

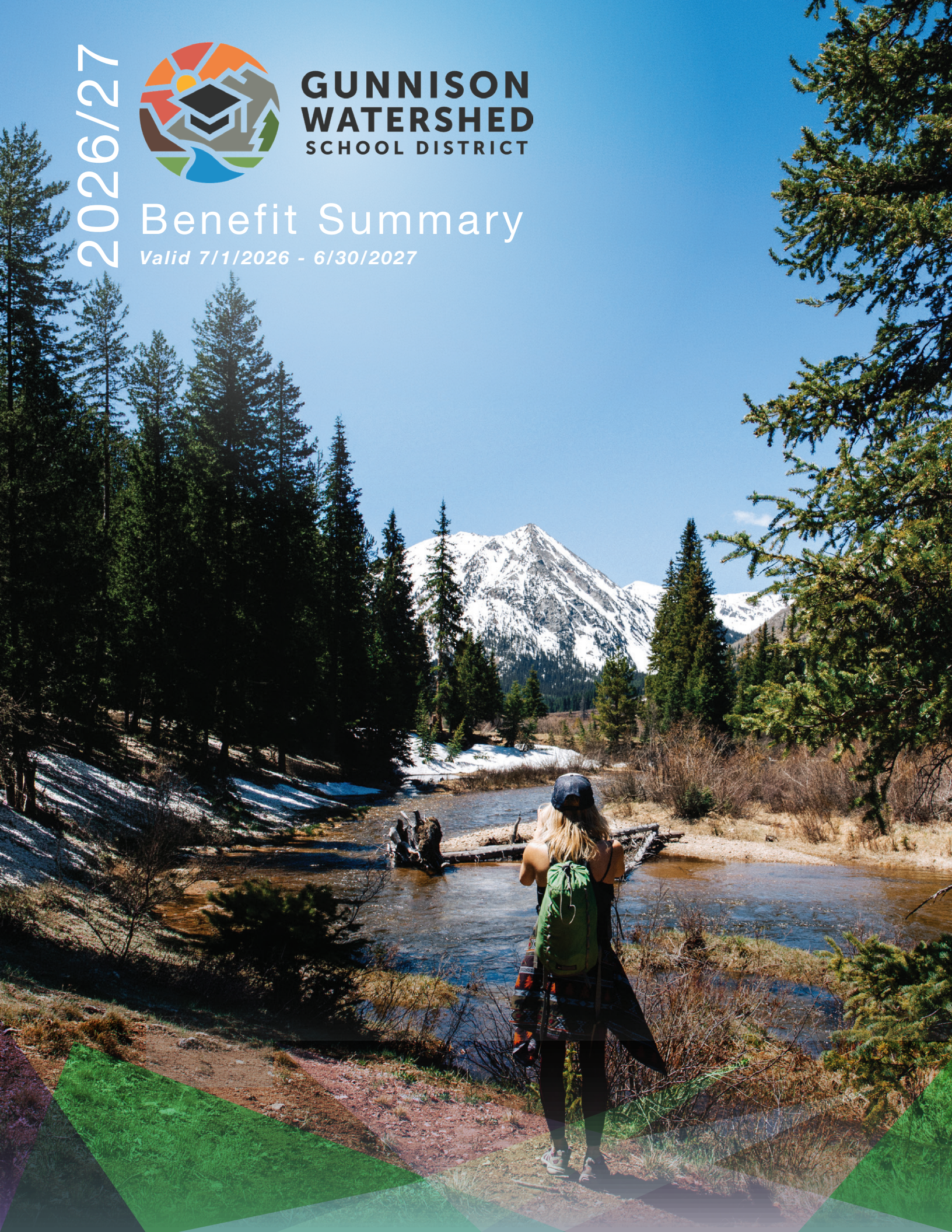
2026/27



**GUNNISON
WATERSHED**
SCHOOL DISTRICT

Benefit Summary

Valid 7/1/2026 - 6/30/2027



2026/2027 Employee Benefits



**GUNNISON
WATERSHED**
SCHOOL DISTRICT

Welcome to the Gunnison Watershed School District Benefits Program

At Gunnison Watershed School District (GWSD), one of our highest priorities is addressing the health and welfare needs of our employees and their family members. To help you protect yourself and your family physically and financially, we are pleased to offer the District Benefits Program.

You are eligible for the benefits listed below if you are employed as either a full or part-time teacher, an Administrator, or as a full-time Classified Support Staff employee. As a part-time teacher, you will be required to pay a portion of medical insurance premiums.

- Medical
- Voluntary Dental
- Voluntary Vision
- Life Insurance
- Employee Assistance Program (EAP)
- Calm Premium Mindfulness App
- Voluntary Pet Insurance
- Additional Benefits
- Local Wellness Perks Program

Human Resources will provide you with the materials and instructions you need to enroll in the District Benefits Program. Please review this guide carefully before completing the enrollment process and keep it handy for future reference. If you have questions about the program, please contact the district Benefits Coordinator, Tracy Brooks, at tbrooks@gunnisonschools.net or (970) 596-1678.

Table of Contents

Contacts	3
Medical / Teladoc	4-6
FSA / Dependent Care FSA / HSA	7
Dental	8
Vision	9
Life and Disability	10
Pet Partners	11
EAP	12
Calm	13
Additional Benefits	14
Notes	15



We appreciate your
commitment to the
District as we strive
to be the employer of
choice in our industry.

We hope you will take
advantage of all the
District has to offer.

Important Contacts

Contact Information

The District, in partnership with the following carriers, strives to meet your benefit needs. If you have questions regarding your benefits, please contact the district Benefits Coordinator, Tracy Brooks, at tbrooks@gunnisonschools.net or (970) 596-1678.

MEDICAL PLAN

Personify Health

855.804.0090

www.personifyhealth.com

TELEMEDICINE

Teladoc

800.835.2362

www.teladochealth.com

RX PLAN

Rx Benefits / Optum Rx

800.334.8134

customercare@rxbenefits.com

DENTAL PLAN

Anthem

800.331.1476

www.anthem.com

VISION PLAN

EyeMed Vision

866.939.3633

www.eyemedvisioncare.com

PET INSURANCE

Pet Partners

800-956-2495

mypolicy@petpartners.com

www.petpartners.com

BASIC LIFE AND AD&D INSURANCE

The Hartford

800.523.2233

www.thehartford.com

HEALTH & DEPENDENT CARE

FLEXIBLE SPENDING ACCOUNTS

P&A Group

800.688.2611

www.padmin.com

ADDITIONAL SUPPLEMENTAL INSURANCE

American Fidelity

800.365.9247

www.americanfidelity.com

CALM BUSINESS APP

Calm

www.calm.com

EMPLOYEE ASSISTANCE PROGRAM

AllOne Health

800.451.1834

allonehealth.com/portal

Company Code: gunnisonschools

COLORADO-MEDICAID

Medicaid

1.800.221.3943

www.colorado.gov/

For all other states

877.267.2323, ext. 61565

BROWN & BROWN

Uthona Mikrut / Benefits Consultant Group

303.980.6265

uthona.mikrut@bbrown.com

Overview of GWSD Health Insurance Plans



The Gunnison Watershed School District offers two health plans. A Copay Plan and a High Deductible Plan. Both plans offer the same coverages and pay for preventive services at 100% as required by federal law. The way the plans pay for your claims is what sets them apart. (<https://www.healthcare.gov/coverage/preventive-care-benefits/>)

Copay Plan:

This plan features cost-sharing until you meet your deductible each calendar year. The copay for a visit with a primary care physician is \$25, specialist visits are \$50. With this plan, you are responsible for the costs of services or procedures up to the \$1,500 deductible (\$4,500 family) each calendar year. Once you reach your deductible, you are responsible for 30% of billed charges (the plan pays 70%) until you reach the max Out-of-Pocket (OOP) of \$3,500 (\$8,500 family). Copay and prescription charges accrue towards your OOP, but not towards your deductible. Once you reach your OOP, the plan pays for all of the remaining covered expenses for the rest of the calendar year. With the Copay plan, you are eligible to contribute to a Flexible Spending Account (FSA). You can contribute pre-tax dollars via payroll deduction to the FSA in order to pay for qualified medical expenses. With a FSA you cannot rollover a balance year to year – it is “use it or lose it”. An FSA can only be initiated during open enrollment and the contribution amount cannot be adjusted during the year.



High Deductible Plan :

For those electing Individual (employee only) coverage:

This plan has a \$3,000 individual annual deductible. Aside from preventive services, you will be responsible for all charges until you meet the \$3,000 deductible or your max Out-of-Pocket (OOP) has been satisfied in a calendar year. Since the deductible and max OOP are both the same, once the \$3,000 limit has been met, all covered services will be paid at 100%.

For those electing Family (employee plus any dependent) coverage:

This plan has a \$3,400 individual annual deductible/max OOP and a \$6,000 family deductible/ max OOP. Once an individual family member has met their \$3,400 individual deductible, they no longer have to pay for services for the rest of the calendar year, and those expenses will count towards the \$6,000 family deductible.

The family max OOP could be met by a combination of family members who seek services, so it is possible that one family member may not hit their individual \$3,400 deductible under the family coverage, but if the entire family as a whole meets the \$6,000 deductible then all family members will begin to receive services covered at 100% under the plan for the remainder of the calendar year.

Enrollment in the High Deductible Plan qualifies you to have a Health Savings Account (HSA). You can contribute pre-tax dollars to your HSA via payroll deduction in order to pay for medical expenses. With an HSA, the money in the savings account is yours and the balance can roll over from year to year. It is possible to accrue HSA monies until retirement. HSA contributions can be initiated, stopped or adjusted at any point during the year.

For more information on the exact coverages of both plans, visit the benefits folder in the shared Google Drive titled “Gunnison Watershed School District.”

**You may request a copy from Tracy Brooks:
Email: tbrooks@gunnisonschools.net | Phone: (970) 596-1678**

Medical Benefits



The District's medical plans offer great flexibility in managing care for you and your family. As part of your benefits package, the District offers medical plans administered by Personify Health and 6 Degrees Health. This is an open-access plan – there is not a network of doctors or hospitals you must use to receive benefits.

	Copay Plan	High Deductible Plan (with embedded deductible)
Lifetime Maximum	Unlimited	Unlimited
Deductible		
Individual	\$1,500	\$3,000
First Individual Family Member	N/A	\$3,400**
Family	\$4,500	\$6,000
Out-of-Pocket (Includes deductible and Med / Rx copays)		
Individual	\$3,500	\$3,000
First Individual Family Member	N/A	\$3,400**
Family	\$8,500	\$6,000
Coinsurance	30%	0%
Office Visits		
PCP	\$25 copay per visit	No coinsurance, after deductible
Specialist	\$50 copay per visit	
Preventive Care	100% covered	100%
Lab and X-ray (excludes MRI, CAT scan, nuclear medicine)	100% covered	No coinsurance, after deductible
MRI, CAT scan, nuclear medicine	30%, after deductible	No coinsurance, after deductible
Maternity Office Visits	\$25 copay (PCP) \$50 copay (Specialist)	No coinsurance, after deductible
Emergency Room	\$200 copay per visit	No coinsurance, after deductible
Inpatient Hospital	30%, after deductible	No coinsurance, after deductible
Outpatient Surgery	30%, after deductible	No coinsurance, after deductible
Infertility Benefits	30%, after deductible	No coinsurance, after deductible*
Retail Prescription Drug (up to 30 day supply)	\$15/\$40/\$60/30% to copayment of \$250	No coinsurance, after deductible
Mail-order Prescription Drug (up to 90 day supply)	\$15/\$80/\$120	

* Members will have access to services like IUI and IVF, up to a \$10,000 lifetime maximum. All infertility claims are subject to deductible then coinsurance up to the out of pocket maximum.

** Subject to change mid-year pending IRS regulations.

Personify Health

Call Center

Our dedicated Member Advocates Team is staffed with organized, seasoned, and professional representatives who average more than 10 years experience in the health benefits industry. Our team motto is “One Call Resolution”. We undergo regular continued education, team building exercises, and utilize real time resources.

We are committed to providing an enhanced member experience. We understand medical benefits can be a complex issue. Our members are supported full circle by our team: pre-medical service and post-medical service. Our team is specially trained to listen to the member and ask clarifying questions.

Our call center is available Monday-Friday, 6am-7pm MST

We encourage member feedback after each interaction through an email survey.

Our call center is the single point of contact. Dial 855-804-0090 and get help for things like:

- Complex Billing Issues - Provider Disputes
- Navigating your health plan
- Locating quality area providers
- Outreach member education phone calls and text messages
- 24/7 Member Portal and Mobile App
- Personal Assistant Service

Download the Personify Health mobile app

Living healthier and reaching your goals is easy and rewarding with Personify Health. Build healthy habits, get personalized support, access available benefits and engage with colleagues all in one place.



Scan this qr code
with your smartphone to
download the app!



Teladoc HEALTH

800-835-2362

www.teladochealth.com

When you need a doctor, access one anytime, anywhere!

Skip the trip to the waiting room.
With Teladoc, you can talk with a doctor by
phone or app from wherever you are.

Know your care options

Teladoc

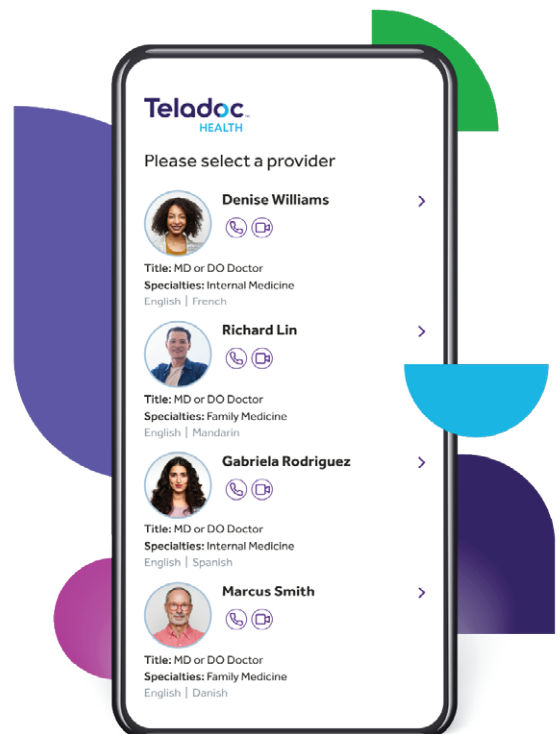
For non-emergency conditions like the flu, allergies, infections, and much more. Our doctors can also prescribe medicine if necessary.

Family Doctor

For annual exams and ongoing medical conditions needing regular monitoring.

Urgent Care/ER

For severe conditions like chest pain, sprains, cuts, burns, or broken bones.





FSA/HSA

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) allows you to set aside pre-tax money to use for medical, dental, vision and other qualified medical expenses. These funds do not roll over year to year, so it is important to determine your annual contribution amount accurately. You can contribute up to \$3,400 per calendar year into your FSA. You do not need to be enrolled in a medical plan with the District to have an FSA.

Dependent Care FSA

Eligible expenses for dependent care services are for children age 12 and under, a disabled spouse, or an incapacitated parent as long as you incur the expense while you and your spouse work or attend school full time. The Dependent Care Account covers the amount you pay to daycare centers, babysitters, after school programs, day camp programs and eldercare facilities. This account does NOT reimburse medical expenses for your dependent(s). It is for qualified daycare expenses only. The maximum annual contribution is \$7,500 (\$3,750 if you are married and filing a separate income tax return).

Health Savings Account (HSA)

If you enroll in the District's High Deductible Plan, you are eligible to contribute pre-tax money each month into a Health Savings Account via **American Fidelity** through payroll deductions.

- The federal government's cap on **2026** HSA contributions is \$4,400 for an individual and \$8,750 for a family.
- At age 55, individuals can contribute an additional \$1,000.

You can pay for any qualified medical expenses with money from your HSA. The money in an HSA belongs to you and rolls over from year to year. Contributions to an HSA are not limited to open enrollment. You may begin payroll deductions, change amounts, or discontinue deductions at any time by emailing Linda Wartes, Payroll Specialist at lwartes@gunnisonschools.net.

Dental Benefits

Maintaining good dental health by getting regular check-ups may prevent you from having major expenses later. The District's Dental Plan is a PPO Plan administered by Anthem. You have the freedom to see any dentist. If you choose a dentist outside the Anthem Complete network may bill you for the difference between what Anthem pays them and what the dentist charges. The District offers the following dental plan:

	In-Network	Out-of-Network
Deductible (Applies to Basic & Major Services)	\$50 Individual / \$150 Family	
Preventive & Diagnostic	100%	90%
Annual Maximum	\$1,000 per individual	
Basic Services	80%	80%
Major Services	50%	50%

To find a dentist by name or location, go to [anthem.com](https://www.anthem.com) or call dental customer service at the number listed on the back of your ID card.



Vision Benefits

EyeMed Vision Care allows you to choose an ophthalmologist or optometrist from the EyeMed Insight network, or you may use any licensed provider of your choice. EyeMed offers you a wide selection of experienced ophthalmologists, optometrists, and opticians. Regardless of who you choose, the vision plan will cover a portion of the benefits. The local participating eye clinic is ABBA Eye Care, located in Gunnison.

Frequency	In-Network (Covered Services)	
Examinations	Once Every 12 Months	
Lenses	Once Every 12 Months	
Frames	Once Every 24 Months	
Copayments		
Well Vision Exams	\$10 copay	
Prescription Glasses	\$25 copay	
	Services from a Participating Provider	Out-of-Network Reimbursement
Examination	\$10 copay	Up to \$30
Single Vision Lenses	\$25 copay	Up to \$25
Bifocal Lenses		Up to \$40
Trifocal Lenses		Up to \$60
Lenticular Lenses		Up to \$60
Frames	\$0 copay, \$150 allowance, 20% off balance over \$150	Up to \$75
Conventional Contact Lenses	\$0 copay, \$150 allowance, 15% off balance over \$150	Up to \$120
Disposable Contact Lenses	\$0 copay, \$150 allowance	
Medically Necessary Contact Lenses	\$0 copay, Paid in Full	Up to \$210

Laser Vision Correction Discounts Available

A complete list of In-Network providers can be found at www.eyemedvisioncare.com or by calling 866-939-3633.



EyeMed
VISION CARE®

Life and Disability Insurance



Life and Accidental Death and Dismemberment

Life Insurance is an important part of your financial well-being, especially if others depend on you for support. Gunnison Watershed School District provides Basic Life and AD&D coverage to eligible employees through The Hartford in the amount of \$25,000. Accidental Death and Dismemberment pays an additional \$25,000 benefit equal to your life coverage if your death is the result of an accident.

OPTIONAL: Life and Accidental Death & Dismemberment

If you are interested in supplementing your Group Life and Accidental Death & Dismemberment Benefit, you may purchase additional coverage through The Hartford. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions.

You can purchase coverage on yourself in \$10,000 increments. The minimum coverage is \$10,000 and the maximum is the lesser of \$500,000 or 5 times your annual earnings. You can also purchase additional coverage for your spouse. You can purchase in \$5,000 increments on your spouse not to exceed \$250,000 or 50% of your election. Evidence of Insurability (EOI) is required for life insurance benefit amounts above \$100,000 for an employee or above \$25,000 for a spouse.

Spouse premium is based on the employee age.

Monthly Cost for each \$1,000 of Employee and Dependent Life Insurance Coverage											
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	\$0.050	\$0.050	\$0.070	\$0.110	\$0.170	\$0.300	\$0.520	\$0.710	\$1.250	\$2.590	\$3.960

*Voluntary Accidental Death & Dismemberment is also available for an additional \$0.02 per \$1,000.

You can purchase \$10,000 of life insurance for your dependent children ages 15 days to 26 years for \$1.00 per month. This rate is for all eligible dependent children in a family, regardless of number.

PERA's Life Insurance



Colorado PERA offers an optional decreasing term life insurance program administered by Unum. The life insurance program includes the following benefits:

- Guaranteed enrollment - no health questions or exams required during the annual open enrollment period
- Accidental Death and Dismemberment (AD&D) benefit
- Coverage you can keep into retirement
- Automatic enrollment for eligible dependents at no additional cost
- Affordable group rates
- Convenient payroll deductions

Enrollment

If you are actively working for a PERA employer, you have two opportunities to enroll in guaranteed coverage:

- Within 90 days of first becoming a PERA member.
- During the annual open enrollment period from April 1 through May 31.

Active members may also enroll at any time during the year with proof of good health, called Evidence of Insurability (EOI). Once enrolled, coverage can continue into retirement, however retirees are not eligible to enroll in coverage.

For more information, please call Unum at 866-277-1649.

Pet Insurance

PetPartners Group Pet Insurance

Help take the stress out of unexpected vet bills. Pet insurance reimburses you for the eligible costs of accidents and illnesses. Coverage Includes: emergency treatments, surgeries, medications, laboratory services, and more. Plus, you can visit any licensed veterinarian or specialist.

Available only during Open Enrollment or Qualifying Life Events.

Base Plan	
Annual Deductible	\$300
Coinsurance	80%
Annual Limit	\$5,000
Age (min/max)*	8 weeks/10 years
Benefit Waiting Period	
Injuries	Waived
Illnesses	Waived
Orthopedics	6 months
Pre-Existing Conditions	Covered after 12 months
Prior Coverage Credits**	Included

* Does not apply to the Accident Only plan. Pets enrolled before the age of 11 years old can remain on the Accident & Illness plan. Mention the age they are at the time of enrollment.

** If you currently have coverage with another pet insurance carrier, we may be able to apply that coverage towards our benefit waiting periods. Call our Customer Care team for more details.

Additional Benefits		
Rehabilitation and Physical Therapy	Covers physical therapy, hydrotherapy, thermotherapy and therapeutic massage	Subject to Deductible and Coinsurance
Alternative and Behavioral Care	Covers acupuncture, chiropractic, homeopathy, herbal therapy, naturopathy, and vitamins/ supplements <i>(Behavioral Care not available for Accident Only)</i>	Subject to Deductible and Coinsurance Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period
Rehabilitation and Physical Therapy	Covers cremation and burial expenses	\$300 Limit - Paid in excess of Annual Limit <i>(Not subject to Deductible and Coinsurance)</i>

Accident Plan Rates <i>(per covered pet)</i>		
Monthly Rate	Cat: \$11.17	Dog: \$11.17
Accident & Illness Plan Rates <i>(per covered pet)</i>		
Monthly Rate	Cat: \$26.38	Dog: \$52.27



OnePack Plan™
by petpartners

AllOne Health Employee Assistance Program (EAP)

Life comes with challenges. Your Employee Assistance Program is here to help.

Your Assistance Program, AllOne Health, can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals. All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

Mental Health Sessions

Manage stress, anxiety, and depression, resolve conflict, improve relationships, and address any personal issues. Choose from in-person sessions, video counseling, or telephonic counseling. (5 sessions per incident, per year)

Life Coaching

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance. (5 sessions per year)

Financial Consultation

Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

Legal Referrals

Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

Work-Life Resources and Referrals

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Personal Assistant

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

Medical Advocacy

Get help navigating insurance, obtaining doctor referrals, securing medical equipment, and planning for transitional care and discharge.

Member Portal

Access your benefits 24/7/365 through your member portal with online requests and chat options. Explore thousands of self-help tools and resources including articles, assessments, podcasts, and resource locators.



Download the AllOne Health App

The AllOne Health app gives eligible employees, members, and students instant access to confidential support for mental health, well-being, and work-life challenges — anytime, anywhere.



Contact AllOne Health

Call toll-free
800-451-1834
or visit

allonehealth.com/portal

Company Code: gunnisonschools

Counseling

5 sessions per incident, per year

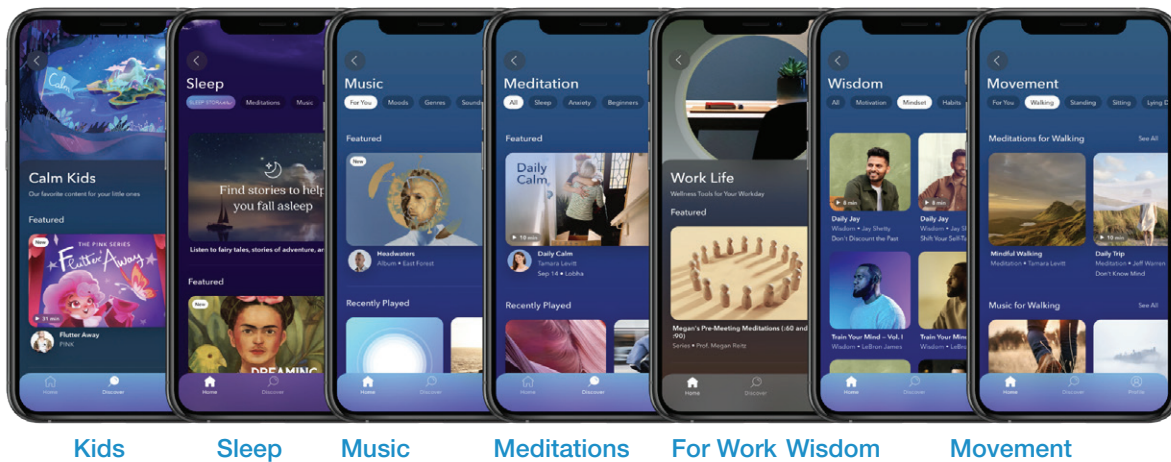
Life Coaching

5 sessions per year



Confidentiality does not extend to cases of child or elder abuse; if you are a threat to yourself or others; or if you are under a court order. For more information, see Section 12-43-218 of the Colorado Regulatory Statute.

The free 30-minute legal consultation is not available for employment law concerns. In-person appointments are subject to the availability of qualified attorney within your desired location and category of law.



We've partnered with Calm to provide you with tools that can help you meditate, relax, focus, and improve sleep. Millions of people are experiencing lower stress, less anxiety, improved focus and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

Your Calm subscription gives you unlimited access to Calm's full library of resources.

- Calm's Masterclasses taught by world-renowned experts
- Music tracks designed to promote focus, relaxation, and sleep
- Brand new daily meditations and movement sessions as part of their Dailies series
- Equip yourself and your team with Calm's For Work collection, a practical toolkit designed to help you navigate and overcome workplace challenges with ease
- Guided breathing exercises such as the Breathe Bubble
- 100+ guided meditations that cover anxiety, stress, gratitude, and much more
- The entire library of Sleep Stories, which contains soothing bedtime tales suitable for both grown-ups and children (new stories added every week!)
- Meditations, music, and Sleep Stories for kids to support their mental health at home and at school. In-the-moment stress-reducing, text-based activities



To activate your subscription, scan the QR code

Or visit: calm.com/b2b/gunnisonschools/subscribe

This must be done on a web or mobile browser (not in the app itself).

Once on the page:

- To create a new account, complete the fields as prompted. Be sure to use the email at which you receive your paycheck stubs to register.
- Already have an GWSD Calm account? Just click on the blue "Log in" button to continue.
- Download the Calm app and log in to your account to access the premium content
- Once you've signed up, you can add up to 5 people of your choice (age 16 years or older) via the "Manage Subscription" page inside your Calm account at www.calm.com

If you already have a Calm account, please log in to the app using your email address and password as currently subscribed. Then go to Settings > Link Employer Subscription

Additional Benefits

Annuities

403(b) and 457(b) Retirement Plans

All employees are eligible to participate in the Gunnison Watershed School District's 403(b) and/or 457(b) plans. Below is a list of approved investment option providers for the GWSD 403(b) and 457(b) plans.

American Fidelity Assurance Co	Amber Byrne	405-523-3803
Aspire Financial Services	Group Billing and Premium	800-634-5873
Equitable Life Insurance Company	Customer Service	866-444-6001
Horace Mann Service Corp.	Karl Keller	719-587-5104
Fiduciary Trust Co. of New Hampshire	Customer Service	877-500-9590
Invesco Oppenheimer Funds (403(b) only)	Client Services	800-959-4246

If you wish to participate in a 403(b) and/or 457(b) plan, you will need to contact one of the above providers and complete the proper paperwork to establish an account with that entity. You will then need to complete the AFPlanServ Salary Reduction Agreement, available from the Payroll Office, and return it to Payroll prior to the 15th day of the month you would like to begin making contributions.

PERAPlus 401(k)/457 Retirement Plan

All employees are eligible to participate in the PERAPlus 401(k) or PERAPlus 457 voluntary retirement savings plan. If you wish to participate in the 401(k) plan, you need to print the 401(k) Contribution Authorization Form found on the PERA website, and provide it to the Payroll office prior to the 15th day of the month you would like to begin making contributions. If you wish to participate in the 457 plan, log into your online PERA account using your user ID and password, and select "Enroll in the PERAPlus 457 Plan". You may call PERA at [1.800.759.7372](tel:1.800.759.7372) for more information regarding either retirement plan.

Supplemental Insurance

We have partnered with American Fidelity Assurance Company to provide supplemental insurance benefits and reimbursements accounts. American Fidelity offers you the opportunity to enroll in the following policies:

- Cancer Insurance
- Accident Only Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Life Insurance
- Disability



For further information or to enroll please contact:
Amber Byrne | Senior Account Partner
amber.byrne@americanfidelity.com
800-365-9247 | 405-523-3803

Learn more about your available benefits here: <https://enroll.americanfidelity.com/74AAD845>

Additional Payroll Deduction Benefits

Employees have the option to payroll deduct charges for their children's **Preschool Tuition** at GWSD Lake School. Please contact the Payroll Office at [970.641.7716](tel:970.641.7716) for more information.

Local Wellness Perk Program

Don't miss out! We are constantly enhancing our [Local Wellness Perk Program](#), and we've partnered with various local wellness organizations to offer discounted services to eligible GWSD teachers and support staff.

Participating organizations include 24/7 Gym, CB South Fitness, Core Fitness, CB Thrive Yoga CB, The Fountain, and MORE!

Scan and
bookmark this
QR code to stay
in the know!



Notes



GUNNISON WATERSHED SCHOOL DISTRICT

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual’s rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.