% discount on amount over \$130 Costco, Walmart and Sam's Club: \$10 copay; Up to \$55 allowance	Up to \$55 allowance	12
Contact Lenses	Elective: Up to \$100 allowance Medically Necessary: \$10 copay	Elective: Up to \$80 allowance Medically Necessary: Up to \$210 allowance	12

*Please refer to the summary plan document (SPD) for full details.

Cost Per Pay Period	
Employee Only	\$7.46
Employee + 1	\$14.50
Family	\$20.90



INCOME PROTECTION BENEFITS

In addition to health benefits, Advantage Academy also offers eligible employees income protection benefits. These benefits are intended to provide financial assistance for you and your beneficiaries in the event of disability, accident, or death. If after reading this document you need more information, please contact Human Resources.

Advantage Academy offers the following benefits:

- Basic Life and Accidental Death & Dismemberment (AD&D) Insurance
- Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance
- Short-Term Disability (STD)
- Voluntary Long-Term Disability (LTD)

BASIC LIFE AND AD&D

Advantage Academy provides you with Basic Life and AD&D insurance of \$25,000, at no cost to you. If your death is the result of an accident, you will receive an additional Accidental Death & Dismemberment (AD&D) benefit. If you lose a limb or your eyesight as the result of an accident, the AD&D plan will pay a percentage of your AD&D benefit amount.

SUPPLEMENTAL LIFE AND AD&D

You have the option to supplement your company-paid coverage by purchasing additional Life and AD&D insurance for yourself, your spouse and your children. You are required to purchase coverage for yourself in order to enroll your family members.

	Increments	Guarantee Issue	Maximum Benefit
Employee	\$10,000	\$150,000	Lessor of \$500,000 or 5x salary
Spouse	\$5,000	\$25,000	\$100,000 or 50% of employee vol life
Child	\$1,000	\$10,000	Birth to 14 days: \$100 15 days to 6 months: \$500 6 months to age 26: \$10,000

Age	Rate (per \$1,000 of covered payroll per month)
<34	\$0.043
35-39	\$0.060
40-44	\$0.102
45-49	\$0.170
50-54	\$0.289
55-59	\$0.485
60-64	\$0.621
65-69	\$1.097
70+	\$2.950
Child	\$0.291

Please note: Evidence of insurability may be required if you enroll after your initial eligibility period or if you elect amounts over the policy's Guarantee Issue amount.

INCOME PROTECTION BENEFITS

DISABILITY

Advantage Academy offers Voluntary Short-Term Disability (STD) and Voluntary Long-Term Disability (LTD) insurance through MetLife. If after reading this document you need more information, please contact Human Resources.

- **Short-Term Disability (STD)**

STD coverage replaces a portion of your income if you are unable to work due to an illness, pregnancy, or non-work-related injury. Benefits begin after 7 days and continue for 12 weeks or until you are certified to return to work. You receive 60% of your pay, up to a maximum benefit of \$1,000 per week.

Calculation of monthly premium

Annual Salary / 52 / \$10 x \$0.456 = Monthly Premium
_____/ 52 / \$10 x \$0.456 = _____

Example: Employee making \$40,000 annually
\$40,000 / 52 / \$10 = \$76.92 x \$0.456 = \$35.08 monthly premium

- **Voluntary Long-Term Disability (LTD)**

After you have been disabled for 90 days, LTD benefits begin and you receive 60% of your income, up to a maximum of \$5,000 per month. Benefits continue until you are no longer disabled or until you reach Social Security Normal Retirement Age, whichever comes first. Your LTD benefits will be offset by any other disability payments you may receive, such as Social Security or Workers' Compensation.

Age	Rate (per \$100 of benefit per month)
< 34	\$0.115
35-39	\$0.246
40-44	\$0.336
45-49	\$0.457
50-54	\$0.611
55-59	\$0.698
60-64	\$0.545
65+	\$0.204

Calculation of monthly premium

Monthly Salary / \$100 x rate above = Monthly Premium
_____/ \$100 x _____ = _____

Example: 35 yr old making \$40,000 annually
\$3,333 / \$100 = \$33.33 * \$0.246 (rate) = \$8.20 monthly premium



SAVE TIME AND MONEY

So there's more leftover for the things that really matter.

Your employer is giving you access to the following benefits.
This program includes your immediate family—so everyone is healthy and happy!

Teladoc

Feel better now! 24/7 access to a doctor is only a call or click away—anytime, anywhere with no per visit fee. With Teladoc, you can talk to a doctor by phone or online video to get a diagnosis, treatment options and prescription, if medically necessary. Save time and money by avoiding crowded waiting rooms in the doctor's office, urgent care clinic or ER. Just use your phone, computer, smartphone or tablet to get a quick diagnosis by a U.S. licensed physician.

Doctors Online

The fast, easy way to get health information from an online resource you can trust. You have 24/7 access to doctors, pharmacists, psychologists, dentists, dieticians and more by email or smartphone app. You'll get treatment options and advice you understand. With Doctors Online, the doctor's always in!

Pharmacy

Healthcare keeps getting more expensive, but you shouldn't have to choose between your prescription medications and other essential expenses. Make sure you're always getting the best deal on your prescriptions with deep discounts through New Benefits Rx. Save 10% to 85% on most prescriptions at 60,000 retail pharmacies nationwide and through home delivery.

Health Advocate™ Solutions

Healthcare is becoming harder to understand. Personal Health Advocates help you navigate through insurance and healthcare systems. Advocates research treatments, resolve claims and locate doctors, specialists, hospitals, dentists and pharmacies. Skilled negotiators will attempt to negotiate discounts on your behalf, no matter your benefit status. Registered nurses are on-call 24/7 to answer questions and provide medical explanations.

Dental

Smile brighter with big savings on dental services such as cleanings, X-rays and crowns. In most instances, save 15% to 50% per visit* on services from general dentistry to special procedures. Use your card over and over again to keep your teeth sparkling clean!

**Actual costs and savings vary by provider, service and geographical area.*

Vision

Your eyes are the windows to your health. Now you and your family can see better savings at thousands of vision providers nationwide, including national chains and local retailers. You save 10% to 60% on glasses, contacts, laser surgery, and exams.

Talk to BeneBloc to Enroll

Diabetic Supplies

Save 10% to 50% on diabetic testing supplies and get a free fully-audible blood glucose meter with your first order. With the convenient online, pre-paid program, you receive discounted diabetic testing supplies shipped directly to your home.

Vitamins

Everyone has different health goals, and eVitamins has the products to help you reach them. Find the best prices online for the most trusted brands of vitamins, herbs, nutritional supplements, whole foods, baby care, skincare, and more. Save on products for you, your family and even your pets.

Lab Testing

Know your numbers! You have direct access to major clinical laboratories nationwide where you can save 10% to 80% on typical costs for lab work. Find a location near you and order online or by phone. Confidential results are available online in as little as 24 hours for most tests. *Lab benefit not available in MD, ND, NJ, NY and RI.*

MRI & CT Scans

A better image leads to a better diagnosis, better treatment and a better recovery. Save 40% to 75% on usual charges for MRI and CT Scans at thousands of credentialed radiology centers nationwide.

ACCESS YOUR BENEFITS ON THE GO!

With the **My Benefits Work™** mobile app



What to Expect?

- Membership materials (booklet and ID card) will be mailed to your home address
- Your EPIC membership provides access to 24/7 doctor visits by phone, mobile app, or online video for \$0 out-of-pocket
- Once you receive your membership kit, download My Benefits Work™ from the App Store or Google Play (you will need your Member ID and Group ID from the front of your membership card to complete your registration)
- New app feature: My Wallet. Keep all your benefit cards in one convenient location!



DISCLOSURES This program is **NOT insurance coverage** and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. **It contains a 30 day cancellation period**, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the program will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyBenefitsWork.com. Not available to residents of IA, UT, VT & WA.

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ADVANTAGE ACADEMY

Building Champions with a Future and a Hope

OPEN ENROLLMENT: August 1st - August 15th

- To have a one-on-one enrollment with a Benefit Counselor use the link below to schedule a convenient time for you and a Benefit Counselor will call you!
- During open enrollment, you have the opportunity to review your coverage needs, consider the benefit plans available to you, and select benefits that will provide the most value to you
- Please utilize the link sent to your email to login into Employee Navigator if you wish to complete your enrollment online. If you did not receive a link, please email athayer@benebloc.com from your preferred email address.

Please review your benefits by visiting

<http://www.benebloc.com/portals/advantage>

Or by scanning the QR below!

Enrollment times are available and should be scheduled using the following link:

<https://BeneBlocEnrollment.as.me/AdvantageAcademy>

Benefits Portal



Enroll Here!



If you have issues scheduling your virtual enrollment, please email

Andy Thayer at athayer@benebloc.com



KEY CONTACTS

For Questions About	Carrier	Phone Number
Medical and Pharmacy	TRS-ActiveCare	866-355-5999
Dental	MetLife	866-796-1800
Vision	MetLife	866-796-1800
Flexible Spending	TASC	800-422-4661
Life Insurance	MetLife	866-796-1800
Short Term Disability	MetLife	866-796-1800
Long Term Disability	MetLife	866-796-1800

