



2024-2025 BENEFITS GUIDE

HIGLEY UNIFIED SCHOOL DISTRICT NO. 60



BEFORE WE BEGIN

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HOW TO USE THIS GUIDE

The plan runs from July 1 to June 30 of each year. This guide provides a summary of benefit options to help you make the right decisions for you and your family.

Keep a copy of this guide handy throughout the year. It can be useful when specific care scenarios come up.

ENROLLMENT CHECKLIST

-  **CHOOSE YOUR PLAN**
Select a medical program option and decide who you're going to cover.
-  **MAKE A CONTRIBUTION TO YOURSELF**
If you have the option to enroll in a high deductible health plan (HDHP), don't miss out on making health savings account (HSA) contributions.
-  **TAKE CARE OF YOUR LOVED ONES**
Review and update beneficiary designations for life insurance benefits as needed.
-  **ARE YOUR DEPENDENTS STILL ELIGIBLE?**
Confirm that any dependents up to age 26 are still eligible to be enrolled.
-  **CHOOSE YOUR OTHER COVERAGES**
If applicable, review and decide whether to elect any additional employee-paid benefits.

GOT QUESTIONS?

CONTACT KAIROS

888.331.0222

svc.kairoshealthaz.org

UMR

Medical benefits

844.212.6811

umr.com

MAXORPLUS

Prescription benefits

800.687.0707

maxorplus.com

TELADOC

Telehealth benefits

800.835.2362

teladoc.com

PLAN RULES

WHO'S ELIGIBLE?

Eligibility varies, but here are some general eligibility categories:

- ✓ Full-time employees working at least 30 hours per week
- ✓ Part-time employees working at least 20 hours per week (ancillary coverage only)
- ✓ Dependents of enrolled employees, including:
 - lawfully married spouses
 - domestic partners (domestic partner's children are not eligible)
 - dependent children up to age 26
 - unmarried children who are mentally or physically handicapped and fully dependent on the enrolled employee for support and maintenance

WHEN CAN I MAKE A CHANGE?

You can make changes or elect benefits once a year during open enrollment. Outside of open enrollment, the IRS says a "qualified life event" must occur in order to make changes.

If you experience a qualified life event and need to make a change to your benefits, you must notify your employer within **31 days** of the event. Otherwise, you will have to wait until the next open enrollment period.



Below are examples of qualified life events that may make a mid-year change possible:

- Marriage, divorce, legal separation, or annulment
- Birth, adoption, placement for adoption, or legal guardianship of a child
- Death of a dependent
- Change in your spouse's employment or involuntary loss of health coverage under another employer's plan
- Change in your dependent's eligibility status



Newborns are not automatically added to your medical coverage. You must notify your employer within 31 days of the date of birth and pay the full premium amount for the month the child is added.

If you lose medical coverage through the Marketplace mid-year, you may not then join the Kairos plan. You may, however, drop your Kairos medical coverage to join a Marketplace plan mid-year.

WHAT DOES IT ALL MEAN?

Let’s talk through some health insurance terms and make this easy.

DEDUCTIBLE

This is the amount of money you have to pay each plan year (July to June) for covered services before your health insurance benefits kick in.

COINSURANCE

This is a percentage of covered medical costs you pay once you meet your deductible. The plan pays the rest.

OUT-OF-POCKET MAXIMUM (OOP)

This is the most you’ll pay for covered services during the plan year. The out-of-pocket maximum puts a cap on health care costs if you ever have a major illness or injury.

EMBEDDED DEDUCTIBLE

Individual family members have their own deductibles AND there’s a deductible for the family as a whole. After an individual meets his or her deductible, the plan begins to pay benefits for that person. Once the family deductible is met, the plan pays benefits for all.

NON-EMBEDDED DEDUCTIBLE

The entire family shares a single deductible. The family deductible must be met before the plan begins to pay benefits.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP) VS. PPO PLAN

An HDHP is a type of medical plan that has a lower monthly premium but a higher annual deductible. It’s usually paired with a health savings account (HSA) to help pay medical expenses.

A PPO is a plan that has a higher monthly premium but a lower annual deductible. PPO plans sometimes have copays for services, unlike HDHPs.

IN-NETWORK VS. OUT-OF-NETWORK

In-network providers are contracted to provide services at a discounted rate. Out-of-network providers are not. Staying in-network is usually the best way to save money on your health care.

INPATIENT VS. OUTPATIENT

Inpatient services are those received when you’re admitted to a hospital or facility and spend at least one night. Outpatient services can vary, but they’re services received in a facility that you’re not admitted to.

PRIOR AUTHORIZATION

This is pre-approval that is required for certain services, prescriptions, and medical equipment to be covered by the plan. It’s sometimes called “preauthorization” or “precertification.”



Want to learn more?
Scan the code to watch this informational video

How does my medical plan work?



MEDICAL BENEFITS

UMR

UMR is the medical claims processor and uses the UnitedHealthcare (UHC) Choice Plus network. This is a PPO network, which is a group of health care providers who discount what they charge you for services. By staying in-network, services will cost you less.



Where does Kairos fit in?



KAIROS The Plan

Kairos manages and funds all of the health care plans and voluntary coverages. We also work closely with your employer to administer your benefits.



UnitedHealthcare Medical Network

Kairos medical plans use the UnitedHealthcare network. If your doctor asks what network you have, you'll say, "United."



UMR Claims Handling

UMR processes your medical claims. When you see your doctor, he or she submits the claim to UMR. For questions about your medical coverage, call Kairos or UMR (not United).

MANAGE YOUR BENEFITS

Create your mobile-friendly account at umr.com to take full advantage of your medical benefits. You'll need to have your ID card handy in order to register.

Once you're in, you can:

- ✓ View/print/order ID cards
- ✓ View medical claims
- ✓ Monitor your deductible and out-of-pocket limits
- ✓ Shop for the best and most cost-effective care

FIND A DOCTOR

If you want to find a doctor, there's no need to log in! Instead, follow these simple steps:

- ✓ Go to umr.com
- ✓ Select "Find a Provider"
- ✓ In the Provider Network search bar, type the network name:
UnitedHealthcare Choice Plus
- ✓ Click search, then view providers
- ✓ Type in your address or ZIP code

Now you'll be able to search by provider name, locations, services, and more.

PRESCRIPTION BENEFITS

MAXORPLUS



When you enroll in Kairos medical coverage, you automatically receive prescription drug coverage through MaxorPlus. This benefit allows you to fill prescriptions through any participating pharmacy listed in the MaxorPlus pharmacy network.

Sign up for the MaxorPlus member portal to:



Locate the closest and most cost-efficient network pharmacy



View the plan formulary (a list of prescription medications that may be covered under the plan)



Look up your prescription history and plan costs

TIPS FOR SAVING ON PRESCRIPTIONS

Depending on your medication type, dosage, and frequency, the dollars can add up quickly. But you have options for lowering your out-of-pocket costs. Try these simple steps to help you save a buck or two!



TAKE THE GENERIC

Generics have the same strength and active ingredients as the name brand version of your medications. The only difference is, they're significantly cheaper. Talk to your prescriber to see if generics are right for you.



SHOP AROUND

Just like you might hunt for those great Black Friday deals, you can do comparison shopping for medications. Log in to the MaxorPlus member portal and use the copay calculator to find the most cost-effective pharmacy near you. *(Believe it or not, not all pharmacies charge the same amount for the same medication.)*



USE MAIL ORDER

Mail order delivers medications directly to your doorstep. If you're taking a generic, it will cost you less than it does to go to your local pharmacy. For example, if a prescription costs \$25 for a three-month supply at retail, it could cost \$20 through mail order. That's like getting three months free every year!



SIGN UP FOR MYMAXORLINK

The myMaxorLink discount program does the work for you. Once enrolled, you'll automatically receive information on lower-cost prescriptions, reminders specific to your coverage, and other important health updates. Call 888.596.0723 to enroll or go to mymaxorlink.com/maxorplus.

NURSES ON *YOUR* SIDE

NURSE NAVIGATORS PROGRAM

Navigating health care and insurance can be complicated and leave you feeling overwhelmed. That's where we come in. Through the KairosPro Nurse Navigators program, our dedicated in-house nurses help guide you through the health care system, choose the best treatment, and keep your costs to a minimum.



With this program, you have a real person in your corner who not only has a clinical background but understands your insurance coverage and is there to provide support **at no cost to you.**

How can our nurses help you?

- ✓ Finding in-network providers
- ✓ Assisting with appeals and prior authorizations
- ✓ Reviewing and monitoring claims
- ✓ Obtaining medical and prescription orders
- ✓ Monitoring high-cost medications and medical treatment
- ✓ Coordinating medical services, prescriptions, and durable medical equipment supplies
- ✓ Monitoring inpatient admissions
- ✓ Helping with post-discharge needs
- ✓ Overseeing and collaborating with partner case management programs
- ✓ Arranging for redirection of care, if appropriate
- ✓ Attending onsite biometric screening events and engaging in outreach and follow-up
- ✓ Researching and connecting members with community resources

BONUS: PERSONALIZED MENTAL HEALTH SUPPORT

These days, seeking help for mental health concerns isn't much different from talking to a provider about physical ailments—it's all part of looking after yourself and your health. In this process, Kairos knows it's important to find a support system and professional guidance that work for you. The good news is that your Nurse Navigators team is here to help you:

- Find in-network mental health providers
- Coordinate with your employee assistance program (EAP)
- Line up post-discharge resources
- And more!



Want to speak to a Nurse Navigator? Call the number below or send an email to nurse@kairoshealthaz.org.

A GUIDE TO WELLNESS

WELLNESS PROGRAMS

Our wellness programs—available through KairosPro Wellness—include a variety of options to help promote a healthier and happier you. Take advantage of these offerings at no cost (unless you see a cost listed).



- **Active&Fit fitness program**
Starting at \$28/month, you'll get access to 18,000+ fitness centers with no long-term contracts. You can also expect online workout videos, life coaching, and options for enrolling your spouse.
- **Online wellness center**
Our online hub provides wellness activities to keep you on track for healthy eating, weight management, physical activity, and more.
- **Real Appeal**
This is an online weight loss program to help employees make positive lifestyle changes and improve overall health. You can expect to receive a free success kit with enrollment.
- **Discount tool**
Through [EmployeeNetwork.com](https://www.EmployeeNetwork.com), you can register to receive over 300 exclusive discounts. These include tickets to theme parks, concerts, sporting events, and more. (Use **Company Code: Kairos Health** when registering)
- **CARE Programs**
Maternity care program: This is for pregnant moms or those who are planning to be. It includes a \$25 reward for completion!
Ongoing condition care program: For those who need help when managing chronic conditions like diabetes, COPD, asthma, hypertension, and more, this program is for you.
Complex condition care program: Get assistance with complex cases such as transplants, oncology, high-risk maternity, and neonatal care.
- **CARE mobile app**
Experience personalized and integrated health care solutions through your mobile device.
- **Live Well Reward\$**
Robust engagement program offering rewards for completing specific activities

New!

PREVENTION IS PRICELESS

We want to help you stay healthy. That's why the Kairos plan covers preventive care services for free, with no age restrictions when you visit an in-network provider.

Examples of preventive benefits include:

- ✓ Prostate screenings
- ✓ Immunizations and flu shots
- ✓ Hearing exams
- ✓ Mammogram screenings
- ✓ Colonoscopy screenings
- ✓ Cancer screenings
- ✓ Generic contraceptives
- ✓ Blood pressure tests

SKIP THE ER—USE TELADOC

TELADOC

Teladoc allows those enrolled in the medical plan to use their phone or computer to conduct a live virtual visit with a board-certified medical professional—any day, anytime, anywhere.

Teladoc benefits include general medicine, mental health, and dermatology for non-emergency matters like those listed below. For a limited time only, all visits are available to enrollees at no additional cost (until new federal regulations tell us otherwise).

GENERAL MEDICINE	MENTAL HEALTH	DERMATOLOGY
<ul style="list-style-type: none">• Cold and flu symptoms• Allergies and sinus infections• Pink eye• Sore throat• Flu symptoms• Medically-necessary prescriptions	<ul style="list-style-type: none">• Stress and anxiety• Depression• Trauma• Grief• Burnout• Medication management	<ul style="list-style-type: none">• Eczema• Psoriasis• Poison Ivy• Rashes• Rosacea



WAIT! DID YOU REGISTER?

You must create an account through Teladoc before you can access your benefits. Register early so you don't have to worry about it when you're not feeling great. Sign up by scanning the QR code or calling the number listed below.

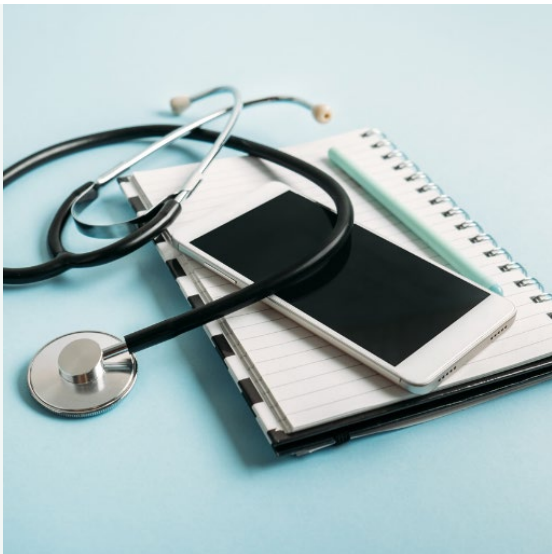
IMMEDIATE CARE AT A LOWER COST

Skip long lines
Did you know that 60% of patients have to wait at least 2 weeks for an in-office visit with their primary care provider?

Avoid high costs
The average cost for different visit types is as follows:

ER: \$2,800
Urgent care: \$200
Teladoc: \$0

Avoid the long lines, wait times, and expenses of the ER. Use your telehealth benefits 24/7 for non-emergency matters.



WORK & LIFE RESOURCES

COMPSYCH EAP

Everyone can use a little help sometimes. That's where your EAP benefit comes in. Through the employee assistance program (EAP) with ComPsych, you can speak with a highly-trained and compassionate guidance consultant who can help you and your family 24/7 with things like:

Free, Short-Term Counseling

- ✓ Stress and anxiety
- ✓ Relationship/marital conflicts
- ✓ Grief, loss, and life adjustments
- ✓ Substance abuse
- ✓ Minor depression management

Your benefit includes 6 one-on-one counseling sessions per family member, per issue, per year at no cost to you (or 12 for first responders).

Work-Life Solutions

Get the everyday help you need with work-life solutions. Call the number at the bottom of the page for assistance with topics including:

- ✓ Finding child, pet, or elder care
- ✓ Housing searches
- ✓ Seeking financial assistance
- ✓ Will preparation
- ✓ Sending a child off to school
- ✓ Planning a major project or event

ONLINE RESOURCES

You have 24/7 access to vital information, tools, and support through the ComPsych website.



WHAT TO EXPECT:

- Product and service discounts
- Educational articles, podcasts, and videos
- On-demand trainings
- “Ask the Expert” personal responses to your questions

HOW TO ACCESS:

1. Go to guidanceresources.com
2. Click Register
3. Enter Web ID: **KAIROSEAP**
4. Complete your registration

LET'S TALK ABOUT THE PLANS!

Benefit
solutions
for all!



CHOICE \$0 PPO

BENEFIT OVERVIEW

	IN-NETWORK ⁴	OUT-OF-NETWORK ⁴
DEDUCTIBLE ¹	\$0/employee \$0/family	\$900/employee \$2,700/family
OUT-OF-POCKET MAXIMUM ²	\$6,350/employee \$12,700/family	\$30,000/employee \$60,000/family
OFFICE VISITS	\$30 copay primary care physician \$40 copay specialist	Deductible, then 50%
URGENT CARE	\$50 copay	Deductible, then 50%
EMERGENCY ROOM	\$150 copay	\$150 copay
WELLNESS SERVICES (ADULT/CHILD)	No deductible, \$0	Deductible, then 50%
TELEHEALTH (TELADOC) ³	No deductible, \$0	Not available
OUTPATIENT SURGERY	\$75 per service	Deductible, then 50%
INPATIENT SERVICES	\$250 copay per admission	Deductible, then 50%
IMAGING (CT/PET scans, MRIs)	\$30 copay	Deductible, then 50%
HOME HEALTH CARE	No deductible, \$0	Deductible, then 50%
SKILLED NURSING CARE	\$250 copay per admission	Deductible, then 50%
New! REHABILITATION SERVICES	\$30 copay	Deductible, then 50%
CENTERS OF EXCELLENCE ELECTIVE SURGERY AND CANCER CARE BENEFIT	No deductible, \$0	Not available
PRESCRIPTIONS		
RETAIL (Up to 31-day supply)	<ul style="list-style-type: none"> Generic: \$15 Preferred: \$30 Non-preferred: \$50 Specialty: Not applicable 	
MAIL ORDER (Up to 90-day supply)	<ul style="list-style-type: none"> Generic: \$37.50 Preferred: \$75 Non-preferred: \$125 	

ATTENTION: Please note that this is a grandfathered plan and enrollment in this plan is not available.

¹This plan has an embedded individual deductible and out-of-pocket maximum. This means that although a deductible and out-of-pocket maximum apply to the family as a whole, no individual will be responsible for more than his/her individual deductible before the plan pays benefits for that person, and no individual will be responsible for more than his/her individual out-of-pocket maximum. All benefits are subject to the deductible, unless otherwise noted. The medical plan deductible does not apply to retail and mail order prescription drug copays.

²The out-of-pocket maximum includes deductibles, copayments, and coinsurance for all medical and prescription plan benefits.

³Teladoc services are covered at 100%, subject to the expiration of the CARES Act. Once the CARES Act expires, services will revert to the pre-CARES cost structure, with applicable copays/deductibles.

⁴The in-network and out-of-network deductibles and out-of-pocket maximums are separate. This means that amounts applied toward the in-network deductible and out-of-pocket maximum do not also apply toward the out-of-network deductible and out-of-pocket maximum. Similarly, amounts applied toward the out-of-network deductible and out-of-pocket maximum do not also apply toward the in-network deductible and out-of-pocket maximum.

Please note: Information provided above may be subject to change at any time.

CHOICE \$500 PPO BENEFIT OVERVIEW

	IN-NETWORK ⁴	OUT-OF-NETWORK ⁴
DEDUCTIBLE ¹	\$500/employee \$1,000/family	\$1,200/employee \$2,400/family
OUT-OF-POCKET MAXIMUM ²	\$4,500/employee \$9,000/family	\$30,000/employee \$60,000/family
OFFICE VISITS	\$30 copay primary care physician \$40 copay specialist	Deductible, then 50%
URGENT CARE	\$50 copay	Deductible, then 50%
EMERGENCY ROOM	Deductible, then 20%	Deductible, then 20%
WELLNESS SERVICES (ADULT/CHILD)	No deductible, \$0	Deductible, then 50%
TELEHEALTH (TELADOC) ³	No deductible, \$0	Not available
OUTPATIENT SURGERY	Deductible, then 20%	Deductible, then 50%
INPATIENT SERVICES	\$250 copay per admission	Deductible, then 50%
IMAGING (CT/PET scans, MRIs)	No deductible, 20%	Deductible, then 50%
HOME HEALTH CARE	Deductible, then 20%	Deductible, then 50%
SKILLED NURSING CARE	Deductible, then 20%	Deductible, then 50%
REHABILITATION SERVICES	\$30 copay	Deductible, then 50%
CENTERS OF EXCELLENCE ELECTIVE SURGERY AND CANCER CARE BENEFIT	No deductible, \$0	Not available
PRESCRIPTIONS		
RETAIL (Up to 31-day supply)	<ul style="list-style-type: none"> • Generic: \$15 • Preferred: \$30 • Non-preferred: \$50 • Specialty: Not applicable 	
MAIL ORDER (Up to 90-day supply)	<ul style="list-style-type: none"> • Generic: \$37.50 • Preferred: \$75 • Non-preferred: \$125 	

¹This plan has an embedded individual deductible and out-of-pocket maximum. This means that although a deductible and out-of-pocket maximum apply to the family as a whole, no individual will be responsible for more than his/her individual deductible before the plan pays benefits for that person, and no individual will be responsible for more than his/her individual out-of-pocket maximum. All benefits are subject to the deductible, unless otherwise noted. The medical plan deductible does not apply to retail and mail order prescription drug copays.

²The out-of-pocket maximum includes deductibles, copayments, and coinsurance for all medical and prescription plan benefits.

³Teladoc services are covered at 100%, subject to the expiration of the CARES Act. Once the CARES Act expires, services will revert to the pre-CARES cost structure, with applicable copays/deductibles.

⁴The in-network and out-of-network deductibles and out-of-pocket maximums are separate. This means that amounts applied toward the in-network deductible and out-of-pocket maximum do not also apply toward the out-of-network deductible and out-of-pocket maximum. Similarly, amounts applied toward the out-of-network deductible and out-of-pocket maximum do not also apply toward the in-network deductible and out-of-pocket maximum.

Please note: Information provided above may be subject to change at any time.

Change!

CHOICE HDHP \$1600

BENEFIT OVERVIEW

	IN-NETWORK ⁴	OUT-OF-NETWORK ⁴
DEDUCTIBLE ¹	\$1,600/employee \$3,200/family	\$2,500/employee \$5,000/family
OUT-OF-POCKET MAXIMUM ²	\$6,000/employee \$6,850/family	\$18,000/employee \$28,000/family
OFFICE VISITS	Deductible, then 20%	Deductible, then 50%
URGENT CARE	Deductible, then 20%	Deductible, then 50%
EMERGENCY ROOM	Deductible, then 20%	Deductible, then 20%
WELLNESS SERVICES (ADULT/CHILD)	No deductible, \$0	Deductible, then 50%
TELEHEALTH (TELADOC) ³	No deductible, \$0	Not available
OUTPATIENT SURGERY	Deductible, then 20%	Deductible, then 50%
INPATIENT SERVICES	Deductible, then 20%	Deductible, then 50%
IMAGING (CT/PET scans, MRIs)	Deductible, then 20%	Deductible, then 50%
HOME HEALTH CARE	Deductible, then 20%	Deductible, then 50%
SKILLED NURSING CARE	Deductible, then 20%	Deductible, then 50%
REHABILITATION SERVICES	Deductible, then 20%	Deductible, then 50%
CENTERS OF EXCELLENCE ELECTIVE SURGERY AND CANCER CARE BENEFIT	Deductible, then \$0	Not available
PRESCRIPTIONS		
RETAIL (Up to 31-day supply)	<ul style="list-style-type: none"> • Generic: \$10 • Preferred: \$35 • Non-preferred: \$60 • Specialty: Not applicable 	
MAIL ORDER (Up to 90-day supply)	<ul style="list-style-type: none"> • Generic: \$25 • Preferred: \$87.50 • Non-preferred: \$150 	

¹This plan has a non-embedded deductible and out-of-pocket maximum. This means that families enrolling in the plan will need to meet the entire family deductible before the plan pays benefits for any member of the family (other than preventive/wellness care). It also means that the out-of-pocket maximum applies to the family as a whole rather than to individual covered family members. All benefits are subject to the deductible, unless noted otherwise. The medical plan deductible does not apply to retail and mail order prescription drug copays.

²The out-of-pocket maximum includes deductibles, copayments, and coinsurance for all medical and prescription plan benefits.

³Teladoc services are covered at 100%, subject to the expiration of the CARES Act. Once the CARES Act expires, services will revert to the pre-CARES cost structure, with applicable copays/deductibles.

⁴The in-network and out-of-network deductibles and out-of-pocket maximums are separate. This means that amounts applied toward the in-network deductible and out-of-pocket maximum do not also apply toward the out-of-network deductible and out-of-pocket maximum. Similarly, amounts applied toward the out-of-network deductible and out-of-pocket maximum do not also apply toward the in-network deductible and out-of-pocket maximum.

Please note: Information provided above may be subject to change at any time.

CHOICE \$5,000 PPO BENEFIT OVERVIEW

	IN-NETWORK ⁴	OUT-OF-NETWORK ⁴
DEDUCTIBLE ¹	\$5,000/employee \$10,000/family	\$15,000/employee \$30,000/family
OUT-OF-POCKET MAXIMUM ²	\$6,250/employee \$12,500/family	\$45,000/employee \$90,000/family
OFFICE VISITS	\$30 copay primary care physician \$60 copay specialist	Deductible, then 50%
URGENT CARE	\$100 copay	Deductible, then 50%
EMERGENCY ROOM	\$300 copay	\$300 copay
WELLNESS SERVICES (ADULT/CHILD)	No deductible, \$0	Deductible, then 50%
TELEHEALTH (TELADOC) ³	No deductible, \$0	Not available
OUTPATIENT SURGERY	Deductible, then 30%	Deductible, then 50%
INPATIENT SERVICES	Deductible, then 30%	Deductible, then 50%
IMAGING (CT/PET scans, MRIs)	\$300 copay	Deductible, then 50%
HOME HEALTH CARE	Deductible, then 30%	Deductible, then 50%
SKILLED NURSING CARE	Deductible, then 30%	Deductible, then 50%
 REHABILITATION SERVICES	\$30 copay	Deductible, then 50%
CENTERS OF EXCELLENCE ELECTIVE SURGERY AND CANCER CARE BENEFIT	No deductible, \$0	Not available
PRESCRIPTIONS		
RETAIL (Up to 31-day supply)	<ul style="list-style-type: none"> • Generic: \$15 • Preferred: \$30 • Non-preferred: \$50 • Specialty: Not applicable 	
MAIL ORDER (Up to 90-day supply)	<ul style="list-style-type: none"> • Generic: \$37.50 • Preferred: \$75 • Non-preferred: \$125 	

¹This plan has an embedded individual deductible and out-of-pocket maximum. This means that although a deductible and out-of-pocket maximum apply to the family as a whole, no individual will be responsible for more than his/her individual deductible before the plan pays benefits for that person, and no individual will be responsible for more than his/her individual out-of-pocket maximum. All benefits are subject to the deductible, unless otherwise noted. The medical plan deductible does not apply to retail and mail order prescription drug copays.

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⁴The in-network and out-of-network deductibles and out-of-pocket maximums are separate. This means that amounts applied toward the in-network deductible and out-of-pocket maximum do not also apply toward the out-of-network deductible and out-of-pocket maximum. Similarly, amounts applied toward the out-of-network deductible and out-of-pocket maximum do not also apply toward the in-network deductible and out-of-pocket maximum.

Please note: Information provided above may be subject to change at any time.

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in a high deductible health plan (HDHP), you are eligible to open a health savings account with HealthEquity. An HSA is a personal savings account that lets you set aside pre-tax money from your paycheck to use on qualified medical expenses. Some examples of qualified expenses include deductibles and copays, doctor's office visits, prescription drugs, vaccines and screenings, and more! For a complete list, visit learn2.healthequity.com/kairos/qme.

Once you receive your debit card from HealthEquity, you'll be able to use your account. New cards are issued only to first-time enrollees (or if an existing card expires). Because it's your personal account, please contact HealthEquity if you need a replacement debit card.

HSA Advantages



Triple Tax Benefit

Contributions are tax deductible; the funds grow with no tax liability; and money used for health expenses is not taxed upon withdrawal.



It's Yours Forever

The money in your HSA rolls over every year and is yours to keep, even if you leave your employer.



Grow and Save

You can invest the funds, and your earnings grow tax-free. After age 65, you can use the HSA like a traditional retirement account.

YOU'RE ELIGIBLE FOR AN HSA IF:

- You're enrolled in a qualified high deductible health plan.
- You're not also covered by a spouse's non-HDHP employer plan.
- You aren't enrolled in Medicare or another non-qualified health care plan.
- You can't be claimed as a dependent on someone else's tax return.

HOW MUCH CAN YOU CONTRIBUTE?

TIER	MAXIMUM AMOUNT
INDIVIDUAL	\$4,150
FAMILY	\$8,300
AGE 55+	Additional \$1,000



*Learn how to
maximize your HSA*



You may contribute the maximum amount stated on a calendar year basis, or January 1 to December 31. This is a little different from the Kairos plan year, which runs from July to June. **You are responsible for verifying eligibility and calculating your contributions (including any employer contributions) so that they don't exceed the maximum annual amount.**

FLEXIBLE SPENDING ACCOUNT (FSA)

Set aside pre-tax dollars for eligible health care and dependent care expenses in a flexible spending account (FSA) administered by HealthEquity. These accounts are also referred to as consumer-driven accounts, or CDAs. You elect how much you want to contribute in equal installments throughout the year.

	MEDICAL REIMBURSEMENT FSA*	LIMITED PURPOSE FSA*
WHAT ARE THE ANNUAL CONTRIBUTION LIMITS?	Up to \$3,200	Up to \$3,200
WHAT CAN AN FSA BE USED FOR?	Eligible medical, dental, and vision expenses that are not already covered or deducted on your income taxes	Eligible dental and vision expenses that are not already covered or deducted on your income taxes
HOW ARE REIMBURSEMENTS MADE?	Claim form submitted via employee portal, fax, or mail	Claim form submitted via employee portal, fax, or mail

NOTE: If you’re enrolled in an HDHP with an HSA, you may only contribute to a limited purpose FSA which is used for eligible dental and vision expenses.

ANYTHING ELSE I NEED TO KNOW ABOUT FSAs?

Use it or Lose it—Any money set aside in the FSA must be used for eligible expenses during the plan year. Claims for reimbursement can be submitted up to 90 days after the plan year ends on June 30. After that, funds are forfeited.

Plan Carefully—Your election stays in effect for the entire plan year (July 1 through June 30). Once you make your election, you can only change your contribution amount if you experience a qualified status change (see page 4 for information about status changes).

Keep it Compliant—The IRS clearly defines eligible expenses, and only those that comply with the Internal Revenue Code are eligible for reimbursement. In all cases, itemized documentation for transactions should be retained.

How your FSA works

1

VISIT PROVIDER
Visit your medical/dental/vision/Rx provider and give them your insurance information.

2

PROVIDER BILLS
Your provider will send the claim to your insurance or may bill you directly.

3

PAY YOUR PROVIDER
Use your HealthEquity Visa Healthcare Card to pay your provider, or pay online through the HealthEquity member portal.

DELTA DENTAL INSURANCE

Kairos’s dental plan through Delta Dental allows you and your eligible dependents to visit any dentist or specialist without a referral. The plan also travels with you anywhere in the country.

Delta Dental issues ID cards to new enrollees. If you ever need a replacement, please contact Kairos or Delta Dental.

While both PPO and Premier dentists are in-network, you will save more money when using a PPO dentist. Out-of-pocket costs increase by going out-of-network.

NEW: Delta Dental now offers coverage for posterior composites and a third cleaning wellness benefit for those with a qualified medical condition (e.g. diabetes, cancer, periodontal disease, heart disease, and more). To initiate your third cleaning, please contact Delta Dental at the number below.

SELECT PLAN OVERVIEW	PPO AND PREMIER DENTIST	OUT-OF-NETWORK DENTIST
ANNUAL DEDUCTIBLE ¹	\$50/individual \$150/family	\$50/individual \$150/family
ANNUAL MAXIMUM BENEFIT ¹	\$1,500/individual	\$1,500/individual
PREVENTIVE SERVICES (TWICE A YEAR) ² Exams, fluoride, and cleanings X-rays Sealants: For children up to age 18 Space maintainers Periodontal maintenance	No deductible, \$0	No deductible, \$0
BASIC SERVICES Fillings Emergency palliative treatment Endodontics: Root canal treatment Periodontics: Gum disease treatment Oral surgery: Simple and surgical extractions	Deductible, then 20%	Deductible, then 20%
MAJOR SERVICES ³ Crown repair Prosthodontics: Bridges, implants, dentures Bridge and denture repair	Deductible, then 50%	Deductible, then 50%
CHILD ORTHODONTIA ⁴ Braces: For children ages 8-19. (Children must be banded prior to age 17) Lifetime maximum	Deductible, then 50% \$1,500	Deductible, then 50% \$1,500

¹Your annual maximum benefit is a combination for in-network and out-of-network services.

²Preventive services are charged against the annual maximum benefit.

³Major services have a five-year waiting period.

⁴Orthodontia has a separate annual maximum.

TDA DENTAL INSURANCE

Total Dental Administrators (TDA) provides comprehensive dental care on a predetermined fee schedule. There are no deductibles, no claim forms, and no annual or lifetime benefit maximums. Services are covered in the state of Arizona only.

NEW: New TDA ID cards will go out to everyone this year. Be sure your address on file is correct, and be on the lookout for your new cards!

DHMO PLAN BENEFIT OVERVIEW	IN-NETWORK COPAY
PREVENTIVE/DIAGNOSTIC Initial exam Adult cleaning Office visits	\$0 \$0 \$0
RESTORATIVE Amalgam (one surface) Amalgam (two surfaces) Resin (one surface) Resin (two surfaces)	\$13 \$24 \$29 \$40
CROWN & BRIDGE Crown porcelain Crown buildup	\$495* \$80
ENDODONTICS Root canal therapy (anterior) Root canal therapy (molar)	\$195 \$399
ORAL SURGERY Simple extraction Soft tissue impaction	\$40 \$90
PROSTHETICS Complete denture Partial denture	\$615* \$550*
PERIODONTICS Osseous surgery/quad	\$390

**Copay includes lab fee. Lab fees may vary; check with your provider for more details.
Refer to plan summary for a complete list of covered services.*

HOW TO USE YOUR PLAN

STEP 1: Access the TDA website prior to making an appointment. Select the general dental office for yourself and your dependents.

STEP 2: Select the DHMO dental plan network and enter your search criteria.

STEP 3: Make note of the provider code number listed to the right of the dental office. You'll use this code number to identify your selection when enrolling for benefits or calling customer service.

Contact TDA customer service at the number below if you need to change your provider mid-year.

VSP VISION INSURANCE

Using your VSP Choice benefit is easy. Simply create an account at [VSP.com](https://www.vsp.com). Once your account is activated, you can review your benefit information and find an eye doctor who’s right for you.

NO ID CARD NECESSARY. At your appointment, tell the office staff that you have VSP. They may ask for additional personal information to verify your coverage. From there, you’re good to go. You can also print out an ID card for reference through your online VSP account.

CHOICE PLAN OVERVIEW	IN-NETWORK COPAY	FREQUENCY
WELL VISION EXAM	\$10	Every 12 months
ESSENTIAL MEDICAL EYE CARE Retinal imaging for members with diabetes Additional exams to treat pink eye to sudden changes in vision	\$20/exam	As needed
PRESCRIPTION GLASSES	\$25	See Frames & Lenses
FRAMES \$200 featured frame brands allowance \$180 frame allowance 20% savings on amount over your allowance \$100 Walmart/Sam’s Club frame allowance	Included in prescription glasses copay	Every 12 months
LENSES Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for children	Included in prescription glasses copay	Every 12 months
LENS ENHANCEMENTS Standard progressive lenses UV protection Premium progressive lenses Custom progressive lenses	\$0 \$0 \$95-\$105 \$150-\$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES) \$150 allowance; copay does not apply Contact lens exam (fitting and evaluation)	Up to \$60	Every 12 months

MEMBER-EXCLUSIVE DISCOUNTS

Eyeconic: Save up to \$220 on prescription glasses, sunglasses, and contacts with VSP’s online eyewear store. Browse the store here, [eyeconic.com](https://www.eyeconic.com).

Member Extras: Want access to over \$3,000 in savings? Visit [vsp.com/offers](https://www.vsp.com/offers) for discounted offers on LASIK, contacts, hearing aids, and more!

BASIC LIFE AND AD&D INSURANCE

Your employer provides eligible employees with basic life and AD&D in the amount of \$50,000. This benefit is at no cost to you and enrollment is automatic.

The original amount reduces to \$22,500 at age 70, \$15,000 at age 75 and \$10,000 at age 80.

When enrolling, you must designate a beneficiary. You may select more than one beneficiary and can make changes anytime by contacting your employer.

SUPPLEMENTAL LIFE AND AD&D INSURANCE

You have the opportunity to purchase additional life insurance coverage for yourself, your eligible spouse, and your dependent children. You are responsible for paying the cost of this benefit, as stated in the plan summary. Unlike basic life insurance, your supplemental life insurance amount will not reduce with age. However, the amount you pay out of pocket will increase as you age.

COVERAGE AMOUNTS

	YOU	YOUR SPOUSE	YOUR CHILDREN
AVAILABLE AMOUNTS	<div>\$10,000–\$500,000 in increments of \$10,000</div> <div>Cannot exceed 5 times your annual salary</div>	<div>\$10,000–\$250,000 in increments of \$5,000</div> <div>Cannot exceed the combined amount of your basic life and supplemental life benefits</div>	<div>Up to 15 days old: \$1,000</div> <div>15 days to 26 years: \$1,000–\$20,000 in increments of \$5,000</div>
GUARANTEED ISSUE AMOUNT	\$250,000	\$50,000	\$10,000; \$15,000; or \$20,000.

STATEMENT OF HEALTH PROCESS



You may need to complete a statement of health (SOH) in order to be approved for your supplemental life insurance. Those who need to complete a form are listed below.

If you’re enrolling during annual open enrollment and are:

- Electing supplemental life for the first time
- Increasing your supplemental life amount

If you’re enrolling as a new hire and are:

- Electing more than the guaranteed issue amount listed above

If you neglect to complete an SOH form, your requested amount will not be approved.

If a statement of health form is needed, please contact your employer or Kairos at the number below. You’ll need to ensure you have the appropriate group numbers when submitting the form for approval.

SHORT-TERM DISABILITY

You can elect to purchase short-term disability coverage through MetLife. This benefit replaces a portion of your pre-disability earnings, less any income that was actually paid to you from other sources for the same disability excluding any sick pay or vacation pay. Disability insurance helps provide income protection for those with unexpected health events, associated expenses, and possible time away from work due to a non-occupational injury or sickness.

The monthly disability benefit may not exceed 66 2/3% of your salary, up to a \$1,500 weekly maximum.

Benefits begin following the plan's 7-day elimination period and are paid for up to 26 weeks of continuous disability. This plan includes maternity as part of the coverage, and typically pays six weeks of benefits for a normal pregnancy.

PRE-EXISTING CONDITION LIMITATIONS

The policy does not cover an illness or accidental injury that arose in the three months prior to your plan effective date. In addition, to be eligible for coverage during pregnancy, your pregnancy must occur on or after the benefit effective date (e.g., July 1 if you are enrolling during open enrollment).

IMPORTANT!

- If you receive a salary increase, your short-term disability does not increase automatically.
- You may sign up for this coverage only during open enrollment or as a new hire.
- You may not drop coverage until the next open enrollment period.



HOSPITAL INDEMNITY COVERAGE

You have the choice of electing a comprehensive plan that provides lump sum cash payments in addition to any other payments you may receive from your medical plan. Here are just some of the covered benefits when an accident or illness puts you in the hospital.

COVERED BENEFITS	LIMITS	SITUATION	AMOUNT
ADMISSION BENEFIT	1 time per year	Admission	\$500
		Intensive Care Unit (ICU) Supplemental Admission	\$500
CONFINEMENT BENEFIT	15 days per year	Confinement	\$200
		ICU Supplemental Confinement	\$200
INPATIENT REHAB BENEFIT	15 days per year	Inpatient Rehabilitation	\$200
HEALTH SCREENING BENEFIT	1 time per year, per person	Health Screening	\$50

HEALTH SCREENING BENEFITS AVAILABLE

By completing a covered screening or test, you and your eligible dependents will receive \$50 each year. To view covered screenings and to submit a claim form, please visit the Kairos website or call the number below.

BENEFIT EXAMPLE

Susan has chest pains at home, and after contacting her doctor, she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After two days in the Intensive Care Unit, Susan moves to a standard room and spends two additional days recovering in the hospital. Susan is released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan’s overall health.

Here’s how this benefit would pay out:

Regular hospital admission	\$500
ICU supplemental admission	\$500
Regular hospital confinement (3 days)	\$600
ICU supplemental confinement (1 day)	\$200

Total received: \$1,800

CRITICAL ILLNESS INSURANCE

You have the choice of electing a comprehensive plan that provides lump sum cash payments in addition to any other payments you may receive from your medical plan. The table below lists the covered benefits when you have a qualified critical illness such as:

- ✓ Cancer
 - ✓ Cardiovascular disease
 - ✓ Cystic fibrosis
 - ✓ Type 1 Diabetes
- ✓ Heart attack
 - ✓ Stroke
 - ✓ COVID-19
 - ✓ Kidney failure

There are over 20 qualified conditions. Please refer to the certificate of coverage for more information. And remember that a health screening benefit of \$50 is available per person, per year.

Important: Pre-existing conditions do apply. If advice, treatment, or care was sought, recommended, prescribed, or received during the three months prior to the effective date of coverage, benefits will not pay if the covered condition occurs during the first six months of coverage.

	INITIAL BENEFIT	REQUIREMENTS
Employee	\$10,000, \$20,000, or \$30,000	Coverage is guaranteed, provided you are actively at work
Spouse/Child(ren)	50% of the employee’s initial benefit	Coverage is guaranteed, provided the employee is actively at work and the spouse/child(ren) is not subject to a medical restriction as set forth in the certificate

BENEFIT EXAMPLE

This example illustrates how critical insurance would pay out for an employee who elected a benefit amount of \$20,000:

Heart attack	First verified diagnosis	Initial benefit of \$20,000 or 100%
Kidney failure	First verified diagnosis, two years later	Initial benefit of \$20,000 or 100%
Heart attack	Second verified diagnosis, four years later	Recurrence benefit of \$20,000 or 100%

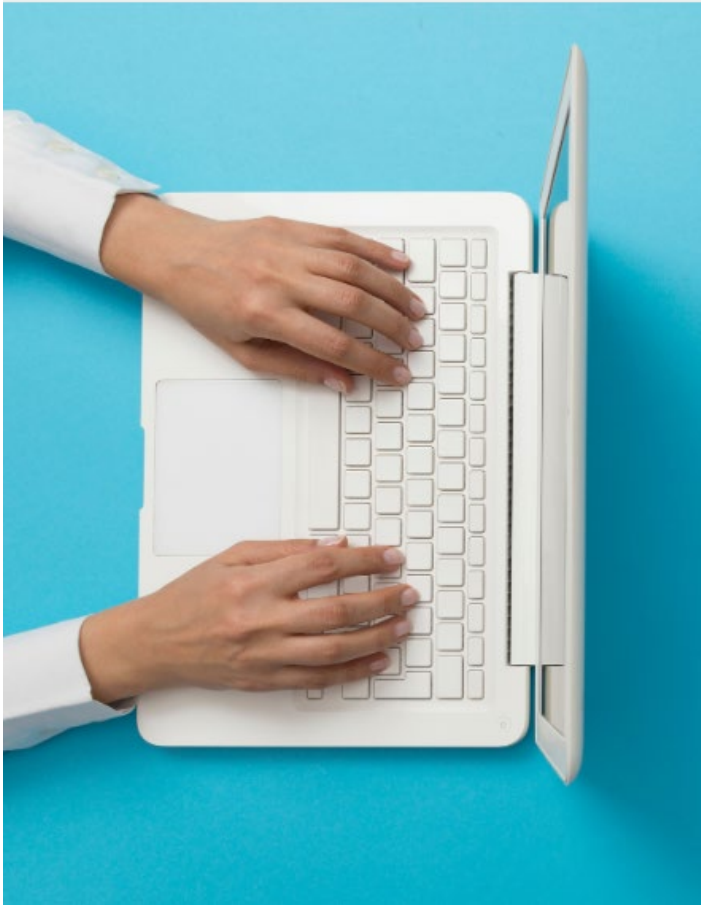
ACCIDENT INSURANCE

You have the choice of electing a comprehensive plan that provides lump sum cash payments in addition to any other payments you may receive from your medical plan. The table below illustrates some of the covered benefits/services when you have a qualified accident.

Important: Benefits reduce by 35% at age 65 and again by 50% at age 70.

	BENEFIT AMOUNT
ACCIDENTAL INJURY	
Fracture/Dislocation	\$200-\$10,000
Second- or Third-Degree Burn	\$100-\$15,000
Concussion	\$500
Coma	\$10,000
ACCIDENTAL MEDICAL TREATMENT	
Ambulance	Ground \$400/Air \$1,250
Emergency Care	\$100-\$200
Non-Emergency Initial Care/Physician Follow-Up	\$100
Therapy (including physical therapy)	\$50
HOSPITAL	
Admission/ICU Supplemental Admission	\$1,500 day-of
Confinement/ICU Supplemental Confinement (paid up to 15 days per accident)	\$300 per day
Inpatient Rehabilitation	\$200 per day
OTHER	
Accidental death	\$50,000
Accidental dismemberment/functional loss	\$1,000-\$50,000
Accidental paralysis	\$25,000 - \$50,000
Lodging	\$200 per day
Health screening benefit	\$50

BENEFIT EXAMPLE		
Kathy’s daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, because Molly’s face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown.	Ambulance (ground)	\$400
	Emergency care	\$200
	Physician follow-up	\$100
	Medical testing	\$200
	Concussion	\$500
	Broken tooth (repaired by crown)	\$300



THIS GUIDE IS INTENDED ONLY AS A BRIEF DESCRIPTION OF YOUR PLAN BENEFITS

This guide attempts to describe important details and changes to the Kairos health plans in a clear, simple, and concise manner. If there is a conflict between the guide and the wording of plan documents, the plan documents will govern. Kairos retains the right to change, modify, suspend, interpret, or cancel some or all of the benefits or services at any time.

MEDICARE NOTICE OF CREDITABLE COVERAGE REMINDER

If you or your eligible dependents are currently Medicare-eligible or will become Medicare-eligible during the next 12 months, be sure you understand whether the prescription drug coverage that you elect through the pool is or is not creditable with (as valuable as) Medicare's prescription drug coverage.

Kairos has determined that prescription drug coverage under the following prescription drug plan options is creditable: Core Plan; Copay Plan; \$1,200 PPO; \$1,600 HDHP; \$2,500 HDHP; and \$5,000 HDHP.

If you have questions about what this means for you, review the plan's Medicare Part D Notice of Creditable Coverage, which is available from Kairos at 888.331.0222.

PRIVACY NOTICE REMINDER

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires health plans to comply with privacy rules. These rules are intended to protect your personal health information from being inappropriately used and disclosed. The rules also give you additional rights concerning control of your own health care information.

This plan's HIPAA privacy notice explains how the group health plan uses and discloses your personal health information. You are provided a copy of this notice when you enroll in the plan. Please visit [HHS.gov](https://www.hhs.gov) for more information on these types of notices.

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA)

You or your dependents may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- all stages of reconstruction of the breast on which the mastectomy was performed;

- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

Plan limits, deductibles, copayments, and coinsurance apply to these benefits. For more information on WHCRA benefits, contact Kairos at 888.331.0222.

MID-YEAR CHANGES TO YOUR HEALTH CARE BENEFIT ELECTIONS

IMPORTANT: After this open enrollment period is completed, generally you will not be permitted to change your benefit elections or add/delete dependents until next year's open enrollment, unless you have a special enrollment event or a mid-year change-in-status event as outlined below:

Special enrollment event: If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if your employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

You and your dependents may also enroll in this plan if you (or your dependents):

- have a change in number or status of dependents (e.g., birth, adoption, death);
- have a change in employee's/spouse's/dependent's employment status, work schedule, or residence that affects eligibility for benefits;
- have a Qualified Medical Child Support Order (QMCSO);
- have a change in entitlement to or loss of eligibility for Medicare or Medicaid;
- experience certain changes in the cost of coverage, composition of coverage, or curtailment of coverage of the employee's or spouse's plan;
- have coverage through Medicaid or a State Children's Health Insurance Program (S-CHIP) and you (or your dependents)

lose eligibility for that coverage. However, you must request enrollment within 60 days after the Medicaid or S-CHIP coverage ends;

- become eligible for a premium assistance program through Medicaid or S-CHIP. However, you must request enrollment within 60 days after you (or your dependents) are determined to be eligible for such assistance.

To request special enrollment or obtain more information, contact Kairos at 888.331.0222.

Mid-year change-in-status event: Because Kairos pre-taxes benefits, we are required to follow Internal Revenue Service (IRS) regulations regarding whether and when benefits can be changed in the middle of a plan year. The following events may allow certain changes in benefits mid-year, if permitted by the IRS and your employer's respective Section 125 plan, which provides final authority:

- change in legal marital status (e.g., marriage, divorce/legal separation, death);
- change in coverage of the employee's or spouse's plan; and
- changes consistent with special enrollment rights and FMLA leaves.

You must notify the plan in writing within 31 days of the mid-year change-in-status event by contacting Kairos at 888.331.0222. The plan will determine if your change request is permitted, and if so, changes will become effective prospectively on the first day of the month following the approved change-in-status event (except for the case of newborn and adopted children, who are covered retroactively to the date of birth, adoption, or placement for adoption).

Losing medical coverage through the Health Insurance Marketplace is not considered a qualified life event with Kairos, and you will not be allowed to join the plan mid-year. However, you can drop your Kairos medical coverage to join the Marketplace plan mid-year. You will be required to provide proof of coverage within 31 days of your enrollment.

PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department of Labor notes that a federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210, or email ebbsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

DIRECT ACCESS TO PRIMARY CARE PROVIDER (PCP) AND OB/GYN PROVIDER

The medical plans offered by Kairos do not require the selection or designation of a primary care provider (PCP). You have the ability to visit any network or non-network health care provider; however, payment by the plan may be less for the use of a non-network provider.

You also do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care

professional who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services; following a pre-approved treatment plan; or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Kairos at 888.331.0222.

COBRA COVERAGE REMINDER

In compliance with a provision of federal law referred to as COBRA continuation coverage, this plan offers its eligible employees and their covered dependents (known as qualified beneficiaries) the opportunity to elect temporary continuation of their group health coverage when that coverage would otherwise end because of certain events (called qualifying events).

A COBRA general notice will be mailed to all eligible employees within 90 days of their effective date. Qualified beneficiaries are entitled to elect COBRA coverage when qualifying events occur and, as a result of the qualifying event, coverage for that qualified beneficiary ends. Qualified beneficiaries who elect COBRA continuation coverage must pay for it at their own expense.

Qualifying event examples include termination of employment for any reasons other than gross misconduct, reduction in hours of work making the employee ineligible for coverage, death of the employee, divorce/legal separation, or a child ceasing to be an eligible dependent child.

In addition to considering COBRA as a way to continue coverage, there may be other coverage options for you and your family. You may wish to seek coverage through the Health Insurance Marketplace, for example. (See www.healthcare.gov.) In the Marketplace, you could be

eligible for a tax credit that lowers your monthly premiums for Marketplace coverage, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage or a tax credit through the Marketplace. Additionally, you may qualify for a special enrollment opportunity for another group health plan for which you are eligible—such as a spouse's plan—if you request enrollment within 30 days, even if the plan generally does not accept late enrollees.

The maximum period of COBRA coverage is generally either 18 months or 36 months, depending on which qualifying event occurred.

In order to have the opportunity to elect COBRA coverage following a divorce/legal separation or a child ceasing to be a dependent child under the plan, you and/or a family member must inform the plan in writing of that event no later than 60 days after the event occurs. The notice should be sent to Kairos via first class mail, and should include the employee's name, the qualifying event, the date of the event, and the appropriate documentation in support of the qualifying event (such as divorce documents).

If you have questions about COBRA, contact Kairos at 888.331.0222 or visit DOL.gov.

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP, and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage using funds from the Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP, and you live in a state listed below, contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be

eligible for either of these programs, contact your state Medicaid or CHIP office or dial 877.KIDSNOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 866.444.EBSA (3272).

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 1, 2024. Contact your state for more information on eligibility.

ALABAMA – Medicaid Website: http://myalhipp.com/ Phone: 1-855-692-5447	ALASKA – Medicaid The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	CALIFORNIA – Medicaid Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+) Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	FLORIDA – Medicaid Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA – Medicaid GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2	INDIANA – Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone: 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki) Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp HIPP Phone: 1-888-346-9562	KANSAS – Medicaid Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	LOUISIANA – Medicaid Website: www.medicicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	MASSACHUSETTS – Medicaid and CHIP Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	MISSOURI – Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005

MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov	NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	NEW HAMPSHIRE – Medicaid Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
NEW JERSEY – Medicaid and CHIP Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	NEW YORK – Medicaid Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	NORTH DAKOTA – Medicaid Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	OREGON – Medicaid and CHIP Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	RHODE ISLAND – Medicaid and CHIP Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RlTe Share Line)
SOUTH CAROLINA – Medicaid Website: https://www.scdhhs.gov Phone: 1-888-549-0820	SOUTH DAKOTA – Medicaid Website: http://dss.sd.gov Phone: 1-888-828-0059
TEXAS – Medicaid Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493	UTAH – Medicaid and CHIP Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
VERMONT – Medicaid Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	VIRGINIA – Medicaid and CHIP Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	WEST VIRGINIA – Medicaid and CHIP Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	WYOMING – Medicaid Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 1, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
dol.gov/agencies/ebsa
866.444.EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare and Medicaid Services
cms.hhs.gov
877.267.2323, menu option 4, ext. 61565