

EMPLOYEE BENEFITS GUIDE

2026-2027

WELCOME!

ABOUT THIS BENEFITS GUIDE

St. Charles Parish Public Schools knows how important it is to provide quality employee benefits to our employees and their dependents. We strive to provide a total benefits package that meets your specific needs as well as the needs of our company. Please take the time to read the following benefits summary. The information enclosed will assist you in deciding the best selection of benefits for you and your family.

Open Enrollment is the time of year when St. Charles Parish Public Schools announces new benefits and changes to current benefits. It is also the time of year when you can make changes to your existing health and insurance benefits without any life event restrictions.

If you have any questions related to the benefits offered by St. Charles Parish Public Schools please contact the Risk Management and Benefits Department at 985-785-3135 or sburas@WeAreSCPPS.org.

INSIDE THE GUIDE

3	CONTACTS
4	ELIGIBILITY
5	MEDICAL
6	DENTAL
7	VISION
8-9	BASIC LIFE/ VOLUNTARY LIFE
10	SHORT-TERM DISABILITY
11	LONG-TERM DISABILITY
12	ACCIDENT
13	CRITICAL ILLNESS
14	HOSPITAL INDEMNITY
15	UNIVERSAL LIFE
16-20	AGM PROTECTION PACK
21	PET INSURANCE
22-23	EQUITABLE EMPLOYEE ASSISTANCE PROGRAM
24-26	403B

CONTACTS

Benefit	Provider	Phone Number	Website
Medical	UMR	1-800-826-9781	www.umr.com
COBRA	UMR COBRA	1-800-207-1824	www.umr.com
Dental	Humana	1-800-233-4013	www.humana.com
Vision	Humana	1-877-877-1051	www.humana.com
Basic Life and AD&D	Equitable	1-866-444-6001	www.equitable.com
Short-Term Disability	Equitable	1-866-444-6001	www.equitable.com
Long-Term Disability	Equitable	1-866-444-6001	www.equitable.com
Accident	AGM / Symetra	1-844-880-6774	www.symetra.com
Critical Illness	AGM / Symetra	1-844-880-6774	www.symetra.com
Hospital Indemnity	AGM / Symetra	1-844-880-6774	www.symetra.com
Universal Life	AGM / Transamerica	1-844-880-6774	www.transamerica.com
AGM Protection Pack	AGM / New Benefits	1-800-800-8304	www.newbenefits.com
Pet Insurance	Pet Partners	1- 800-956-2495	www.petpartners.com
St. Charles Parish Public Schools Risk Management and Benefits Department	SCPPS	1-985-785-3135	sburas@WeAreSCPPS.org

New Hire Benefit Education and Enrollment Support

As a New Hire, St. Charles Parish Public Schools is making available a personalized benefit education and enrollment support.

Please contact AGM Benefit Solutions at:

1-844-880-6774
Monday – Friday: 8:30 AM – 5:00 PM CST

AGM
AN ALERA GROUP COMPANY



ELIGIBILITY

You are eligible for St. Charles Parish Public Schools benefits if you are:

- An active full-time employee working 30 or more hours per week (22.5 hours/week for bus operators, bus monitors and child nutrition technicians)

Your dependents are eligible if they are:

- Your spouse and eligible dependents may receive coverage through St. Charles Parish Public Schools. Dependents must meet certain criteria to be eligible. SCPPS will verify dependents prior to the enrollment of your dependents by one of the following documents: birth certificate, hospital birth letter, court order signed by a judge appointing employee as guardian, and/or adoption papers. Eligible children are covered up to age 26. The coverage ends on the last day of the birth month.

You may enroll in benefits:

- **Within 30 days of first becoming eligible for benefits**
- **During the annual Open Enrollment period**
- **During the plan year, if you experience a Qualifying Life Event**

Benefits for **new hires** will become effective **1st of the month following 30 days of employment.**

Open Enrollment is your once a year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family. Changes made during Open Enrollment will go into effect on May 1st.

QUALIFYING LIFE EVENTS

Please be aware that the only time, other than open enrollment, you are able to make changes to your benefits is if you experience a Qualifying Life Event (QLE). In the event of a QLE, please contact your Risk Management and Benefits Department; proof of the QLE must be submitted to your Risk Management and Benefits Department within 30 days of the QLE in order to change current benefit elections. Please note, proof of qualifying life events are subject to approval by St. Charles Parish Public Schools.





QUALIFYING LIFE EVENTS INCLUDE:

- A change in the number of dependents (birth, adoption, death, guardianship);
- A change in marital status (marriage, divorce, death);
- A dependent's loss of eligibility (attainment of limiting age);
- A change in associate's, spouse's or dependents' work hours;
- A termination or commencement of employment of associate's spouse or eligible dependent with coverage;
- An entitlement to Medicare or Medicaid;
- Other events as the administrator determines to be permitted or any other applicable guidelines issued by the Internal Revenue Service.

MEDICAL - UMR

St. Charles Parish Public Schools offers three medical plans through UMR with the following features:

Three plan options: Base Plan, High Plan, and HMO Plan

- New features for the Base Plan:
- Within the Base Plan, you now have a Three Tiered plan with Three levels of benefits:
  - **Tier 1:** LA Select Plus - Ochsner Health Network
  - **Tier 2:** UnitedHealthcare Choice Plus Network - all other Network providers
  - **Tier 3:** Out of Network providers
- Deductibles and out-of-pocket maximums accumulate on a calendar year which runs 1.1.2026-12.31.2026.

UMR: 1-800-826-9781
UMR COBRA: 1-800-207-1824

MEDICAL BENEFIT HIGHLIGHTS	BASE PLAN			HIGH PLAN		HMO PLAN
	LA SELECT PLUS	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK
Individual Deductible	$1,500	$2,500	$5,000	$1,000	$2,250	$0
Family Deductible	$3,000	$5,000	$10,000	$2,000	$4,500	$0
Coinsurance	10%	30%	50%	10%	40%	0%
Individual Out-of-Pocket	$4,000	$5,000	$12,000	$4,000	$9,000	$4,000
Family Out-of-Pocket	$8,000	$10,000	$24,000	$8,000	$18,000	$8,000
Primary Care Office Visit	$15 copay	$25 copay	50% after ded.	$20 copay	40% after ded.	$25 copay
Specialty Care Office Visit	$35 copay	$50 copay	50% after ded.	$40 copay	40% after ded.	$40 copay
Urgent Care Visit	$40 copay	$40 copay	50% after ded.	$40 copay	40% after ded.	$50 copay
Emergency Room Visit	$300 copay	$300 copay	$300 copay	$300 copay	$300 copay	$300 copay
Inpatient Hospital	10% after ded.	30% after ded.	50% after ded.	10% after ded.	40% after ded.	$350 copay
Outpatient Surgery	10% after ded.	30% after ded.	50% after ded.	10% after ded.	40% after ded.	$350 copay
PRESCRIPTION DRUGS						
Individual Deductible		$150		$100		$150
Family Deductible		$300		$200		$300
Retail (30 day supply) Level 1/ Level 2/ Level 3		$15 / $40 / $60		$10 / $30 / $50		$15 / $40 / $60
Specialty		25% / $150 maximum		25% / $100 maximum		25% / $150 maximum
Mail Order Level 1/ Level 2/ Level 3		$45 / $120 / $180		$30 / $90 / $150		$45 / $120 / $180
Monthly Rates						
Employee		**$109.32**		**$198.60**		**$126.15**
Employee + Spouse		**$439.10**		**$804.94**		**$506.68**
Employee + Child(ren)		**$359.26**		**$658.59**		**$414.55**
Family		**$598.78**		**$1,097.64**		**$690.92**
2 Employees (Employee + Spouse)		**$218.64**		**$397.20**		**$252.29**
2 Employees (Employee + Family)		**$468.59**		**$859.15**		**$540.70**

Items highlighted indicate a change from the prior plan year.

DENTAL - HUMANA

We are pleased to offer **two Dental Plan options** for the upcoming plan year.
Core Preventive Plus - This is a new dental plan option that offers a lower level of benefits at a reduced cost.
Premium Traditional Preferred - This is the current dental plan and provides the highest level of benefits.

PLAN DETAILS	CORE PREVENTATIVE PLUS IN-NETWORK	PREMIUM TRADITIONAL PREFERRED IN-NETWORK
Deductible	Individual: $50 Family: $150	Individual: $50 Family: $150
Annual Maximum	$1,000	$2,500
Preventative Services: 100%	• Routine cleanings per year: 3 per year • Routine X-rays • Oral cancer screening (ages 40+) • Periodontal maintenance cleanings, if needed: 4 per year	• Routine cleanings per year: 2 per year • Routine X-rays • Oral cancer screening (ages 40+)
Basic Services: 80%	• Emergency care for pain relief • Amalgam fillings • Routine extractions	• Emergency care for pain relief • Periodontal maintenance cleanings, if needed: 4 per year • Amalgam fillings • Oral surgery • Stainless steel crowns • Harmful habit appliance for children • Periodontics • Endodontics
Major Services: 50%	These services are not covered under this plan. Members may receive a discount on non-covered services and may contact their participating provider to determine if any discounts are available on non-covered services.	• Crowns • Inlays/onlays • Bridges • Dentures • Implants
Orthodontia	These services are not covered under this plan. Members may receive a discount on non-covered services and may contact their participating provider to determine if any discounts are available on non-covered services.	Adult/Child orthodontia - Plan pays **50%** (no deductible) of the covered orthodontia services, up to: $1,000 lifetime orthodontia maximum.
Monthly Rates	**Core Preventative Plus**	**Premium Traditional Preferred**
Employee	**$14.86**	**$35.74**
Employee + Family	**$44.70**	**$107.48**

- **Employees who are currently enrolled in dental coverage will automatically remain in the Premium Traditional Preferred plan unless they elect to switch to the Core Preventive Plus plan.**
- **Employees who previously waived dental coverage may enroll in either plan during this enrollment period.**

FIND A DENTIST

With Humana Dental's plan, you can see any dentist.To find a dentist in Humana Dental's Network, log on to Humana.com/findadentist or call 1-800-233-4013.

VISION - HUMANA

PLAN HIGHLIGHTS		IN-NETWORK	OUT-OF-NETWORK
BENEFITS	**FREQUENCY**	**YOU PAY**	**PLAN ALLOWANCE/ REIMBURSEMENT**
Eye Exam	Once every 12 months	$10 copay	Up to $30
Prescription Glasses Materials	Frames-once every 24 months Lenses- once every 12 months	$25 copay	$25 - $100 allowance
Frames	Once every 24 months	$130 allowance	$65 allowance
Lenses: Single vision Bifocal Trifocal Lenticular	Once every 12 months	$25 copay	Up to $25 Up to $40 Up to $60 Up to $100
Contact Lens Materials • Conventional • Disposable • Medically necessary	$105 allowance, 15% off balance over $105 $105 allowance $0		$104 allowance $104 allowance $200 allowance

Additional Plan Discounts

- Member may receive a 20% discount on items not covered by the plan at network Providers. Members may contact their participating provider to determine what costs or discounts are available. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. Services or materials provided by any other group benefit plan providing vision care may not be covered. Certain brand name Vision Materials may not be eligible for a discount if the manufacturer imposes a no-discount practice. Frame, Lens, & Lens Option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, members receive 20% off the retail price.

- Members may also receive 15% off retail price or 5% off promotional price for LASIK or PRK from the US Laser Network, owned and operated by LCA Vision. Since LASIK or PRK vision correction is an elective procedure, performed by specialty trained providers, this discount may not always be available from a provider in your immediate location.

Monthly Rates	
Employee	**$4.98**
Employee + Spouse	**$9.82**
Employee + Child(ren)	**$10.30**
Family	**$15.44**

Questions? Check out Humana.com or call 1-877-877-1051.



BASIC LIFE/AD&D - EQUITABLE

Basic Life and AD&D is paid for by the District. All employees must complete a beneficiary form upon hire.

Life insurance from Equitable gives extra protection that you and your family may need. Life and AD&D insurance offers financial protection by providing you coverage in case of an untimely death or an accident that destroys your income-earning ability.

Equitable provides AD&D Coverage as well which covers accidents or death up to 365 days after the accident. The total benefit for all losses due to the same accident will not exceed 100% of your coverage amount.

To file a claim contact the Risk Management and Benefits Department at 985-785-3135.

Full Time Active Employees	
Employer Paid - Term Life	Your employer pays for a benefit in the amount of: 1.5 times your basic annual earnings rounded to the next higher $1,000 to a maximum of $40,000
Employer Paid - AD&D	Your employer pays for a benefit in the amount of: 1.5 times your basic annual earnings rounded to the next higher $1,000 to a maximum of $40,000

VOLUNTARY LIFE AND AD&D INSURANCE - EQUITABLE

You can buy Optional Life insurance and AD&D from Equitable for yourself, your spouse, and your children.

Full Time Active Employees	**Available Coverage Amounts**
You	1, 2, or 3X Basic Annual Earnings up to a maximum of $500,000
Your Spouse	Increments of $10,000 up to a maximum of $250,000
Child(ren)	Increments of $2,500 up to a maximum of $10,000
New Hire/Newly Eligible Guaranteed Issue	
You	1, 2, or 3X Basic Annual Earnings up to a maximum of $250,000 (guaranteed issue)
Your Spouse	$50,000
Child(ren)	$10,000

VOLUNTARY LIFE AND AD&D CONTINUED - EQUITABLE

Do I need to provide evidence of insurability (answer health questions) to be covered at Annual Enrollment?

- **For you** - If you have previously waived coverage, you will need to complete evidence of insurability. If you are currently enrolled, you can increase coverage 1 increment (1x salary) up to the Guarantee Issue of 3x/$250,000 without evidence of insurability. If you elect higher amount(s), you will need to submit evidence of insurability to the insurance company for approval before coverage becomes effective.

- **For your spouse** - If you have previously waived coverage for your spouse, they will need to complete evidence of insurability. If your spouse is currently enrolled, you can increase coverage by 1 increments ($10,000) up to the Guarantee Issue of$50,000 without evidence of insurability. If you elect higher amount(s), you will need to submit evidence of insurability to the insurance company for approval before coverage becomes effective.

- **For your children** - You may elect up to $10,000 of Supplemental Life Insurance on your children without providing evidence of insurability.

- When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

MONTHLY RATE PER $1,000 OF COVERAGE	MONTHLY EMPLOYEE	MONTHLY SPOUSE
<20	$0.06	$0.06
25-29	$0.08	$0.08
30-34	$0.08	$0.08
35-39	$0.09	$0.09
40-44	$0.13	$0.13
45-49	$0.18	$0.18
50-54	$0.27	$0.27
55-59	$0.43	$0.43
60-64	$0.64	$0.64
65-69	$1.07	$1.07
70+	$2.02	$2.02
Child(ren)	$0.20	



SHORT-TERM DISABILITY - EQUITABLE

Short Term Disability Insurance from Equitable pays a weekly benefit in the event you cannot work because of a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses.

Equitable Contact Number: 1-866-444-6001

SHORT-TERM DISABILITY BENEFITS	
Benefit Percentage	Your weekly STD benefit is 60% of the first $1,666.67 of your weekly insured pre-disability earnings, reduced by deductible income (eg. work earnings)
Plan Maximum Weekly Benefit	$1,000
Plan Minimum Weekly Benefit	$100
Maximum Benefit Period	180 Days, However, STD benefits will end on the date Long Term Disability benefits become payable to you under a group plan provided by your employer, even if that occurs before the 180 days.

When you become disabled: you must complete a 7 day waiting period for disabilities caused by an accident and a 7 day waiting period for disabilities caused by physical disease, pregnancy, or mental disorder before benefits are payable.

If you apply for short term disability coverage anytime after your initial eligibility, you must provide evidence of insurability to the insurance company for approval before coverage becomes effective.

Your benefits will be reduced by other income you are eligible to receive while disabled. These include but aren't limited to:

- Unemployment benefits and any type of income replacement provided by your employer
- Judgments or settlements you receive related to disability
- Disability or retirement payments under Social Security or other federal and state plans
- Disability income payments under automobile liability insurance benefits
- Disability income payments payable under any other group insurance policy and certain retirement payments provided under your employer's retirement plan
- If salary continuance or sick leave benefit payments plus the Gross Weekly Benefit and Recovery Work Earnings exceed 100% of your Basic Weekly Earnings, we will subtract the amount in excess of 100% from your Weekly Income Benefit.

Please note: employees cannot receive short term disability while receiving workers compensation benefits.

Weekly Rate	Rate per $10 of weekly benefit
60% of Basic Weekly Earnings (benefit percentage)	$0.41

How to Calculate Monthly Cost for Short-Term Disability

Eligible Earnings / 52 X Benefit Percentage / 10 X $0.41 = Total Monthly Cost

Note: If your calculated weekly benefit is more than the maximum weekly benefit of $1,000, use the maximum weekly benefit of $1,000 to continue.

LONG-TERM DISABILITY - EQUITABLE

Group Long Term Disability (LTD) insurance from Equitable helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

To file a claim contact the Risk Management and Benefits Department at 985-785-3135.

The cost of this is paid for by St. Charles Parish Public Schools.

LONG-TERM DISABILITY BENEFITS	
Monthly Benefit	50% of the first $10,000 of monthly pre-disability earnings, reduced by deductible income (eg. work earnings, workers' compensation, state disability, etc.)
Benefit Waiting Period	180 days following injury or illness
Maximum Monthly Benefit	$5,000
Minimum Monthly Benefit	$100 or 25% of the LTD benefit before reduction by deductible income, whichever is greater



ACCIDENT - SYMETRA

St. Charles Parish Public Schools offers 24 hour accident benefits through Symetra. When you are injured, accident benefits pay benefits over and above what your medical plan may pay. These benefits are important because accidents happen out of the blue with no time to prepare for the associated medical costs. Your employer offers accident benefits for you to consider for your peace of mind in the result of an accident.



Symetra Contact Number: 1-844-880-6774

BENEFIT HIGHLIGHTS	BENEFIT AMOUNT	LIMITATIONS
Wellness Benefit	$50	Payable once per calendar year per covered person
Emergency Room Treatment	$200	1 trip per covered accident
Urgent Care	$100	1 visit per covered accident
Follow-up Visits	$100	3 visits per covered accident
Physical Therapy	$50	up to 10 visits per accident
Major Diagnostic Exams	$200	1 exam per covered accident
Ground Ambulance	$600	1 trip per covered accident
Air Ambulance	$1,800	1 trip per covered accident
Major Surgery	Up to $2,000	depending on severity
Dislocations	Up to $6,000	depending on severity
Fractures	Up to $6,000	depending on severity
Lacerations	Up to $1,000	depending on severity
Concussions	$400	per concussion
Coma	$20,000	after 7 day duration
Eye Injury	Up to $400	per injury
Hospital Admission	$2,400	per admission
ICU Admission	$4,800	per admission
Daily Hospital Confinement	$400	per day, up to 365 days per accident
Intensive Care Daily Confinement	$800	per day, up to 30 days per accident
Employee Accidental Death	$50,000 for employee	Spouse: 50% Child: 25%
Common Carrier Accidental Death	$150,000 for employee	Spouse: 50% Child: 25%
Dismemberment	Up to $50,000	depending on severity
Transportation	$400	up to 3 trips per accident
Family Lodging	$120	up to 30 nights

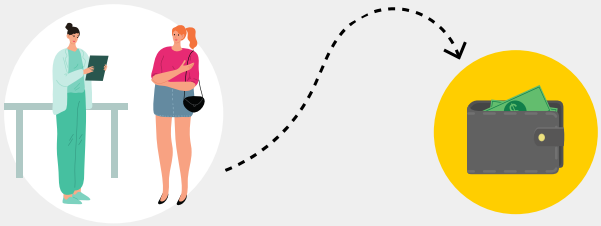
	Employee	Employee + Spouse	Employee + Child(ren)	Family
Monthly Rates	$9.05	$15.88	$20.43	$27.25

Above is a summary of the most utilized accident benefits. For a full plan description, please refer to your certificate of coverage if you enroll.

CRITICAL ILLNESS - SYMETRA

Critical Illness through Symetra, pays a lump-sum cash benefit directly to the insured following the diagnosis of a covered critical illness or event, including (but not limited to) invasive cancer, heart attack, kidney failure, stroke, permanent paralysis, and major organ transplants. The plan also provides an annual cash benefit (per calendar year) for eligible health screenings and prevention measures. Since these screenings are often paid at 100% under the medical plan, you could walk away with cash in your pocket for practicing good preventive care.

Symetra Contact Number: 1-844-880-6774



Wellness Benefit - $100 (per year)

Payable once per calendar year per covered person

GUARANTEED ISSUE	EMPLOYEE	SPOUSE	CHILD(REN)
Guaranteed Issue Amount	$30,000	50% of the employee elected amount	50% of the employee elected amount

CONDITION	BENEFIT PERCENTAGE- 1ST OCCURENCE	BENEFIT PERCENTAGE- 2ND OCCURENCE
Invasive Cancer	100%	Pays an additional benefit of 100% of the critical illness benefit when a specific critical illness recurs more than 6 month(s) after the first diagnosis. Each condition is payable an unlimited number of times unless otherwise specified in the certificate.
Minor Cancer	25%	
Benign Brain Tumor	100%	
Skin Cancer	$1,000	
Heart Attack	100%	
Stroke	100%	
Coronary Artery Disease	25%	
Sudden Cardiac Arrest	100%	
Major Organ Transplant	100%	
End-Stage Kidney Failure	100%	
Loss of Hearing, Sight or Speech	100%	
Advanced Alzheimer's Disease	100%	
Paralysis	100%	

For your specific rate, please speak to an AGM benefits counselor during open enrollment.



HOSPITAL INDEMNITY - SYMETRA

Symetra's Hospital Indemnity plan can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, copays, and deductibles. This plan also allows you to continue coverage even if your employment ends or when the policy is terminated and not being replaced. This coverage is offered at guaranteed issue. There is no pre-existing exclusion.

Symetra Contact Number: 1-844-880-6774

HOSPITAL BENEFITS	BENEFIT AMOUNT	LIMITATION
Hospital/ICU Admission	$1,000	first day
Daily In-Hospital Benefit	$100	day 2+, 90 days per calendar year per covered person
ICU Daily Confinement	$200	day 2+, 90 days per calendar year per covered person
Wellness Benefit	$50	Payable once per calendar year per covered person

MONTHLY RATES	
Employee Only	$10.60
Employee + Spouse	$22.25
Employee + Child(ren)	$15.44
Family	$25.15



UNIVERSAL LIFE - TRANSAMERICA

There is no way to know what will happen tomorrow. But there is a way to help ensure you are protected against the unexpected. Transamerica's universal life insurance can help meet your family's future financial needs in the event of your premature passing. Prudent financial planning can help protect your family's future, offering them peace of mind.

Transamerica Contact Number: 1-844-880-6774

UNIVERSAL LIFE GUARANTEED ISSUE AMOUNTS	
Employee	$150,000
Spouse	$25,000
Child UL	$25,000
Child Term Life Rider	$20,000
BENEFIT AMOUNTS	
Employee Benefit Amounts	Up to $500,000 (not to exceed 5x your salary)
Spouse Benefit Amounts	Up to $100,000
Child UL Benefit Amounts	N/A
Child Term	N/A
ADDITIONAL BENEFITS	
Waiver of Monthly Deductions for Layoff or Strike Ride	Included
Accelerated Death Benefit for Chronic Condition Rider - Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump-sum payment	Included
Extension of Benefits Rider - Accelerates 4% for monthly benefit or 5% of one-time lump-sum payment/paid-up benefit of 25% of face amount	Included

For your specific rate, please speak to an AGM benefits counselor during open enrollment.



New Benefits Options
Package and Pricing Options

Protection Pack

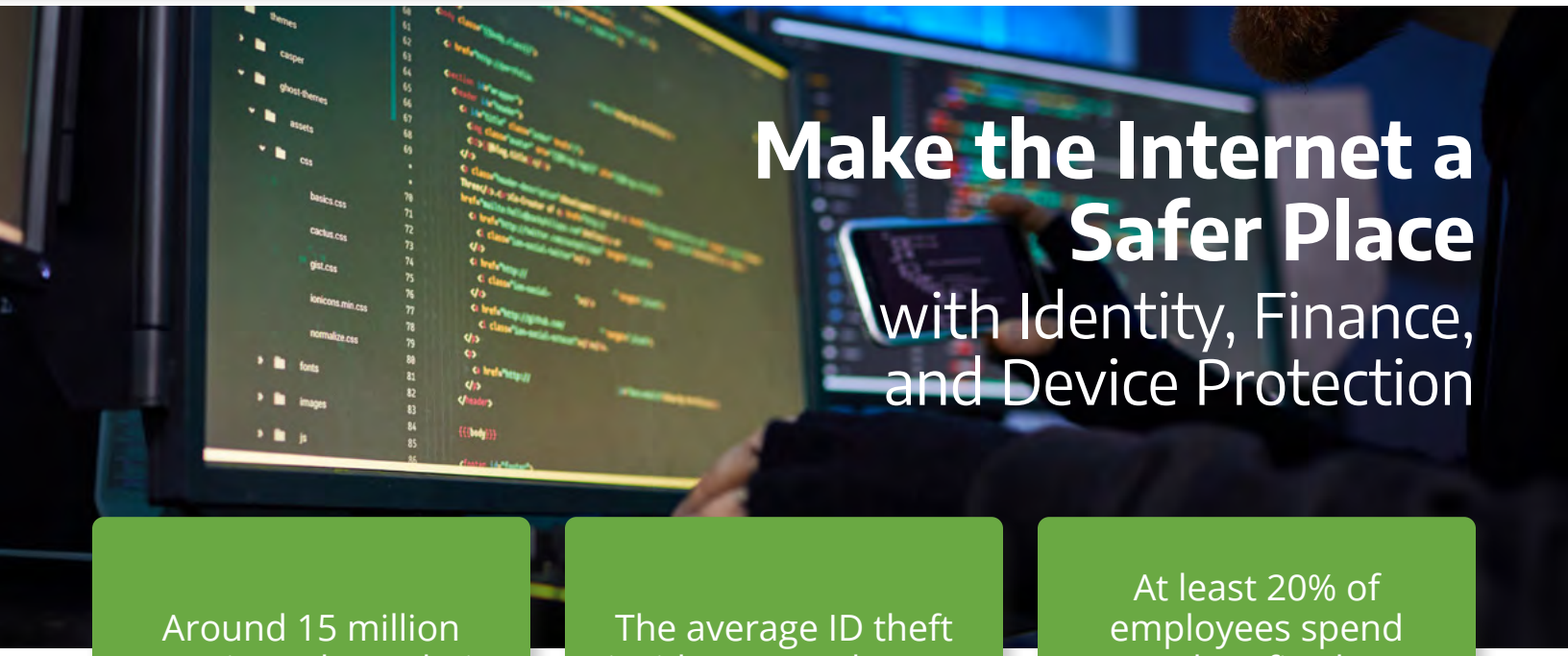
- **Aura Digital Guard Complete**
  - **Individual Level**
  - **Family Level**
- **Financial Wellness**
- **Legal Services**

Individual: $16.00 PEPM

Family: $28.00 PEPM

- Pricing is listed as Per Employee Per Month. Member is defined as the card purchaser and all legal dependents (spouse and children up to age 26)
- Primary members will add their dependents within their membership portal or can be provided on the eligibility file. Dependents are defined as spouse/domestic partner, children up to age 26, adult dependent children with disability, and parents who are being cared for within the home.
- **Only available to residents of UT and WA when 100% employer-funded.**
- **Benefits are not available to VT residents**.
- List billing is only available for monthly statements of $50.00 or more
- Membership materials include two membership cards, a full-color 5" x 8" booklet with benefit descriptions and instructions
- Members may also access their benefits with My Benefits Work™ mobile app, available in the App Store and Google Play

Aura DigitalGuard Complete



Make the Internet a Safer Place
with Identity, Finance, and Device Protection

Around 15 million Americans have their identity stolen every year

- An employee who is trying to manage their identity theft issue alone is likely to be overwhelmed by stress, unable to focus at work, and take more time off work

The average ID theft incident can take 100 hours or more to resolve

- Help reduce the severity of fraud and provide expert services to repair stolen identities, keeping employees safe and productive

At least 20% of employees spend more than five hours per week at work thinking about their stressors

- Employees can easily access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

How Aura DigitalGuard Works

- Protects employees from identity theft, financial fraud, and other types of online crime
- A dedicated Case Manager is available 24/7/365 to resolve any issues if they arise
- Provides near-real time fraud alerts and prevents criminal damages from fraud
- Keeps their online accounts, passwords, and identity secure
- Secures their internet connection and devices
- Offers personalized support and $1M in ID theft insurance*
- Available for individual protection or families**

**Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates or American International Group, Inc. or Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

***Limited to 10 additional accounts for adults*

ĀURA

Plan Comparison

Offer a digital security benefit that protects the things employees care about most.



While doing more online offers employees great connectivity and convenience, it also makes their personal information easily accessible and puts some of the things they care about most at risk: their identity, money & assets, family & reputation, and privacy. That's why identity theft protection is one of the fastest-growing benefits offered to employees today. In fact, 78% of employers will offer identity theft protection as an employee benefit by 2022[1].

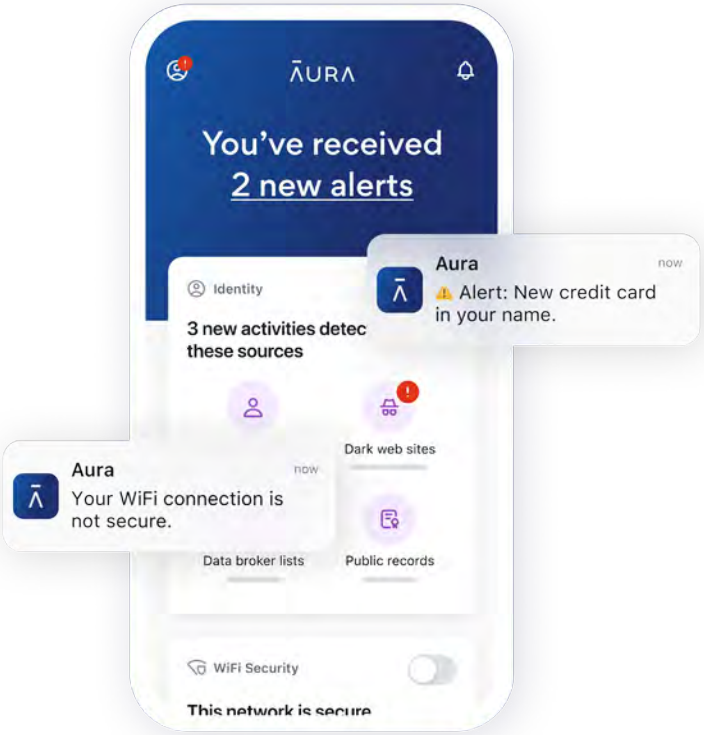
The average consumer's digital activity



10 devices

300 online accounts

6+ hours / day online



The rise in online crime proves that ID theft protection solutions aren't keeping up with the sophistication of cyber criminals. These solutions focus on employees' digital footprint and provide alerts after accounts are exposed by a breach. They are hard to use and rely on users to take action to resolve fraud. Aura is different where it matters.

We do the hard work. Aura relies on intelligent automation that solves problems for employees instead of creating them.

We offer faster alerts. A direct connection with all 3 credit bureaus allows us to offer a median alert time of 4 minutes compared to our competitors' average wait time of 14 hours.[2]

We are proactive, not reactive. Aura offers proactive protection for employees' personal and financial information before it's exposed in the first place.

We are obsessed with innovation. Innovation + investment in product + over 25 years of experience = the industry's first truly integrated digital security solution.

We are committed to your success. We put product and customers before profit, which is shown in our high user ratings and 98% customer retention rate.

[1]Willis Towers Watson. The Emerging Trends in Health Care Survey. (May 27, 2021).
[2]Ath Power Consulting. Independent Study. (February 2018).

Financial
Wellness

Reduce Employee Stress
with Financial Advice



- Financial wellness has been defined as anything between financial security and financial freedom, including being debt free or having enough savings to handle unexpected expenses
- Easy access to expert guidance and advice can help employees manage their financial burdens and improve their productivity
- Employees can access the benefit through the **My Benefits Work mobile app and MyBenefitsWorks.com**

One in three employees admit to being less productive at work due to financial stress

Personal finance is the number one source of stress across all demographics

Employers lose half a billion dollars a year to financial stress

How Financial Wellness Works

- Financial Wellness guides employees through the major financial changes they'll face throughout life, from paying for college to buying a home to navigating the loss of a spouse
- Accredited or Certified Financial Counselors are accessible by phone to assess issues, discuss options, and help employees determine the best course of action for their situation
- The Online Financial Resource Center does the heavy lifting for research, providing a variety of vetted articles, videos, worksheets, checklists, and more to guide the employee's financial wellness journey

Financial Wellness does not provide investment, legal, or tax advice.

Legal Services

Reduce Employee Stress
with Free and Discounted Legal Services



- Providing access to discounted legal services ensures employees get the help they need at a faster rate and a lower cost
- Quick, affordable access to legal assistance helps reduce employee stress, boost productivity, and improve morale
- Employees can access the benefit through the **My Benefits Work** and **MyBenefitsWork.com**

7 in 10 households face a legal issue every year

Employees without a lawyer are three times more likely to use work time to handle their legal problem

71% of employees facing legal issues are stressed about not knowing where to turn

How Legal Services Work

- Attorneys help with traffic tickets, bankruptcy, divorce, spousal and child support
- Free services* include one-on-one consultations, attorney-made phone calls, help with legal documents, assistance with welfare and INS, representation in small claims court, and a Simple and Living Will
- Attorneys only charge $125 an hour or 40% off their hourly rate, whichever is greater
- Members receive 10% off all contingency-based cases
- Members are referred to plan attorneys based on location, language, and area of law

**In certain situations, attorney liability may require plan attorneys to ask for a retainer prior to providing some of the free legal services.*



Now You Can Play More and Worry Less

Available now: New and improved pet insurance for your furry family members.

If you haven't had pet insurance in the past, here's why you should consider it.

If you're a pet parent, your fur babies are an important part of your family, bringing comfort, joy, and unconditional love. In return, you do the best you can to take care of them. But pet care is expensive and veterinary costs continue to rise. That's why we're offering pet insurance, underwritten by Independence American Insurance Company, to our employees.

Average emergency vet visit costs $800 to $1,500[1]

1 in 3 pets need urgent care each year[2]

We've selected **PetPartners** to be your partner in pet protection. Since 2002, PetPartners has helped pet parents keep their cats and dogs safe and healthy by providing affordable pet insurance.

What's Covered

- Pre-Existing Conditions*
- Broken Bones
- Diagnostics
- Surgery
- Prescription Medication
- Alternative Treatments**
- Toxin Ingestion
- Digestive Issues
- Behavioral Issues**
- Cancer
- Hospitalization

Take the Stress Out of Unexpected Vet Bills

Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life. Here's how it works:

1. Visit your vet (or any licensed vet or clinic)
2. Pay your vet then submit a claim
3. Get reimbursed for eligible expenses

Don't forget to protect your pets!
Log into your benefits portal to enroll your furry family members this open enrollment!

petpartners
The New Standard in Group Pet Insurance

Policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company, 485 Madison Ave. 14th Fl., New York, NY 10022. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. See policy/certificate for details on coverage, terms, limitations and conditions. Participation in this plan is voluntary and not subject to ERISA. *Pre-Existing condition coverage may require 12-month waiting period. Waiting period may be waived for groups over 200 employees with prior coverage for Accident & Illness plans. **Eligible with optional Alternative & Behavioral Care rider. 1"Are you prepared for a pet emergency?" CNBC, June 14, 2018 (https://www.cnbc.com/2018/06/14/are-you-prepared-for-a-pet-emergency-most-americans-are-not.html), 2 "Are you prepared for a pet emergency?" CNBC. 102021PPIEMPGRPFLYV2

EQUITABLE | COMPSYCH® GuidanceResources® Worldwide

Employee Assistance Program

Your well-being doesn't begin or end with your finances. It starts with — and is always about — you. Our team is here to help, anytime and anywhere. Read on for information about no-cost, confidential support you can access for life's challenges.



Need to speak with someone? Receive up to three face-to-face sessions per issue/year.

Confidential emotional support

Our highly trained clinicians will listen to your concerns and help you or your immediate family members with a variety of issues and, if needed, refer you to other resources. Talk to us for:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work/life solutions

Our specialists provide qualified referrals and resources for everyday tasks, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events
- Locating pet care

Legal guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

Financial resources

Our financial experts can assist with a wide range of issues. Talk to us about strategies pertaining to:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Contact your Employee Assistance Program for 24/7 support, resources and information

Call	TDD	Online	App	Web ID
(833) 256-5115	(800) 697-0353	guidanceresources.com	GuidanceNow℠	EQUITABLE3

Identity theft services

We can help you repair your credit and your good name with tools, such as:

- Support from legal and financial professionals
- Counseling to address emotional issues
- Work/life assistance

Online will preparation

EstateGuidance® lets you quickly and easily create a will online at no cost. You can:

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children

Online support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand training
- "Ask the Expert" personal responses to your questions

Phone/live support

Your Employee Assistance Program provides someone to talk to, and resources to consult whenever and wherever you need them.

Call: (833) 256-5115 **TDD:** (800) 697-0353

Direct, 24/7 access to a GuidanceConsultant℠ who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com **App:** GuidanceNow℠ **Web ID:** EQUITABLE3

Employee Assistance Program (EAP) work/life services, which are provided by ComPsych® Corporation, are not insurance, and the charge is segregated from the insurance cost, but included in the total amount billed. ComPsych®, GuidanceResources® and EstateGuidance® are registered trademarks and service marks of ComPsych® Corporation. EAP By Design℠ is not a service provided in partnership with ComPsych® Corporation. ComPsych® is not affiliated with Equitable, and services they provide are separate and apart from the insurance provided by Equitable.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Some products are not available in all states. Equitable does not provide tax or legal advice.

© 2022 Equitable Holdings, Inc. All rights reserved. GE-2940404.3B (5/22) (Exp. 5/24) | G1713254 | Cat. #160279 (5/22)

EQUITABLE | COMPSYCH® GuidanceResources® Worldwide

St. Charles Parish School District 403(b) and 457(b) Plans
Universal Availability Notice

To: All Employees of St. Charles Parish School District

In compliance with the requirements of IRC §403(b)(12(A)(ii) this Notice will advise you of the voluntary 403(b) and 457(b) programs established and maintained for the benefit of St. Charles Parish School District employees. The following information provides details of the Plan and outlines the procedures for enrollment.

Eligibility

All employees of the Employer are eligible to participate in the 403(b) and 457(b) plans.

SECURE 2.0

Any Catch-up contributions of High Earners (Employees who earned more than $150,000 (indexed) in FICA wages from their employer in 2025) must be made on a Roth basis, starting in 2026.

Contributions

When you enroll in the program, the amounts you designate as salary deferrals are withheld from your wages and forwarded to an investment provider of your choice. To see the latest contribution limits, access the Dashboard of the PenServ participant plan portal and choose the Quicklink titled Contribution Limits. You may defer from your wages, the maximum deferral amount to the 403(b) Plan and an **additional** maximum deferral amount to the 457(b) Plan unless you will reach 50 years of age during the year. In that case, you would be eligible to contribute an **additional** catch-up amount **to each** Plan. Deferrals may not exceed 100% of your wages. Several types of contributions are available in your Plan:

Pre-Tax Salary Deferrals. These are amounts contributed into a 403(b) plan that are deferred from your paycheck before federal income taxes are applied. State income taxes may or may not be applicable.

Roth Salary Deferrals. These amounts are also deferred from your paycheck, but are subject to federal and state income taxes. When you withdraw monies, however, the funds may be excluded from taxation. Special rules apply to Roth contributions and you should contact your tax advisor before electing this option.

Rollovers. You may be able to rollover funds you received as an eligible rollover distribution from another employer's plan. Before you can complete a rollover into this Plan, you must first receive an acceptance authorization before the monies can be applied to your account.

Withdrawals

Loans. If an employee meets certain requirements, the program offers the option to receive a loan from the Plan. Issuance of a new loan is contingent on receipt of information from current and prior investment providers. Loan requests that meet IRS requirements are generally approved within 3 business days from receipt of information required from investment providers. Please allow sufficient time for vendors to respond with required information. Loans must be repaid or the outstanding balance may become taxable upon default and future loans may be prohibited until repayment. Check with your investment provider to determine if loans are permitted from your vendor contract(s).

Limitation on Aggregate Annual Additions Notice

Your Elective Deferrals may not exceed contribution limits as determined by Applicable Law. There may be excess contributions to your 403(b) if you own more than 50% ("control") of another business and maintain a retirement plan for that business. In such event, the maximum contribution to all plans you control and your 403(b) accounts or annuities may not exceed IRC Section 415 limits for the year, plus the age 50 catch-up limit, if applicable. Your Employer is responsible for knowing you may control another business. You must notify your Employer that you have control of another business to ensure you have not exceeded this limit. If there is an excess between multiple plans, the excess must be removed from the 403(b).

Plan Investment Options

Your contributions to the 403(b)/457(b) Plan must be made to an approved investment provider.

St. Charles Parish School District 403(b) and 457(b) Plans
Universal Availability Notice

NOTE: Before enrolling in the Plan, you MUST first establish an account with one of the Providers listed in this Notice. If a valid contract or account number has not been received by PenServ prior to receipt of a salary deferral, the contribution will be returned to your Employer.

Once an investment contract is executed, a Salary Reduction Agreement that includes the Contract Number should be completed and submitted to your benefits representative or PenServ Plan Services, Inc., as instructed in your 403(b) Enrollment Guide.

Assistance
You may join the Plan or receive assistance by first contacting your Employer's Benefit Representative, the Plan's Third Party Administrator or one of the Investment Companies listed below. Additional information on Plan options is available by contacting PenServ Plan Services, Inc. at (800) 849-4001 or from the Plan's web site.

Investment Provider Options

Provider Name	Product Type	Services Offered	Contact Information
Ameriprise Financial Services Plan ID: 10507	Annuities	403(b) Plan	Phone (800) 862-7919 http://www.ameriprise.com
ASPire Financial Services, LLC	Mutual Funds	403(b) Plan	Phone (866) 634-5873 https://aspireonline.com/plan-types/403(b)-plan
Corebridge Financial fka AIG Retirement Services Plan ID: 46327001000	Annuities	403(b) Plan	Phone (800) 448-2542 https://www.corebridgefinancial.com
Edward Jones (Invesco) Plan ID: 153820	Annuities	403(b) Plan	Justin Goings Phone (985) 785-2369 www.edwardjones.com Richard Broussard Phone (985) 764-0884 Richard.Broussard@edwardjones.com
Midland National Life Insurance Company Plan ID: 8502096	Annuities	403(b) Plan	Phone (877) 586-0240 https://www.midlandnational.com
Penselect-Matrix Trust Co Plan ID: ORPH616	Mutual Funds	403(b) and 457(b) Plans	Phone (803) 354-5003 www.penserv.com
ReliaStar Life Insurance Company Plan ID: AN72	Annuities	403(b) Plan	Phone (800) 584-6001 http://www.voyaretirementplans.com
Detillier Financial Advisors Security Benefit Plan ID: 200127	Mutual Funds	403(b) and 457(b) Plans	Lori D. Martin Phone (225) 869-1776 , Fax 225-869-7992 ldmartin@lincolninvestment.com Jody C. Detillier Phone 225-869-1776, Fax 225-869-7992 jdetillier@lincolninvestment.com

Third Party Administrator
PenServ Plan Services, Inc.
Plan Record-keeper
Phone (800) 849-4001
www.penserv.com
Email:403badministration@penserv.com

Plan Web Site is available at:
www.penserv.com
Select: Login to Your Account

Payroll Manager
St. Charles Parish School District
Rakelle Riley
Phone (985) 785-3136
Email: rriley@wearescpps.org


ST. CHARLES PARISH
PUBLIC SCHOOLS