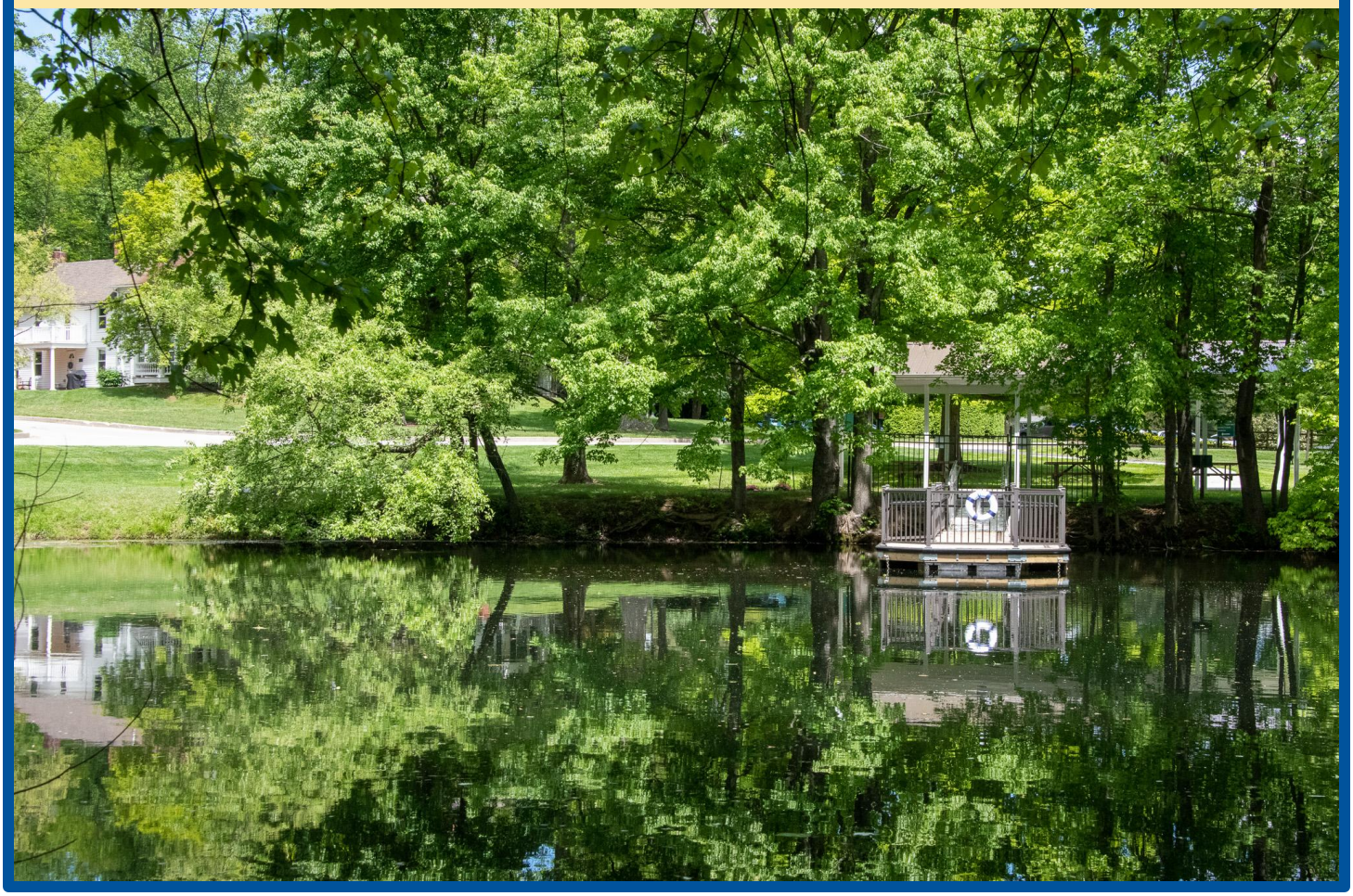
2027

Employee Benefits Guide

MEDICAL | DENTAL | VISION | FLEXIBLE SPENDING | WELLBEING | LIFE | DISABILITY | RETIREMENT



Welcome to Garrison Forest School!

Whether you're just joining us or you're a valued member of our community, we're thrilled to have you on board. At Garrison Forest School, we deeply value the well-being of our employees and their families. That's why we're proud to present our **2027 Benefits Guide**, outlining a comprehensive and competitive benefits package designed with you in mind.

Inside this guide, you'll find detailed information about the benefits available to you. Whether you're a new hire or a current team member, this resource will walk you through how to enroll in coverage, update your selections, and access available support services.

We encourage you to review the guide carefully so you can make informed decisions about the coverage that best supports you and your loved ones. Please keep in mind:

- **Enrollment is available** either as a new hire or during our annual open enrollment period.
- **Changes outside these windows** require a qualifying life event (e.g., birth, marriage, divorce, loss of other coverage).
- If you're eligible but **decline insurance coverage**, you must complete a waiver form for the applicable plan(s).

Your well-being is our top priority. If you have questions or need assistance with the enrollment process, our HR team is here to help every step of the way.

Welcome again to Garrison Forest School—we look forward to supporting you with exceptional service and meaningful benefits.



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Important Contacts

If you have questions about your benefits, here's who you can contact. In addition to the carriers below, if you have questions about Payroll or other HR related items, you should reach out to HR.

Plan / Carrier	Contact	Website
Garrison Forest School	Latisha Young, Director of Human Resources 401-559-3144	www.gfs.org
Medical Insurance Meritain	800-925-2272	www.meritain.com
Dental Insurance Renaissance	800-894-4532	renaissancebenefits.com
Vision Insurance Principal	800-247-4695	www.principal.com
Care Navigation Rightway	Download the app "Rightway Healthcare" from either the Apple App Store of Google Play Store! Having issues? Call 833-689-0448 for assistance!	
Pharmacy Benefit Manger Judi Rx	888-832-2779	www.judi.health
Health Savings Account (HSA) Optum Bank	866-234-8913	www.optumbank.com
Flexible Spending Accounts Optum Bank	866-234-8913	www.optumbank.com
Disability, Life, Accident, Hospital, and Critical Illness Insurance Mutual of Omaha	800-228-7104	www.mutualofomaha.com
Employee Assistance Program Mutual of Omaha	800-316-2796	www.mutualofomaha.com/eap
Identity Theft Protection Mutual of Omaha	800-856-9947	www.mutualofomaha.com
Medicare Navigation Ed Estey, Borislow Insurance	978-722-1120	EEstey@borislow.com
Pet Insurance Spot	305-803-9825	Jessica@spotpet.com

Benefits Eligibility

Employee Eligibility

All full-time employees working a minimum of 30 hours per week are eligible for benefits the first of the month following your date of hire. All part-time employees working a minimum of 20 hours per week are eligible for benefits the first of the month following your date of hire. .



Eligible Dependents

Your legal spouse or domestic partner, as well as eligible dependent children, are also eligible for benefits. A dependent child must be under the age of 26 and will be covered until the end of the month in which they reach age 26. A dependent child includes a stepchild, natural, adopted, a child certified disabled before age 26; or a child living with the employee in a parent-child relationship and is economically dependent upon the employee. **For a list of required supporting documentation, please contact the human resources office.**

When do I Enroll in Benefits?

Initial (New Hire) Enrollment: New employees have 30 days from the date of hire to enroll themselves and their dependents into the Garrison Forest School insurance plans. If you do not enroll within 30 days of becoming eligible, you will not be enrolled in benefits and will have to wait until the next Annual Open Enrollment to make changes to coverage.

Annual Open Enrollment: Open Enrollment is your opportunity to make changes to your current benefit elections for the upcoming plan year. During Open enrollment, you may:

- Enroll or re-enroll in coverage.
- Make contributions to your benefit elections, including adding or removing dependents.
- Enroll in a Flexible Spending Account
- Make elections to a Health Savings Account

Enrollment Event Type	Deadline to Enroll / Remove Coverage	Effective Date of Change
New Hire: Part-Time Employee *(Part-time less than 30 hours per week)*	30 days from Date of Hire	First of the Month Following Date of Hire
New Hire: Full-Time Employee	30 days from Date of Hire	First of the Month Following Date of Hire
Qualified Life Event *See following page for details*	30 - 60 Days From Event	First of the Month Following the Event
Birth or Dependent Adoption	30 days from Event	Date of Birth or Adoption
Annual Open Enrollment	November 2 – 10, 2026	January 1, 2027
Loss of Dependent Eligibility *(i.e. Dependent Child turns 26)*	30 Days From Event to Remove Coverage	First of the Month Following the Event

Qualified Life Events



A **qualifying life event (QLE)** is a major change in your personal circumstances that allows you to make changes to your employee benefits outside of the annual Open Enrollment period. These events typically include key life milestones such as getting married or divorced, having or adopting a child, the death of a spouse or dependent, a change in employment status, or relocating to a new residence.

When a QLE occurs, you are eligible for a **special enrollment period**, during which you can adjust your current benefits or enroll in new coverage options to better match your updated needs. This includes making changes to your **medical, dental, vision, and/or flexible spending accounts**.

To take advantage of this special enrollment window, you must notify Human Resources within the required timeframe outlined in the chart below. If you miss the deadline, you'll need to wait until the next Open Enrollment period to make any changes.

Examples of qualifying events include, but are not limited to:

Adding Coverage Due to...	Deadline to Make Changes	Required Documentation
Marriage / Divorce	30 days	Marriage Certificate / Divorce Decree / Common Law Marriage Court-Certified Affidavit
Birth / Adoption	30 days	Birth Certificate / Court Documents
Death	30 days	Death Certificate
Gain / Loss of Other Coverage	30 days	Enrollment Confirmation or Loss of Coverage Letter with Effective Date
Change in Employment Status	30 days	None
COBRA Qualifying Event	30 days	Copy of Initial COBRA Notice / Packet
Court Appointed Custody / Medical Support Order	30 days	Copy of Judge Signed Court Documents
Change in Medicare / Medicaid / CHIP Eligibility	60 days	Copy of Medicare / Medicaid Card or Announcement

For a complete list of qualified status changes, please refer to our official Summary Plan Description (SPD).

Medical Plan Options

Meritain

The school offers comprehensive medical and prescription drug coverage plans through Meritain You have the option to enroll in one of our four plan options, and you may purchase coverage for your spouse and/or dependent children. The below chart highlights the **in-network** costs for the most common plan benefits. Please see official plan documents for details.

	Core HSA Plan (Formerly Cigna) *In-Network Benefits*	Premium HSA Plan (Formerly Cigna) *In-Network Benefits*
Member Deductible	$3,500 Individual $7,000 Family	$2,500 Individual $5,000 Family
Medical Out-of-Pocket Maximum	$7,000 Individual $14,000 Family	$5,000 Individual $10,000 Family
Coinsurance	20%	20%
Wellness Exams, Office Visits, Labs & Testing, Other services		
Routine Wellness Exams	No charge, covered 100%	No charge, covered 100%
PCP Office Visit	20% after deductible	$20 copay after deductible
Specialist Office Visit	20% after deductible	$40 copay after deductible
Routine Vision Exam	Covered in full	Covered in full
Laboratory & X-Rays	20% after deductible	20% after deductible
High Tech Imaging (MRI, CT Scans, PET)	20% after deductible	20% after deductible
Emergency Room	20% after deductible	$250 copay after deductible
Inpatient Hospitalization	20% after deductible	20% after deductible
Outpatient (Day) Surgery	20% after deductible	20% after deductible
Prescription Drugs		
Retail (up to 30 day supply)	$10/$30/$50 coinsurance up to $150 after deductible	$10/30/$50 coinsurance up to $150 after deductible
Mail Order		

Medical Plan Options

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	POS Plan (Formerly Cigna) *In-Network Benefits*	EPO Plan (Formerly Kaiser) *In-Network Benefits Only*
Member Deductible	$1,000 Individual $2,000 Family	$0 Individual $0 Family
Medical Out-of-Pocket Maximum	$5,000 Individual $10,000 Family	$1,300 Individual $2,600 Family
Coinsurance	20%	
Wellness Exams, Office Visits, Labs & Testing, Other services		
Routine Wellness Exams	No charge, covered 100%	No charge, covered 100%
PCP Office Visit	$20 copay	$20 copay
Specialist Office Visit	$20 copay	$30 copay
Routine Vision Exam	Covered in full	Covered in full
Laboratory & X-Rays	20% after deductible	$0 copay
High Tech Imaging (MRI, CT Scans, PET)	20% after deductible	$0 copay
Emergency Room	$250 copay	$100 copay
Inpatient Hospitalization	20% after deductible	$0 copay
Outpatient (Day) Surgery	20% after deductible	$0 copay
Prescription Drugs		
Retail (up to 30 day supply)	$10/$30/$50 coinsurance up to $150	$10/30/$50
Mail Order		

Employee Deductions (per pay period)

2027 Employee Deductions		
	Core HSA Plan:	
	Monthly Cost	**Per Pay Period**
Employee Only	$72.17	$36.09
Employee + Spouse	$830.00	$415.00
Employee + Child(ren)	$685.66	$342.83
Family	$1,082.61	$541.30
	Premium HSA Plan:	
	Monthly Cost	**Per Pay Period**
Employee Only	$74.57	$37.29
Employee + Spouse	$857.61	$428.80
Employee + Child(ren)	$708.45	$354.22
Family	$118.62	$559.31
	POS Plan:	
	Monthly Cost	**Per Pay Period**
Employee Only	$108.45	$54.23
Employee + Spouse	$1,247.19	$623.59
Employee + Child(ren)	$1,030.29	$515.15
Family	$1,626.77	$813.39
	EPO Plan:	
	Monthly Cost	**Per Pay Period**
Employee Only	$80.21	$40.11
Employee + Spouse	$922.42	$461.21
Employee + Child(ren)	$762.00	$381.00
Family	$1,203.15	$601.58
	Dental High Plan:	
	Monthly Cost	**Per Pay Period**
Employee Only	$39.68	$19.84
Employee + Spouse	$79.34	$39.67
Employee + Child(ren)	$90.93	$45.47
Family	$145.51	$72.76
	Dental Low Plan:	
	Monthly Cost	**Per Pay Period**
Employee Only	$30.15	$15.08
Employee + Spouse	$60.28	$30.14
Employee + Child(ren)	$74.75	$37.38
Family	$117.83	$58.92
	Vision	
	Monthly Cost	**Per Pay Period**
Employee Only	$7.61	$3.81
Employee + Spouse	$13.10	$6.55
Employee + Child(ren)	$16.25	$8.13
Family	$25.99	$13.00

Health Savings Account (HSA)

What Is A Health Savings Account (HSA)?



HSA's are a tax-free savings account that works with a qualified health plan to help you pay your insurance deductible and qualified out-of-pocket medical expenses. You make pre-tax contribution towards your Health Savings Account each pay period and as long as the funds are used to pay for qualified health expenses, the money is never taxed. **You must be enrolled in on of the HSA plans to be eligible for an HSA.**

These accounts are managed by Optum Bank.

WHO IS ELIGIBLE?

- **You must be enrolled in one of our HDHP plans**
- Garrison Forest will contribute quarterly throughout the year to an employee's HSA, for an annual total of $1,000 per individual, $1,500 per family
- You cannot be enrolled in Medicare
- You cannot be claimed as a dependent on someone else's tax return

WHAT ARE THE BENEFITS?

- It is YOUR HSA – all the money that you contribute is YOURS and you won't lose it if you don't spend it, change jobs, retire, or leave the health plan - it is portable and stays with you!
- The savings you see annually from the lower costing monthly premiums can be used as contributions
- You never pay taxes on withdrawals for qualified medical expenses
- Your contributions are tax-free and reduce your overall taxable income

You can set up an automatic per pay deposit to fund your HSA on a regular basis without any hassle. Your contributions will be deducted pre-tax from your pay and deposited into your account. The total annual contribution limits set forth by the IRS for calendar year 2027 are:

Individual - $4,500
Two-Person - $9,000
Family - $9,000

This maximum is a combination of both Employee and Employer contributions.

In addition, individuals age 55 or older as of December 31st, 2027 may contribute an additional $1,000.

The most unique component of an HSA is its long-term benefits. The accounts can be treated like a 401k that accumulates funds to be used for future qualified expenses. You can even use Inspira Financial's tools and resources to assist you in investing your funds.

*A list of eligible HSA expenses is available on the IRS website, **www.irs.gov**. Please consult your tax advisor should you require specific tax advice.*

Healthcare Navigation

Rightway

Rightway is a better way to do healthcare — before, during, and after you see a doctor. Rightway simplifies your healthcare benefits, getting you to the highest-quality care without overpaying. They provide you with unlimited access to a live health guide, a trusted advocate who can answer your medical questions and take care of actions for you.

Need healthcare help?

Our healthcare experts have your specific benefits information and know how to get you the highest quality care at the best price!

Rightway Healthcare Navigation can help with:

- Find you the best doctor and book your appointment.
- Create tailored care plans and figure out next steps.
- Explain your bill and dispute it for you if something is off.
- Understand what a service or procedure will cost.
- Find cost-effective places to fill prescriptions.
- Answer your healthcare-related questions.

To get started:

Step 1: Download the Rightway app "Rightway Healthcare" from either the Apple App Store or Google Play Store!

Step 2: Register & Activate your account by following the directions online or in the app.

Having issues? Call 833-689-0448 for assistance!

CONNECT WITH YOUR HEALTH GUIDE

Tap the "Compose New Message" button or the phone icon.

VIEW INSURANCE COVERAGE

View a breakdown of your benefits, including your co-pays. If you have questions about your coverage or about the price of a service, your health guide can answer them.

GET A CARE PLAN

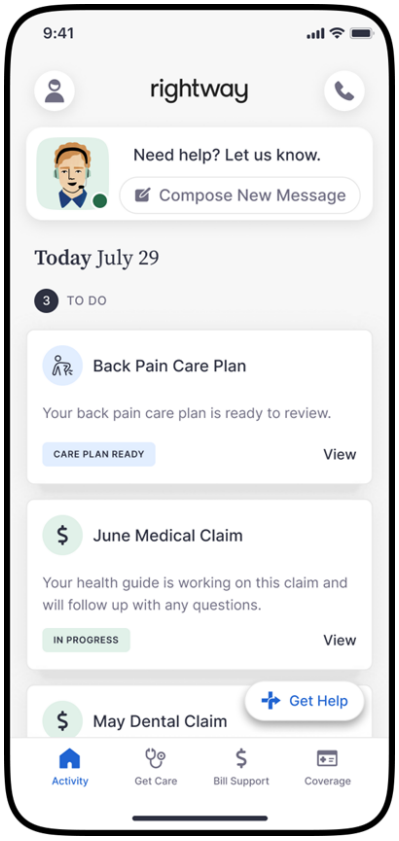
Your health guide can put together a plan with options for high-quality, in-network doctors. Select one and your health guide will schedule an appointment at a convenient time.

REVIEW OR DISPUTE A BILL

Take a picture of your bill and send it to your health guide. They will answer your billing questions and explain your charges. If something looks wrong, they will dispute it on your behalf.

GET HELP BUTTON

Your fast track to the help you need.



Judi Rx

Welcome to the Judi Rx family!

Judi Rx, formerly Capital Rx, is an innovative pharmacy benefit manager (PBM). Judi Rx works to ensure your prescription drug plan is cost-effective but in line with your health.

Judi Rx processes prescription drug claims on behalf of you and your employer or health plan. They work directly with pharmacy providers and drug companies to offer this service. You will receive the same services you are familiar with today. However Judi Rx will continue to enhance your member experience to best suit your needs.

Once active with Judi Rx, view and manage your pharmacy benefits with the Judi Rx app!

Scan the QR code or go to the Judi Rx Member Portal at www.app.cap-rx/login to register or log in.

To learn more about Judi Rx, visit cap-rx.com.

Cancer Expert Now

As a part of your health benefits package, we are pleased to offer you and your immediate family access to Cancer Expert Now.

Cancer Expert Now provides completely free, virtual access to the world's top cancer experts. You will speak over an audio or video call with an expert who specializes in your cancer type. During the call, you can ask questions and receive guidance on your treatment options, prognosis and/or diagnosis.

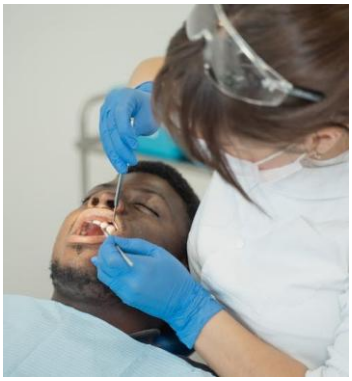
Access to Cancer Expert Now is a benefit offered to you and your spouse, children, parents, and parents in-law. Your employer pays the full cost of this confidential service, and no advance enrollment is necessary.

For more information, visit CancerExpertNow.com/access or get in contact with a Care Navigator by emailing carenavigator@onviv.com or calling +1 855-946-5735.

Dental Plan Options

Renaissance

Good oral hygiene is important for general overall health. A routine dental examination can detect symptoms of more than 125 diseases, including heart disease, diabetes, anemia, stomach ulcers, osteoporosis and kidney disease. Regular check ups and cleanings can save you the pain and expense of future problems. Using your dental insurance for regular dental check- ups can improve your health. The school offers two dental plans through Renaissance.



In-Network Plan Summaries	High Plan	Low Plan
Calendar Year Deductible Individual Family	 $50 $150	 $50 $150
Calendar Year Benefit Maximum	$5,000 per person	$2,500 per person
In-Network Charges	**Select Managed Care**	**Incentive PPO**
Preventive Benefits Oral Exams, X-Rays, Routine Dental Care	Covered at 100% (No Deductible)	Covered at 100% (No Deductible)
Basic Benefits Fillings, Root Canal Treatment, Gum Treatment, Prosthetic Maintenance, Oral Surgery, Other Necessary Services	Covered at 90%	Covered at 80%
Major Benefits Crowns/Veneers/Relines/Bridges, Implants, and Dentures	Covered at 60%	Covered at 50%
Orthodontia Services	Child Only, 50% up to $1,500 Lifetime Benefit	Child Only, 50% up to $1,500 Lifetime Benefit

Vision Plan

Principal

Your vision insurance plan is good for your overall health. The school offers and pays for your Vision insurance coverage through Principal. You may also purchase coverage for your spouse and/or dependent children.



You may receive care from any provider you choose, but your benefits are greater when you see a participating, in-network provider. If you choose to receive services from an out-of-network provider, you may be required to pay that provider at the time of service and submit a claim form for reimbursement.

Principal Vision	In-network Member Cost
Benefit Frequency	
Exam	once every 12 months
Lenses or contact lenses	once every 12 months
Frames	once every 12 months
Your Copay	
Exam(s)	$0 copay
Materials	$10 copay
Frame Benefit	
Standard	$150 allowance, 20% off amount over allowance
Lens Options	$10 copay
Single Vision Lenses	Cover up to $52
Lined Bifocal Lenses	Cover up to $82
Lined Trifocal Lenses	Cover up to $101
Progressive Lenses	Cover up to $82
Contact Lenses (in lieu of glasses)	
Contact Lenses	$150 allowance
Contact Lens Exam (fitting)	Up to $60 copay

Flexible Spending Account

Flexible Spending Accounts (FSA) allow you to set aside pre-tax dollars to pay for eligible health care and dependent care expenses. There are three types of FSAs: **Health Care FSA, Limited Purpose FSA** and **Dependent Care FSA**.

Health Care FSA

A Health Care FSA allows you to set aside a portion of your earnings to pay for qualified medical, dental, vision or other health care related expenses not covered by your insurance plan. The IRS has not yet announced the 2027 limits. Out-of-pocket health care expenses incurred by you and your family are eligible if the service occurred during the plan year and while you are making contributions to the plan. You can be reimbursed up to your full annual election, less any previous reimbursements. Enrollees will receive a debit card that can be used at points of sale, such as paying for prescription drugs or purchasing other qualifying items deemed eligible for tax-free spending with your FSA. If you are enrolled in an HSA, you are not eligible to contribute to a Health Care FSA.

Garrison Forest offers a rollover provision, in which you can carry over up to $680 from your healthcare FSA into the following year. Any remaining unused funds over and above $680 will be forfeited at the end of the year.

Limited Purpose Flexible Spending Account

If you are enrolled in a Health Savings Account, you may choose to participate in a Limited Purpose Flexible Spending Account. You may elect to contribute up to $3,400 into this account in 2026, to pay for qualified dental and vision out-of-pocket expenses only. The IRS has not yet announced the 2027 limits.

You may rollover up to $680 of unused Limited Purpose FSA funds into the next plan year. This rollover amount will not impact your maximum election for the following plan year.

Dependent Care FSA

You can elect up to $7,500 and receive reimbursements to pay for qualified dependent care expenses. You or your spouse must be working, searching for work, or attending school full time to qualify for a Dependent Care FSA. When submitting a claim, you can be reimbursed up to the amount you have contributed to date, less any previous reimbursements.

Pre-Tax Savings Example		
	Without FSA	**With FSA**
Gross Pay	$25,000	$25,000
Health Care FSA Contribution	$0	-$1,000
Taxable Income	$25,000	$24,000
Taxes*	-$6,413	-$6,156
Take Home Pay after Taxes	$18,587	$17,844
Health Care Expenses	-$1,000	-$1,000
Available Income	$17,587	$16,844
Tax-Free Reimbursement from FSA	$0	$1,000
Net Income	**$17,587**	**$17,844**



That's a savings of $257 for the year!

**Assumes federal withholding of 15%, state withholding equal to 20% of federal and social security withholding of 7.65%. For illustrative purposes only. Actual dollar amounts and savings may vary.*

Life and AD&D Insurance

Mutual of Omaha



Basic Life Insurance and AD&D

Garrison Forest School provides full-time eligible employees with a basic life insurance benefit in the amount of 2 x your annual earnings, to a maximum of $175,000.

The plan will also match your basic life insurance benefit for accidental death or dismemberment (AD&D). The AD&D benefit will provide your beneficiary with an additional amount equal to the life insurance in force if death is due to an accident. If the employee is dismembered (such as loss of an eye or limb), benefits will be paid to the employee as a percentage of the AD&D amount.

All life insurance benefit amounts reduce starting at age 65. Please refer to Mutual of Omaha's benefit summary for further information regarding the reduction schedule and other benefit limitations.

Beneficiary Information

Make sure that your beneficiary information is up to date and correct.

Mutual of Omaha Member Services: (800) 228-7104

Web Address: www.mutualofomaha.com

Long Term Disability (LTD) Benefits

There is a 90 day elimination period before LTD will start paying you for lost income. If you are approved for benefits, the plan will provide for lost wages in the event that you are unable to work due to sickness or an off the job injury. LTD will provide 60% of your earnings up to $5,000 per month. These benefits will be provided up to the Social Security Normal Retirement Age. LTD benefits will terminate on the last day of full-time employment.

	Long-Term Disability
Benefit amount	**60% of Monthly Earnings** Maximum $5,000 per month
Maximum benefit period	**Social Security Normal Retirement Age (SSNRA)**
Benefits begin *(after consecutive days out of work)*	**On Day 91**

Mutual of Omaha Member Services: (800) 228-7104
Web Address: www.mutualofomaha.com

Short Term Disability (STD) Benefits – 100% Employer Paid

In the event you become disabled due to either illness or off the job injury and are unable to perform the duties of your job, STD coverage will supplement your lost wages. STD coverage is provided directly by Garrison Forest School. Full-time employees working 30 or more hours per weeks and complete 12 months of continuous employment are eligible for this benefit. This applies when an employee cannot work due to their own serious health condition. This benefit begins *after* missing 5 days of work due to a medically certified illness or injury. Benefits are payable up to a maximum of three months in a 12 month period.

	Short-Term Disability
Benefit amount	**60% of Weekly Earnings** Maximum $2,000 per week
Maximum benefit period	**3 Months**
Benefits begin *(after consecutive days out of work)*	**On Day 6**

Employee Assistance Program **Mutual of Omaha**



Life is not always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. When facing life's challenges, you often turn to family or friends for support. But sometimes that is not enough. Sometimes you need an experienced professional to talk with to know you are not alone.

Mutual of Omaha's Employee Assistance Program (EAP) assists employees and their eligible dependents with concerns related to:

- Emotional well-being
- Family and relationships
- Financial Wellness
- Legal Assistance
- Healthy lifestyles
- Work and life transitions

Highly Trained, Experienced EAP Staff

Our EAP staff members are all licensed, Master level EAP Professionals. They provide a solution-focused approach by assessing your situation and referring to the appropriate resources necessary.

Counseling Options

Five sessions per year (per household) conducted by face-to-face counseling or telehealth via a secure, HIPAA compliant portal.

What to Expect

When you call, you will speak directly to an EAP professional to receive immediate support and guidance.

You can entrust your EAP professional to assess your needs and handle your concerns in a **confidential**, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is no cost to you for utilizing EAP services. If additional resources are needed, your EAP professional can assist by locating affordable solutions in your area.

EAP Consultation

Master level EAP Professionals provide professional, **confidential** quality consultation, 24 hours a day.

Phone Number: (800) 316-2796
Web Address: www.mutualofomaha.com/eap

Value-Added Services

Mutual of Omaha

The following supplemental benefit plans are fully funded by the employee. Cost varies by plan and coverage level. Individual enrollment is necessary. These plans are available from Mutual of Omaha.

Accident Insurance

Accident Insurance helps pay for out-of-pocket costs not covered by medical insurance if you are injured in an accident. It provides a lump sum payment based on the type of injury and treatment. Coverage is available for employees, spouses/domestic partners, and dependents (employee coverage is required first).

Critical Illness Insurance

Critical Illness Insurance pays a lump sum benefit if you are diagnosed with a covered condition, such as heart attack, stroke, major organ transplant, permanent paralysis, end-stage kidney failure, coronary artery bypass surgery, or cancer. Coverage is available for employees, spouses/domestic partners, and dependents (employee coverage is required first).

Hospital Indemnity Insurance

This policy provides coverage in the form of fixed benefit during periods of hospitalization or care resulting from Sickness or Injury, subject to any limitations set forth in their policy.

Emergency Worldwide Travel Assistance

As a Garrison Forest School employee, you are provided with Emergency Travel Assistance benefits at no cost to you. You can take comfort in knowing that Travel Assistance travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Services include, but are not limited to:

- Telephonic translation and interpreter services.
- Assistance with lost, stolen, or delated baggage.
- Emergency messages between you, your family, and business associates.
- Document replacement - coordination of credit card, airline ticket, or other documentation replacement.
- Referrals for local attorneys or consular offices.

Phone Number (Inside the U.S.): (800) 856-9947
Phone Number (Outside the U.S.): (312) 935-3658

Identity Theft Protection

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity. It provides:

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft
- Info regarding the steps to recover from fraud
- Case Managers are available 24/7 for assistance

Phone Number: (800) 856-9947

Medicare Navigation

Medicare is very complex and it is important that you have an advocate who can provide you the proper Medicare education and guidance.

There are different paths you can choose in Medicare plans and it can be very time consuming and difficult to filter through these options yourself. It is important that you find the appropriate plan in your area that best fits your medical needs and is within your financial budget.

A Medicare Specialist at Borislow Insurance, will simplify the Medicare approach by providing you the needed education, plan evaluation and enrollment assistance to you at no cost. Borislow Insurance represents several Medicare insurance companies and will assist you in evaluating and enrolling in your desired plans all with a personal touch.

Borislow Insurance is committed to supporting the retirees in their healthcare choices. We offer an annual follow up, upon request, during the Medicare open enrollment period each year to ensure continued satisfaction with their choice and unlimited support for retirees to enroll in an alternative plan should their needs change.

This service is available to you at no cost.



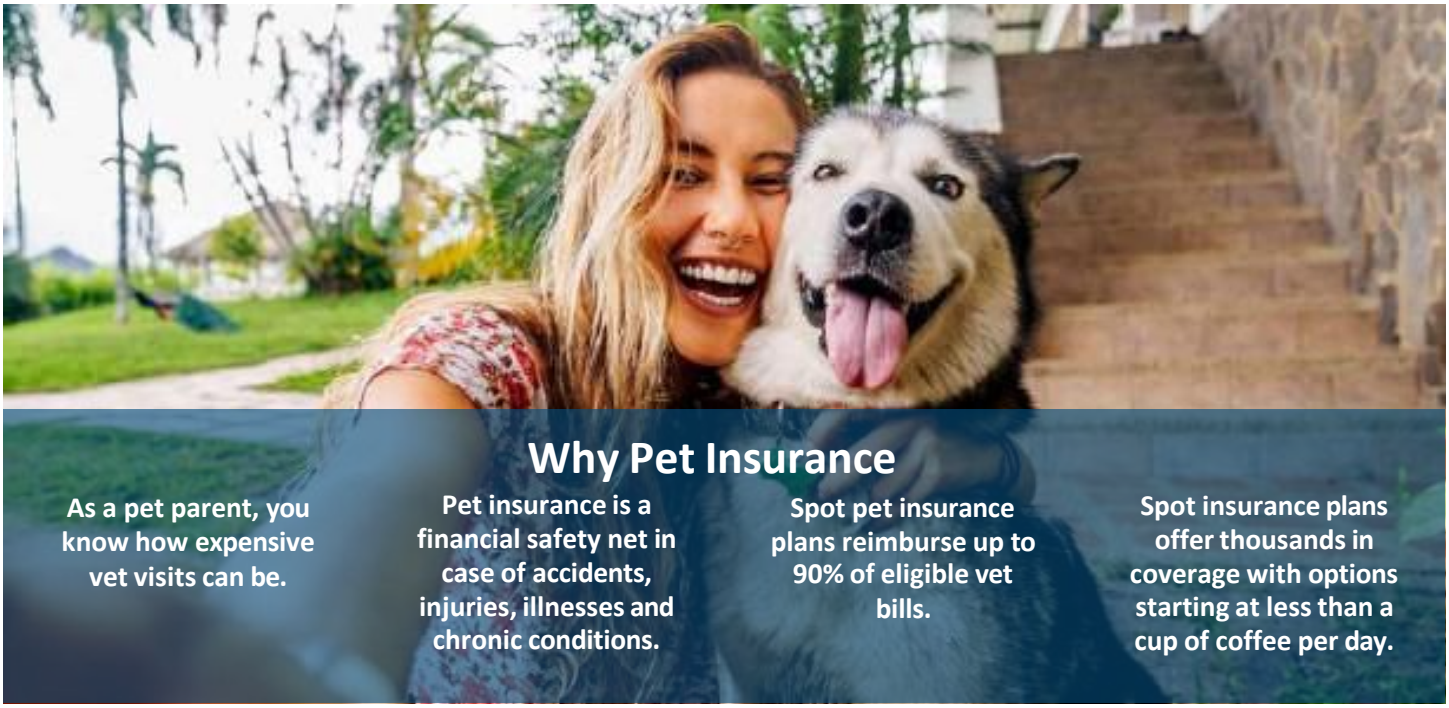
Ed Estey: 978-722-1120
Email: EEstey@borislow.com

LEARN WHAT YOU NEED TO KNOW ABOUT THE COMPLICATED PARTS OF MEDICARE

- Part A Inpatient Hospital Care
- Part B Outpatient and Medical Care
- Medi-Gap/Supplement Plans
- Part D Prescription Drug Plans
- Part C Medicare Advantage Plans

Pet Insurance

Spot



Top Rated Pet Insurance

Ranked #1 Bet Pet Insurance Company by US News

Spot coverage helps you protect your pet in case of accidents, illnesses, and emergencies. With pet insurance from Spot, you can get coverage for surgery, cancer treatment, prescription medications, microchip implantation, X-rays, behavioral issues, dental disease as well as other conditions.

Up to 20% Discount

As a valued employee, you can get up to 20% off your policy (a 10% employee discount on your first pet, plus another 10% off any additional pets)! **Plus a $25 Amazon Gift Card for new policyholders!**

Custom Plans for Any Budget

Avoid overpaying for coverage you don't need. Customize the plan that is best for your pet and it could save you thousands on covered conditions. Spot offers up to 90% reimbursement and a range of annual limits to fit your budget.

24/7 Pet Tele-health Helpline

As a thank you for enrolling in Spot Pet Insurance, we provide you with immediate access to a 24/7 helpline to ask vets questions about pet health, behavior, and wellness. Get answers and reduce unnecessary vet visits during uncertain times.

30-Day Money Back Guarantee

We want you to be sure this is the right product for you and your furry friend! Give it a try, and if you change your mind within 30 days, get your money back.*

Meet your Dedicated Contact!

Email Jessica Emanuel at Jessica@spotpet.com or call (305)803-9825.

Please see official plan documentation for information on discounts, guarantees, and pre-existing condition terms. Waiting periods, deductibles, co-insurance, and benefit limits may apply.

How It Works



No Networks!

Visit Any Licensed Vet, Emergency Clinic or Specialist.



Submit Your Claim.

Send it in through our app, online, by mail, or by fax.



Get Reimbursed.

We can send a direct deposit or mail a check.

This benefit booklet is provided to employees of

courtesy of

Borislow INSURANCE

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