2027 BENEFITS

Open Enrollment

Garrison Forest School

New carriers. Familiar plan designs. More support for the year ahead.

Effective January 1, 2027

Presented by Borislow Insurance

Today’s Agenda

A clear look at what is changing, what is staying the same, and where to go for help.

- What’s changing
- Medical: Meritain + Aetna network
- Rightway concierge + navigation
- Judi Rx pharmacy tools
- Cancer Care Support
- Dental + Vision
- Tax Favored Accounts - HSA/FSA
- Basic Life + LTD + STD
- EAP
- Critical Illness + Accident + Hospital Indemnity
- Pet Insurance: Spot
- Enrollment reminders

What's Changing for 2027

Multiple carriers are changing, but the goal is a smooth transition with familiar benefits.

Medical administration NEW

Meritain will administer the medical plans using the Aetna provider network.

Pharmacy benefits NEW

Judi Rx is the new name and member experience for pharmacy benefits.

Ancillary benefits NEW

New carrier partners for dental, vision, life, LTD and voluntary coverages.

The most important takeaway

Medical plan designs have been matched.

Employees can expect the same core benefit structure, even though the administrator and network will change.

MERITAIN ADMINISTRATION • AETNA NETWORK

Medical coverage



Meritain Health®
an aetna company



Garrison Forest Open Enrollment

Lauren Conlon
October 27, 2026

So, let's talk about:

- What you should know about your health care.
- Choosing the best options for you and your family.
- How to enroll and start using your benefits.



Meritain Health Confidential



No surprises,

just information.

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Who is Meritain Health?



Meritain Health is an independent company of Aetna® and CVS Health®.



We are one of the nation's largest administrators of health benefits.



Provides benefits to

+2,100,000

members nationwide.



We're a Third-Party Administrator (TPA) that offers employers customized benefit options to lower employee costs for health care.

Meritain Health and Aetna are part of the CVS Health family of companies

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Why Meritain Health?



Offer access to providers and facilities in the Aetna Choice® Point of Service (POS) II network and Aetna Open Choice® PPO network.

Ongoing support with Meritain Health Member Advocacy team to ensure issue prevention and resolution.

Online member website provides easy access to find providers, check claims and download copy of ID card.

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Section 1

Who’s eligible



Who's eligible

Your eligible dependents may include:

- Your spouse or domestic partner.
- Your children, natural or adopted.
- Your stepchildren.

Dependent coverage is available for any child (regardless of marital status, residency, student status, etc.) of an employee who is deemed to be the employee's biological, step, foster or adopted child (including a child placed for adoption) until such child reaches age 26.

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Choosing who to cover



Family members covered by a different plan?

- Enroll yourself and eligible dependents
- Enroll yourself, but decline benefits for some–or all–eligible dependents



When you have benefits from two plans

- Both plans will coordinate benefits
- One plan will be considered primary–or first payer
- The secondary plan pays only after the first plan has paid
- We use a birthday rule to decide which plan is primary

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Open enrollment and qualifying events

If you enroll or decline coverage now, you may be able to add, delete or change your benefit choices:

During your employer's next open enrollment period

If you have a qualifying event

- Involuntary loss of benefits
- Marriage
- Birth
- Adoption
- Placement of a child in your home for adoption



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Section 2

Choose a plan that fits you

Preventive care

When combined with healthy eating and exercise, vaccines and early detection are your keys to a long and healthy life.

Preventive care for adults and children

- Routine screenings and checkups
- Counseling to prevent illness, disease or other health problems

Your plan covers
100%



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Medical benefits at-a-glance.

	CORE HSA (formerly CIGNA)		Premium HSA (formerly CIGNA)		POS (formerly CIGNA)		EPO (formerly Kaiser)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
	Deductible		Deductible		Deductible		Deductible
Individual	$3,500	$10,000	$2,500	$10,000	$1,000	$2,000	N/A
Family	$7,000	$20,000	$5,000	$20,000	$2,000	$4,000	N/A
	Plan payment		Plan payment		Plan payment		Plan payment
	20%	40%	20%	60%	100%	20%	100%
	Out-of-pocket max		Out-of-pocket max		Out-of-pocket max		Out-of-pocket max
Individual	$7,000	$20,000	$5,000	$20,000	$5,000	$10,000	$1,300
Family	$14,000	$40,000	$10,000	$40,000	$10,000	$20,000	$2,600

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Medical benefits at-a-glance

Copays	CORE HSA (formerly CIGNA)		Premium HSA (formerly CIGNA)		POS (formerly CIGNA)		EPO (formerly Kaiser)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
Routine check-up	**$0**	**20%** coinsurance	**$0**	**20%** coinsurance	**$0**	**$0**	**$0**
Primary care office visit	**20%** coinsurance	**40%** coinsurance	**$20** Copay, then 100%	**40%** coinsurance	**$20**	**20%** after deductible	**$20** Copay, then 100%
Specialist office visit	**20%** coinsurance	**40%** coinsurance	**$40** Copay, then 100%	**40%** coinsurance	**$20**	**20%** after deductible	**$30** Copay, then 100%
Urgent Care	**20%** coinsurance	**40%** coinsurance	**$75** Copay, then 100%	**40%** coinsurance	**$75** Copay		**$35** Copay, then 100%

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Prescription drug benefits

Your prescription drug benefits are administered by Judi Rx.

	CORE HSA (formerly CIGNA)		Premium HSA (formerly CIGNA)		POS (formerly CIGNA)		EPO (formerly Kaiser)	
	Retail	Mail Order(90 Day)	Retail	Mail Order(90 Day)	Retail	Mail Order(90 Day)	Retail	Mail Order(90 Day)
Generic	$10	$20	$10	$20	$10	$20	$10	$20
Preferred	$30	$60	$30	$60	$30	$60	$30	$60
Non-Preferred	$50	$100	$50	$100	$50	$100	$50	$100
Specialty	$150	$150	$150	$150	$150	$150	Applicable Tier Copay	

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Sites of Health Care

When you need care, knowing your options can save you time and money. These sites of care can connect you to convenient, in-network locations for certain treatments or tests–helping you save on costs while receiving safe, high-quality care.

.

Doctor's office. During normal business hours, you can be seen for a wide variety of services; from routine check-ups to immunizations.

Urgent Care Centers. Handle many problems that can be treated in a doctor's office, but they also offer some services not often found there, such as x-rays and minor trauma treatment.

Emergency Room (ER). An ER should be used only for the most serious or life-threatening conditions. Emergency care is needed for medical emergencies that require immediate care to avoid severe injury, serious impairment, disability or death.

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In-network providers

Get discounts and higher coverage for your health care when you use in-network doctors, clinics and hospitals.

Your network is the Aetna Choice® Point of Service (POS) II

- Find providers online: http://www.aetna.com/docfind/custom/mymeritain
- Find providers by phone: **1.800.343.3140**
- **Transition of Care information**

Plus, it's easy to find an in-network doctor–and they'll submit claims for you.



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Precertification

Our medical management team will help you get the most appropriate care, when and where you need it.

Precertify before the following:

- Hospital admissions
- Inpatient or outpatient surgery
- IV home infusion therapy or chemotherapy
- Inpatient substance abuse treatment
- Home health care
- Admission to an extended care or rehab care facility



Call before you get care

You or your doctor can call Meritain Health Medical Management to verify which procedures need to be precertified. You can also check your Summary Plan Description (SPD) for a complete listing.

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Section 5

Plan access

Where and when you need it

Meritain Health Member Website



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Features of the member website



You can access the website by computer, tablet or via a web-based app you can save to your iPhone® or Android™.

We make your online health care experience more user-friendly than ever before.

With our new look and feel, the Meritain Health member website organizes your plan information in an easy-to-follow layout.

You'll always know where to go next. Thanks to our new *Quick Links*, the pages you need are often one click away.

The website is an overall tool for:

- Claims history.
- Explanations of Benefits (EOBs).
- Plan documents.
- Eligibility details.
- Wellness resources.
- ID cards (view, print or request new cards).

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Section 6

Find balance between good life and good health

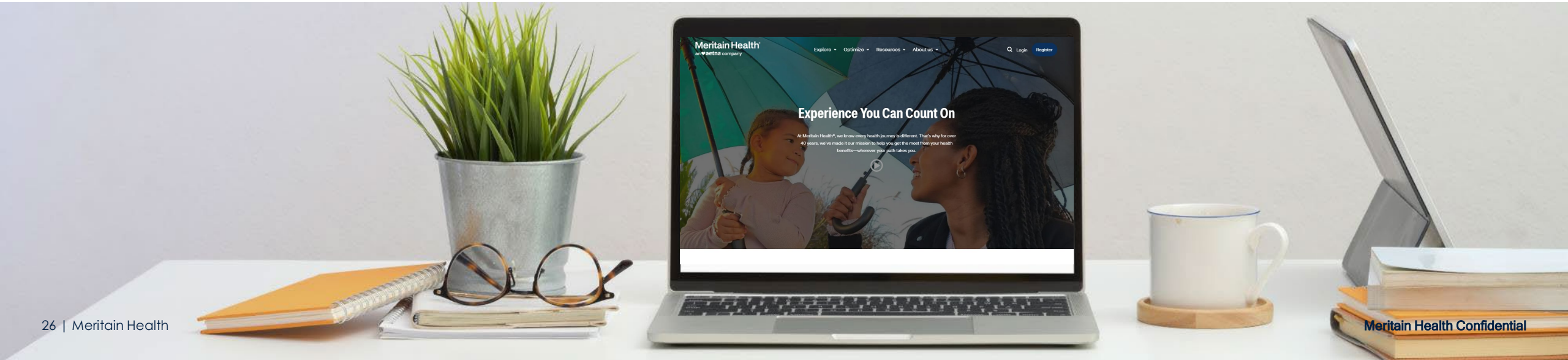
When you're ready to enroll

Gather all information for you and any dependents you wish to enroll.

Consider your personal health and that of your family members.

Estimate annual health care expenses for you and your dependents.

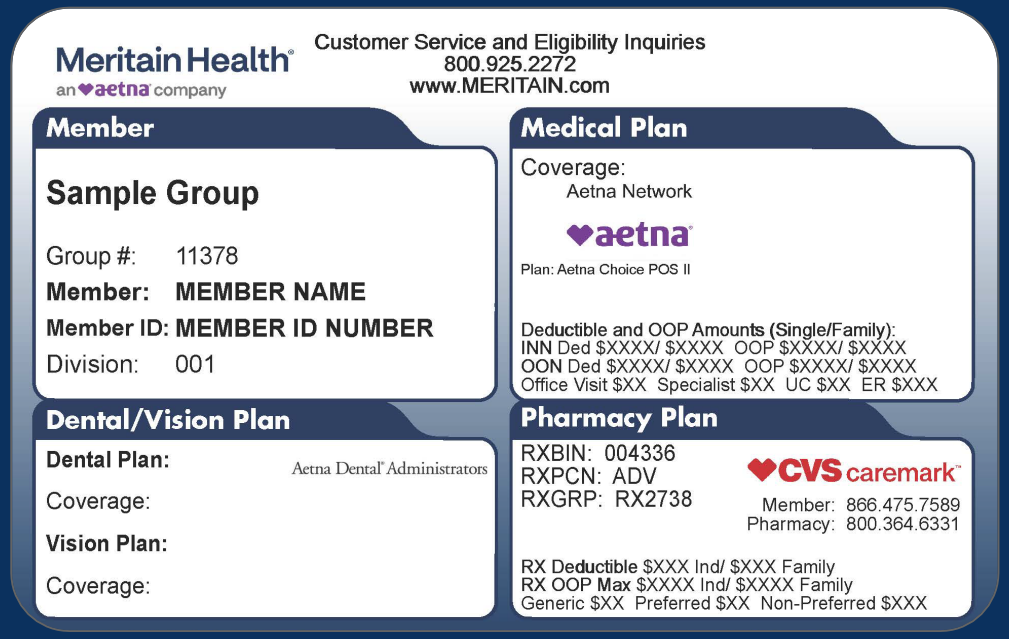
Make sure you choose the benefits that fit your needs.



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Easy-to-use ID cards

Front

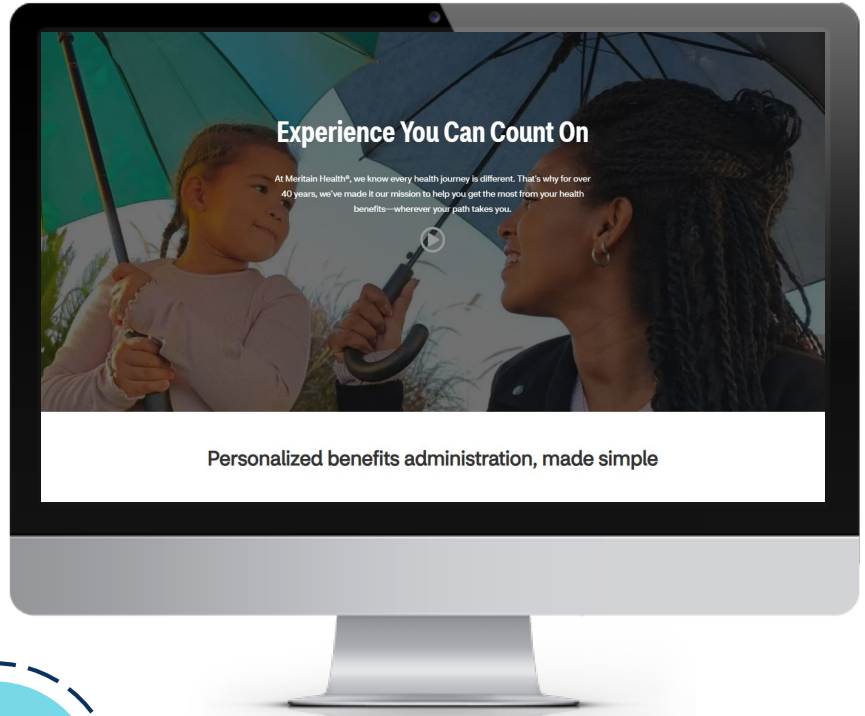


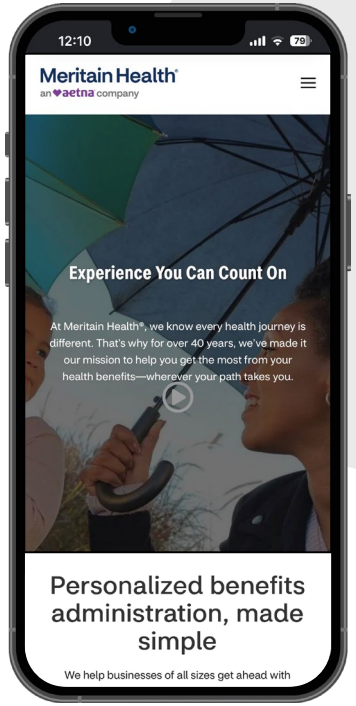
Back



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Get the help you need, when you need it





www.meritain.com

1.800.925.2272

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Questions?



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www.meritain.com

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At a Glance – choose the appropriate statement and delete this slide; don't include gold text

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10/23/2014, 2/25/2015, 5/23/2016 NAB Data Governance Committee

2027 Medical Contributions

COVERAGE TIER	HDHP $3,500 Per Pay | Monthly | Increase	HDHP $2,500 Per Pay | Monthly | Increase	PPO $1,000 Per Pay | Monthly | Increase	EPO $0 Per Pay | Monthly | Increase
Employee Only	$36.09 per pay $72.17 monthly +$2.42 increase	$37.29 per pay $74.57 monthly +$2.50 increase	$54.23 per pay $108.45 monthly +$3.64 increase	$40.11 per pay $80.21 monthly +$2.69 increase
Employee + Spouse	$415.00 per pay $830.00 monthly +$27.87 increase	$428.80 per pay $857.61 monthly +$28.80 increase	$623.59 per pay $1,247.19 monthly +$41.88 increase	$461.21 per pay $922.42 monthly +$30.98 increase
Employee + Child(ren)	$342.83 per pay $685.66 monthly +$23.03 increase	$354.22 per pay $708.45 monthly +$23.79 increase	$515.15 per pay $1,030.29 monthly +$34.60 increase	$381.00 per pay $762.00 monthly +$25.59 increase
Employee + Family	$541.30 per pay $1,082.61 monthly +$36.36 increase	$559.31 per pay $1,118.62 monthly +$37.57 increase	$813.39 per pay $1,626.77 monthly +$54.63 increase	$601.58 per pay $1,203.15 monthly +$40.40 increase

All employee contributions increased 7.2%. Medical plan designs are matched for 2027.

Two Resources to Help You Navigate Care

Use Rightway for healthcare navigation and Judi Rx for pharmacy benefit support.

Rightway

NAVIGATION

- Start here when you need help understanding your benefits
- Find high-quality, in-network care
- Get support navigating appointments, bills and next steps
- Use the app for convenient access

Rightway®

Judi Rx

PHARMACY

- Access your pharmacy benefit information
- Review prescription history and out-of-pocket spending
- Use the app and member portal
- Reach customer care 24/7

Judi Rx™

Right support. Right place. Right when you need it.

Start with Rightway

Your personal front door to healthcare navigation and concierge support.

Need help with healthcare?

A Rightway health guide can help you understand your benefits, find care, solve billing issues and plan your next step.

Start with Rightway!

Benefits questions

Understand coverage, copays, deductibles and where to begin.

Find the right care

Search for high-quality, in-network doctors and facilities.

Appointment support

Get help comparing options and booking an appointment.

Billing advocacy

Understand charges and get help disputing errors.

How the Rightway App Helps

One app for support, care navigation, coverage information and bill assistance.

1. **CONNECT**
   Message or call a health guide.

2. **GET CARE**
   Search for top in-network providers.

3. **BOOK**
   Ask for help scheduling an appointment.

4. **BILL SUPPORT**
   Upload a bill and review charges.

5. **COVERAGE**
   View benefit details and copays.



Download the Rightway app and activate your account so support is ready when you need it.

Judi Rx: Pharmacy Support in Your Pocket

Use the member portal and app to understand coverage, compare options and manage prescriptions.

Find best price

Look for lower-cost prescription options nearby.

Check coverage

See which medications are covered.

Track activity

Review claims and out-of-pocket progress.

Digital ID card

Access pharmacy benefit information on the go.

Prior Authorization

View real-time status updates.

24/7 support

Contact Customer Care whenever questions come up.



Know before you fill: check coverage, pricing and requirements before heading to the pharmacy.

Cancer Care Support

Navigation, expert guidance and direct access when an employee or loved one may be facing cancer.

NO-COST CANCER SUPPORT RESOURCES

Two complementary programs provide navigation, expert input and ongoing support.

Cancer Expert Now

Virtual expert guidance and ongoing navigation

- Care Navigator support for scheduling and next steps
- Virtual expert consultations with leading physicians
- Written expert report to share with the treating doctor
- Ongoing support throughout the cancer journey
- Education resources, including prevention materials and webinars

Cancer Expert Now 855-946-5735 | carenavigator@onviv.com

Dana-Farber Direct Connect

Direct access and coordination with Dana-Farber

- Call or email as soon as cancer is suspected or diagnosed
- Dedicated Patient Liaison support
- Help identifying the appropriate specialist group
- Assistance arranging an initial appointment and collecting records
- Support coordinating lodging for patients traveling to Boston

Dana-Farber Direct Connect 866-977-3262 | directconnect@dfci.harvard.edu

Health Savings Account (HSA)

Available to eligible employees enrolled in an HSA-qualified high-deductible health plan.

Triple Tax Advantage
Contributions can be made pre-tax, earnings can grow tax-free, and qualified medical withdrawals are tax-free.

It's Yours

Unused funds roll over from year to year and remain with the account holder.

Save for the Future

Funds can help pay current expenses or remain invested for future healthcare needs.

2027 IRS HSA CONTRIBUTION LIMITS

$4,500	$9,000	+$1,000
Self-only	Family	Age 55+ catch-up

The annual limit is inclusive of all contributions.

Flexible Spending Accounts (FSAs)

Set aside pre-tax dollars for eligible healthcare and dependent-care expenses.

Medical FSA

2027 planning amount: $3,500 expected*

Use for eligible medical, prescription, dental and vision expenses.

Reimbursement may be available by direct deposit, check or debit card.

Limited Purpose FSA

2027 planning amount: $3,500 expected*

Designed for eligible dental and vision expenses and may be paired with an HSA when plan rules allow.

Reimbursement may be available by direct deposit, check or debit card.

Dependent Care FSA

$7,500 per household
$3,750 if married filing separately

Use for eligible dependent-care expenses that allow the employee and spouse, if applicable, to work.

***As of October 27, 2026, the official 2027 Health FSA and Limited Purpose FSA salary-reduction limit had not yet been published by the IRS. $3,500 is the expected indexed amount and should be confirmed before final distribution.**

Dental: Two Plans to Choose From

Compare plan design and monthly employee cost.

Renaissance
DENTAL · VISION · LIFE · DISABILITY

$2,500 PLAN — LOW OPTION

PLAN HIGHLIGHTS

- 100% preventive
- 80% basic services
- 50% major services
- $1,500 orthodontia lifetime max

MONTHLY RATES

Employee Only	$30.15
Employee + Spouse	$60.28
Employee + Child(ren)	$74.75
Employee + Family	$117.83

$50 individual / $150 family deductible

$5,000 PLAN — HIGH OPTION

PLAN HIGHLIGHTS

- 100% preventive
- 90% basic services
- 60% major services
- $1,500 orthodontia lifetime max

MONTHLY RATES

Employee Only	$39.68
Employee + Spouse	$79.34
Employee + Child(ren)	$90.93
Employee + Family	$145.51

$50 individual / $150 family deductible

Vision Benefits

Routine eye care and eyewear support with simple monthly pricing.

Principal®

Plan Highlights

- $0 comprehensive vision exam copay
- $150 frame allowance
- $150 contact lens allowance
- Exams, lenses/contacts and frames available every 12 months

Monthly Rates

Employee Only	$7.61
Employee + Spouse	$13.10
Employee + Child(ren)	$16.25
Employee + Family	$25.99

vsp vision care

NEW FOR 2027: $10 frame copay with an increased frame allowance of up to $150.

Basic Life & AD&D

Employer-paid coverage that helps provide financial protection for your loved ones.

Basic Life & AD&D

Benefit: 2x annual earnings
Maximum: $175,000
Guaranteed Issue: $175,000
AD&D benefit equals the Basic Life amount
Employer-paid coverage

CARRIER CHANGE, SAME BENEFIT



Remember to review and update your beneficiary information during Open Enrollment.

Disability Benefits

Long-Term Disability is changing carriers; Short-Term Disability remains in-house with the School.

Long-Term Disability

60% of monthly earnings
Maximum benefit: $5,000 per month
90-day elimination period
24-month own-occupation definition
Employee-paid coverage

Mutual of Omaha

LTD: Carrier change, but the current benefit has been matched.

Short-Term Disability

Provided directly by Garrison Forest School
Eligible full-time employees work 30+ hours per week and complete 12 months of continuous employment
Applies when an employee cannot work due to their own serious health condition
Up to three months in a 12-month period
5-day elimination period
Employer-paid coverage

STD: No carrier or benefit change. Details are based on the School's current plan.

Employee Assistance Program

Confidential support

Support for life's everyday challenges

- Available 24/7/365
- Up to 5 face-to-face visits
- Individual assessment and support
- Legal and financial referral options
- Resources for family, work, well-being and more

5
FACE-TO-FACE VISITS

1-800-316-2796



Add the EAP phone number to your contacts and share with your family members so support is ready when you need it.

OPTIONAL COVERAGE FOR ADDED FINANCIAL PROTECTION

Supplemental Benefits

Critical Illness Insurance

A lump-sum cash benefit can help with expenses after a covered diagnosis.

GUARANTEED ISSUE OPPORTUNITY

Elect up to $20,000 without health questions, subject to the minimum participation requirement.

Coverage Choices

$5,000 to $20,000 in $5,000 increments

Spouse coverage available

Automatic child coverage

Added Value

$50 annual health-screening benefit

No pre-existing condition limitation

Rates are based on the employee's age and elected benefit amount.

MONTHLY RATE PER $1,000 OF COVERAGE

Employee Age	Rate per $1,000
<25	$0.18
25–29	$0.18
30–34	$0.26
35–39	$0.34
40–44	$0.52
45–49	$0.83
50–54	$1.23
55–59	$1.69
60–64	$2.40
65–69	$3.48
70–74	$5.23
75–79	$8.69
80–99	$10.87

Example: $20,000 of coverage = listed rate × 20.

Accident Insurance

Fixed cash benefits can help offset costs after a covered accidental injury.

When it can help

Emergency room or urgent care visits, ambulance transportation, fractures, dislocations, hospital admissions, follow-up care and more.

Two plan choices

Employees may choose between a High and Low accident plan, with different benefit amounts and monthly rates.

Key features

24-hour coverage, on and off the job. Includes a $50 health-screening benefit and portability provisions.

Employee-paid coverage • Benefits are paid according to the policy schedule

Accident Insurance

Choose between a High and Low plan. Both provide fixed cash benefits for covered accidental injuries.

HIGH PLAN	**Higher scheduled benefit amounts**	**LOW PLAN**	**Lower scheduled benefit amounts and lower payroll cost**

HIGH PLAN | MONTHLY RATES

Employee	$9.92
Employee + Spouse	$15.44
Employee + Child(ren)	$21.16
Family	$26.97

LOW PLAN | MONTHLY RATES

Employee	$6.74
Employee + Spouse	$10.56
Employee + Child(ren)	$14.59
Family	$18.59

Both options provide 24-hour coverage, on and off the job.

Hospital Indemnity Insurance – NEW!

One hospital indemnity plan provides extra cash benefits when a covered hospital stay occurs.

Hospital Admission	$1,000
ICU Admission	$2,000
Daily Hospital Confinement	$100/day
Daily ICU Confinement	$200/day

MONTHLY RATES	Employee	Employee + Spouse	Employee + Child(ren)	Family
	$22.76	$50.08	$31.21	$62.42

Employee-paid • Maternity included • $50 health-screening benefit

Pet Insurance

Pet Insurance Made Easy

Exclusive Discounts for Employees

Pet #1: **10% OFF**



10% employee discount on all pets*

+

Sign up and get a **$25 Visa Gift Card!*****

Pet #2, 3, 4… : **20% OFF**



10% employee discount on all pets*

+

10% Multi-pet discount on all pets added after the first

UP TO 30% OFF

- **10% Healthy Pet Discount – Stackable for Up to 35% Off**

Eligible for pets without claims in the past 12 month**

- **$25 Visa Gift Card Promotion**
- **Spot Perks Program - $2,700+ in exclusive pet discounts**

What's Covered?

Where top-rated coverage meets affordability, Spot's Accident & Illness policies help cover:

Vet Exam Fees
For allergies, stomach issues, etc.

Surgery
At licensed vets or hospitals

Specialized Treatment
Including acupuncture, and more

Cuts, Bite Wounds, Insect Stings

Dental Illnesses
Including extractions, gingivitis, and more

Breed-Specific, Congenital & Genetic Conditions
- ✔ Allergies
- ✔ Hip dysplasia
- ✔ Cataracts
- ✔ Degenerative myelopathy
- ✔ Intervertebral disc disease (IVDD)

Diagnostics
Blood tests, x-rays, MRI's & CT scans

Prescription Medications & Food*
Including special diets and supplements

Swallowed Objects & Toxic Ingestions

Broken Bones & Other Injuries

Cancer
Including lymphoma, melanoma, and more

Chronic Conditions
- ✔ Arthritis
- ✔ Diabetes
- ✔ Kidney disease
- ✔ Inflammatory bowel disease (IBD)
- ✔ Seizures

There’s an App for That!

Download the tools now so your benefit resources are ready when you need them.

PRO TIP

Meritain Health
an aetna company

Medical plan
administration

www.meritain.com

1.800.925.2272

Judi Rx

Pharmacy benefits
and prescription tools

rx.judi.health

Rightway

Concierge and
care navigation

joinrightway.com

CANCER EXPERT NOW

Cancer Support

+1 855-946-5735

carenavigator@onviv.com

Your Open Enrollment Checklist

A few simple steps will help make the transition easier.

- ✓ Review each benefit and carrier change
- ✓ Confirm your medical providers participate in the Aetna network
- ✓ Review your current prescriptions and Judi Rx resources
- ✓ Compare the two dental plan options
- ✓ Consider voluntary benefits and Guaranteed Issue opportunities
- ✓ Confirm or update beneficiaries – IMPORTANT!
- ✓ Complete elections by the enrollment deadline

paycom

Schedule an appointment

Garrison Forest One on One Benefits Meetings

How to Enroll in Benefits

Complete your elections in Paycom from a mobile device or desktop computer.

1 START IN PAYCOM

Open Benefits and select Benefits Enrollment. Tap Start or click Continue.

2 REVIEW YOUR INFORMATION

Confirm contact information and answer the pre-enrollment questions.

3 DEPENDENTS + BENEFICIARIES

Add or update dependents and beneficiaries before making elections.

4 MAKE YOUR ELECTIONS

Review plan details. Enroll in or decline each available benefit and save selections.

5 REVIEW COSTS + COVERAGE

Confirm coverage, dependents, beneficiaries, effective date and cost per pay period.

6 SIGN + FINALIZE

Review selections, draw or type your signature, then click Finalize.

Before finalizing, double-check beneficiaries and the total cost per pay period shown in Paycom.

Questions?

We are here to help you understand your options and make confident benefit decisions for 2027.

Garrison Forest School | Borislow Insurance

Important Information & Disclaimer

Please review the following information regarding this benefits presentation.

Benefits Overview

Information contained in this confidential presentation is intended to provide you with a brief overview of the coverages provided for reference purposes only. It is not intended to provide you with all policy exclusions, limitations and conditions.

If there are any differences between the benefit descriptions in this presentation and the legal plan documents and insurance contracts, the legal plan documents and insurance contracts are the final authority.

Financial Information

Material including financial charts or graphs containing any historical information, data or analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction.