

2024 BENEFITS



Community Living Experiences, Inc.

WELCOME TO YOUR BENEFIT GUIDE!

Pick the best benefits for you and your family.

CLE strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Benefits Booklet.

This guide will outline all of the different benefits CLE offers, so you can identify which offerings are best for you and your family.

If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR.

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ELIGIBILITY

Who Is Eligible?

Full time CLE employees who work 30 or more hours per week are eligible to enroll in the benefits outlined in this guide.

In addition, the following family members are eligible for medical, dental and vision coverage:

Your Spouse

Your Children, defined as any one or more of the following:

- Natural born children, Legally adopted children
- Stepchildren
- Children for whom you or your spouse serve as legal guardian
- Children for whom coverage is mandated by qualified medical child support order
- Disabled Dependent (documents required from licensed physician)

Supporting documentation may be required when adding your dependents to your coverage to support your relationship. HR will make you aware of any documentation needed.

New Hires

Human Resources will make you aware of deadline dates for paperwork to be completed and returned to the office in order to enroll.

How to Make Changes during the year

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. It is your responsibility to notify Human Resources of your qualifying event.

The appropriate paperwork must be submitted within 30 days of the event.

Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or coverage under another employer-sponsored plan

CONTRIBUTIONS PER PAY

Medical

Employee Only	\$66.13
Employee + Spouse	\$524.77
Employee + Children	\$437.81
Family	\$876.71

Voluntary Dental

Employee Only	\$13.48
Employee + Spouse	\$26.97
Employee + Child(ren)	\$30.02
Family	\$47.23

Voluntary Vision

Employee Only	\$3.01
Employee + Spouse	\$6.01
Employee + Child(ren)	\$6.44
Family	\$10.27

LIFE & AD&D

Employer Paid

SUPPLEMENTAL LIFE & AD&D

Rates are based on your age and coverage amount. Please reference the employee navigator portal.

Voluntary Accident

Employee Only	\$4.18
Employee + Spouse	\$6.82
Employee + Child(ren)	\$7.81
Family	\$12.29

Voluntary Critical Illness

Rates are based on your age and coverage amount. Please reference the employee navigator portal.

Voluntary Hospital Indemnity

Employee Only	\$5.83
Employee + Spouse	\$9.99
Employee + Child(ren)	\$8.19
Family	\$14.62

OH OAMC 5000 80/50 SJ Rx2		
	NETWORK	NON-NETWORK
DEDUCTIBLE	\$5,000 Ind / \$10,000 Fam	\$10,000 Ind / \$20,000 Fam
TYPE	Embedded	Embedded
CO-INSURANCE	80/20%	50/50%
OUT-OF-POCKET WITH DEDUCTIBLE , CO-INSURANCE& CO-PAYS	\$6,600 Ind / \$13,200 Fam	\$20,000 Ind / \$40,000 Fam
PHYSICIAN		
OFFICE VISITS	\$40 Co-Pay - PCP \$50 Co-Pay, after deductible - Specialist	Ded. & Co-Ins.
PREVENTIVE CARE	Covered in Full	Ded. & Co-Ins.
FACILITY		
PROFESSIONAL SERVICES	Ded. & Co-Ins.	Ded. & Co-Ins.
INPATIENT HOSPITAL	Ded. & Co-Ins.	Ded. & Co-Ins.
OUTPATIENT FACILITY	Ded. & Co-Ins.	Ded. & Co-Ins.
EMERGENCY ROOM	\$200 Co-Pay, After Deductible	Covered as Network Benefit
URGENT CARE	\$50 Co-Pay	Ded. & Co-Ins.
PRESCRIPTION DRUGS		
RETAIL	\$10 Preferred Generic (After deductible) \$50 Preferred Brand \$90 Non-Preferred 30% (\$250 max) Preferred Specialty 40% (\$400 Max) Non-Preferred Specialty Mandatory Generic unless DAW override	(After deductible) \$10 Preferred Generic \$50 Preferred Brand \$90 Non-Preferred Specialty-Not covered Mandatory Generic unless DAW override
MAIL ORDER	\$25 Preferred Generic (After Deductible) \$125 Preferred Brand \$225 Non-Preferred 90 day supply Mandatory Generic unless DAW override	Not Covered

Disclaimer

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MEDICAL PLAN DEFINITIONS

DEDUCTIBLE

The medical plan has an embedded deductible. No one family member may contribute more than the individual deductible amount to the family deductible. Once the single deductible has been satisfied, benefits for that member are payable subject to coinsurance. Once the family deductible has been satisfied, benefits for the family are payable subject to coinsurance.

Deductibles run on a calendar year basis and will reset to \$0 every January 1st. This is also known as your benefit period.

CO-PAYMENT

A flat dollar amount that you pay for certain healthcare services (such as office visits).

CO-INSURANCE

The percentage of cost that the plan and you share for covered healthcare expenses. For example, the plan may pay 80% of the cost and the you may pay 20%. In this case, 20% is your co-insurance. Your network co-insurance is a percent of the discounted charges that your carrier has negotiated.

OUT-OF-POCKET LIMIT

When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period.

PREVENTIVE CARE

Unlike diagnostic care which is used to find the cause of existing illnesses, preventive care helps protect you from getting sick. The range of preventive care services covered at no cost share when provided in-network are designed to meet the requirements of federal and state law. Exclusions and limitations may apply. Check your medical policy for details.

Helping you take charge.

Stay healthy. Keep track of your benefits. Stay on top of it all with two easy-to-use tools — the Aetna HealthSM app and your Aetna[®] member website.

Set up your account today to manage your benefits and more.



AT HOME

Visit your member website at **Aetna.com** to create an account and log in.



ON THE GO

Get the **Aetna Health app** by texting **"AETNA"** to **90156** for a link to download the app. Message and data rates may apply.*



Manage benefits

- View your health plan summary and get information about what's covered.
- Track spending and progress toward meeting your deductibles for you and your family.
- Access your ID card whenever you need it.
- View claims details and pay your claims.



Connect to care

- Search for facilities, procedures and medications.
- Find in-network providers accepting new patients.
- Estimate and compare costs.

*Terms and Conditions: bit.ly/2nJJFYG Privacy Policy: aetna.com/legal-notice/privacy.html By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna HealthSM app. Consent is not required to download the app. You can also download by going to the App Store or Google Play.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

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aetna™

TELADOC.

Access to quality care at your fingertips

General Medical

\$49 or less/visit

Talk to a licensed doctor for non-emergency conditions 24/7
Flu • Sinus infections • Sore throats • And more

Mental Health

\$85 or less/therapist visit

\$190 or less/psychiatrist first visit

\$95/psychiatrist ongoing visit

Talk to a therapist 7 days a week (7 a.m. to 9 p.m. local time)

Dermatology

\$75 or less/consult

Upload images of a skin issue online and get a custom treatment plan within 2 days
Eczema • Acne • Rashes • And more



Set up your account or log in today.

Teladoc.com/Aetna | 1-855-Teladoc (835-2362)

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HERE'S HOW IT WORKS



TO ENROLL, YOU MUST


- » Be at least 18 years old
- » Be an Aetna® medical member
- » Have an iPhone®

Don't have an Apple Watch?

Order one through the Attain® app and pay it off over 24 months with points earned from completing your activity goals and healthy actions. Get the Apple Watch SE or upgrade to another model for an additional up-front cost. All you'll pay initially is a \$15 activation fee + sales tax. Plus, any additional points earned can be redeemed towards gift cards, for a total value of \$300.**



Already have an Apple Watch?

Bring it and earn up to \$300 in gift cards from popular retailers.



DOWNLOAD + ENROLL TODAY

Just text **"ATTAINAPP"** to **37046** for a link to download

 **4.7 APP STORE® RATING²**  Message & data rates may apply.***

*Goals and suggested health actions should not replace your doctor's advice. If you have a medical condition that prevents you from meeting your goals, or if your doctor advises you not to take part in physical activity, there may be an opportunity for you to earn the same reward in a different way. Call **1-833-288-2461 (TTY: 711)** to find out your options.

**Alternative rewards are available depending on user enrollment date. Meet your weekly activity goals and complete healthy actions to earn enough points to cover all or part of your monthly Apple Watch payment. Or to score gift cards.

***Terms and Conditions: aetna.com/2lyZvfc Privacy Policy: aetna.com/2GqxsuN

¹Based on Attain by Aetna® analytics data as of June 2021.

²Based on 28,000 ratings provided by App Store® customers as of September 2021.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Rewards earned may be considered taxable income. Please consult your tax adviser if you have any questions regarding the taxability of rewards.

Participation in Attain® requires an iPhone 6S or later running iOS 14 or later, and an Apple Watch Series 1 or later. Please note that some models of Apple Watch may have different compatibility requirements. Please refer to Apple's website for further details to ensure compatibility with your phone.

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EMPLOYEE ASSISTANCE PROGRAM

An Employee Assistance Program To Help You Find Balance in Your Life



Your Integrated EAP, Work/Life, and Wellness Benefit

Today, more than ever, we are looking for ways to stay healthy and balance our work responsibilities with a busy family life.

Your employer offers you and your eligible family members access to NexGen EAP, a prepaid and confidential service that provides quick online or telephonic support to assist you with day-to-day issues, improve your work/life balance and enhance your wellbeing.

Your NexGen EAP® Benefits Include:

- 24/7 access to a NexGen EAP intake specialist
- Dedicated Personal Assistants
- Wellness program
- Personalized web portal
- NexGenEAP mobile app
- Legal consultations
- Pharmacy discount card
- Counseling referrals
- Mindfulness training

Total Wellbeing Program

Access your Total Wellbeing Program virtually via a personalized web portal where you'll find resources for:

Access to quality EAP counseling

NexGen EAP includes the coordination of confidential counseling referrals with a qualified provider.

Legal consultations

Free legal consultations on issues such as buying a home, bankruptcy, will preparation, immigration issues, ID theft resources, etc.



EMPLOYEE ASSISTANCE PROGRAM CONTINUED

Virtual Concierge services

The Virtual Concierge Service is available 24/7 to save you valuable time and help you balance the competing demands of work and life. The Virtual Concierge Service features dedicated Personal Assistants available to provide you with research, referrals, or information on just about any topic.

Wellness program

- Comprehensive Health Risk Assessment (HRA)
- Up to three sessions with a Personal Wellness Coordinator to help navigate wellness services
- Wellness tools, trackers, and articles

Mindfulness Training

This training includes quarterly live masterclasses on mental wellness/mindfulness and a library of education videos and exercises to help you build mental resilience, cognitive skills, and emotional management tools to navigate the challenges of today's world.

Pharmacy discount card

Your Prescription Drug Discount Card may provide discount pricing on commonly used prescription drugs at a variety of participating pharmacies. This card cannot be used in conjunction with health insurance. Login to www.nexgeneap.com to access your card.

NexGenEAP mobile app

The NexGenEAP Mobile App gives you the ability to find information about counseling, Virtual Concierge services, and legal benefits.



To access EAP, personal assistant, wellness, or work/life services:

Simply call **1-800-960-5371** or go to www.nexgeneap.com and follow these steps:

1. Click on Member Log-in

Enter user name and password if a returning user, or if a new user, click on **Register**

2. Enter Company ID: PAS220

Enter first and last name

3. Click on Next and then continue to follow prompts

PAYCHEX

HR | Payroll | Benefits | Insurance

BEAM		
	Network	Non-Network
DEDUCTIBLE	\$50 / \$150	\$75 / \$225
PREVENTIVE (Deductible waived)	100%	100%
BASIC	80%	50%
MAJOR	50%	50%
DENTAL SERVICES		
X-RAYS	Preventive	
ENDODONTICS	Major	
PERIODONTICS	Major	
ANNUAL MAXIMUM	\$1,000	
CHILD ORTHODONTIA	NOT COVERED	

To find a BEAM provider go to the website: <https://dentists.beam.dental/>

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Voluntary Vision	BEAM	
	In- Network	Out- Of Network
Examinations	\$10 Co-Pay	Up to \$45
Frequency	12 Months	
Lenses		
Frequency	12 Months	
Single Vision	\$25 Co-Pay	Up to \$30
Bifocal	\$25 Co-Pay	Up to \$50
Trifocal	\$25 Co-Pay	Up to \$65
Progressive	\$75 Co-Pay	Up to \$175
Frames		
Frames	\$150 Allowance 20% off balance	Up to \$70
Frequency	24 Months	
Contact Lenses		
Frequency	12 Months	
Elective	\$150 Allowance	Up to \$105
Non-elective	\$25 Co-Pay	Up to \$210

To find a VSP provider in network, go to www.vsp.com

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LIFE & AD&D BENEFITS



Life Insurance can help provide for your loved ones if something were to happen to you. CLE provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance.

CLE pays for the full cost of this benefit– meaning you are not responsible for paying any monthly premiums. If you need to update your beneficiary information, log into the employee navigator portal.

EMPLOYER PAID LIFE/AD&D	THE STANDARD
LIFE AND AD&D BENEFIT	\$15,000
CONVERSION	Available

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VOLUNTARY SUPPLEMENTAL LIFE & AD&D



While CLE offers basic life insurance, some employees may want to purchase additional life coverage. Think about your personal circumstances. Are you the sole provider for your household? What are other expenses do you expect in the future, for example, college tuition for your child? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through payroll deductions. You can purchase coverage for yourself, spouse, and dependent child(ren).

SUPPLEMENTAL LIFE & AD&D	Standard
EMPLOYEE BENEFIT	
BENEFIT:	\$10,000 to \$500,000 Not to exceed 5X Annual Earning
INCREMENTS:	\$10,000
GUARANTEE ISSUE*:	\$50,000
SPOUSE BENEFIT	
SPOUSE BENEFITS:	\$5,000 to \$100,000 Not to exceed ee benefit
INCREMENTS:	\$5,000
GUARANTEE ISSUE*:	\$30,000
CHILDREN BENEFIT	
BIRTH to 14 DAYS	\$5,000 or \$10,000
14 DAYS to 6 MONTHS	\$5,000 or \$10,000
6 MONTHS +	\$5,000 or \$10,000

*Voluntary Life amounts above the guaranteed issue amount (\$50,000) will require completion of an Evidence of Insurability form. See The Standard booklet for additional information.

Visit www.standard.com/mhs to submit this statement online.



Group Accident Insurance

Keep your finances on track when an accident happens.

Here's How Accident Insurance Works

1 You have an accident.

Your health insurance covers some costs, after you meet your deductible. But you still may have copays and a lot of out-of-pocket expenses.

2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

3 You focus on getting better.

With The Standard helping you handle the unexpected expenses, you get to pay attention to what matters most — your health.

Here's what it does:

- **Pays you directly**, so you can choose how to spend the money.
- **Pays you for what happens**, regardless of your other coverage.
- **Goes with you** if you leave your employer.
- **Provides coverage without answering any medical questions.**
- Gives you the option to **cover your spouse and children.**
- **Pays an additional 25 percent benefit** if your child, 18 or under, is injured playing organized sports.
- **You pay the same premium** for as long as you have your coverage.
- Provides the convenience of having your **premium payments deducted directly from your paycheck.**

This coverage from Standard Insurance Company (The Standard) can help you stress less about unexpected medical bills.

VOLUNTARY ACCIDENT PLAN



Accident Insurance Includes 70+ Benefits for Covered Injuries and Treatment

This is only a partial listing of benefits offered. The specific benefit amounts you'd receive vary. Please consult with your human resources representative or plan administrator for more details.

Injury	Emergency	Surgery
<ul style="list-style-type: none"> • Burns • Dislocations • Eye Injuries • Concussion • Loss of Hearing • Lacerations • Fractures • Coma • Paralysis 	<ul style="list-style-type: none"> • Emergency Dental • Urgent Care • Ambulance • Emergency Room • X-ray • Major Diagnostic Exam 	<ul style="list-style-type: none"> • Abdominal/Thoracic Surgery • Outpatient Surgical Facility • Skin Grafts • Knee Cartilage/ Ligament/ Tendon Repair • Ruptured Disk • Rotator Cuff
Hospitalization	Follow-Up Care	Value Added Benefits
<ul style="list-style-type: none"> • Hospital Admission • Hospital Confinement • CCU Confinement • CCU Admission 	<ul style="list-style-type: none"> • Chiropractor • Medical Appliance • Hearing Device • Physical Therapy • Physician Care • Prosthesis • Rehab Facility 	<ul style="list-style-type: none"> • Transportation • Lodging • Youth Organized Sports Benefit

Additional Benefits

Non-Occupational coverage – Includes coverage for accidents that occur only off the job.

Accidental Death & Dismemberment – Includes a benefit for an accidental death or covered dismemberment for you or your dependents.

Health Maintenance Screening Benefit – Pays a \$100 benefit once per calendar year when you or your dependents go to the doctor for a covered wellness screening, which may include a novel infectious disease test (including COVID-19) or a mammogram.

Automobile Accident Benefit – Provides an additional \$500 benefit for injuries you or your dependents sustain while traveling in an automobile involved in a covered accident.

Here's an example of benefits paid for a covered accident:

You're injured during your city league soccer game. An ER visit and scans reveal a concussion, broken leg, torn ACL and meniscus - requiring a 2 day hospital stay and surgery.

Here's what your plan would cover for this example:

Benefits Paid to You	Benefit Amounts
Emergency Room Visit	\$150
X-ray	\$50
Concussion	\$150
Leg Fracture (Surgical)	\$2,400
Knee Cartilage Repair	\$750
Hospital Admission	\$1,000
2 Days Hospital Confinement	\$400
Medical Appliance	\$100
Physician Follow-Up Appointment	\$50
2 Physical Therapy Appointments	\$100
TOTAL	\$5,150



Group Critical Illness Insurance

Plan for the Costs of a Serious Illness So You Can Focus on Getting Well.

1 You get a critical illness diagnosis

Your health insurance covers many of your treatment costs, but you still have a lot of expenses that your finances aren't ready for.

2 The Standard is there for you

The Standard helps shield your finances by paying benefits directly to you. And you get to decide how you spend that money.

3 Focus on getting better

With The Standard helping cover your out-of-pocket or everyday expenses, you get to concentrate on what's most important to you, getting better.

Here's what it does:

- **Pays you directly**, so you can choose how to spend the money
- **Goes with you** if you leave your employer
- **Provides coverage** without answering any medical questions
- **Covers children** at a 50% of your benefit amount at no additional cost
- Gives you the option to **cover your spouse**

This coverage from Standard Insurance Company (The Standard) helps fill the gap caused by out-of-pocket costs, creating a financial safety net for you and your family.

These are the benefit options you may elect:

Coverage for...	Coverage Amount...
You	\$5,000-\$30,000 in increments of \$5,000
Your spouse	Flat amount of
Your children	Automatically covered at 50% of your coverage amount

With Critical Illness insurance, you can:

- **Protect your loved ones.** Cover your spouse up to \$. Your kids are automatically covered at 50 percent of the amount elected for yourself for the same critical illnesses that you are. Kids are also covered for 21 additional childhood diseases, including cystic fibrosis, Down syndrome, muscular dystrophy, spina bifida and cerebral palsy.
- **Receive a benefit for taking care of your health.** You and your covered loved ones receive a Health Maintenance Screening benefit of \$50 once per calendar year when visiting the doctor for a covered wellness screening, which may include a novel infectious disease test (including COVID-19) or a mammogram — that typically cost you nothing under your medical insurance.
- **Receive additional benefits.** If you are diagnosed with a covered illness again after a treatment-free period of 6 months, you will receive 100 percent of the original benefit amount. If you are diagnosed with a different and subsequent covered illness after the diagnosis of the first critical illness, you will receive an additional Critical Illness insurance benefit.
- **Access a Health Advocate*.** Additional services available through Health Advocate, include access to specialists for a second opinion upon approval of a covered claim.
- **Update your coverage as needed.** As your life circumstances change, increase or decrease your coverage, in accordance with your employer's plan.

Here's how it works:

Cancer: Shayna beat cancer, but faced many costs she didn't expect. There were her medical plan's copays for doctor visits and what she owed for chemotherapy after meeting her deductible. She also bought hair prosthetics, paid for travel to specialists, and had alternative treatments. The benefits from Shayna's Critical Illness insurance helped cover the expenses. And, her plan also gave her access to Health Advocate™. Through this service, Shayna received the support of a personal guide who helped her make sense of her diagnosis and treatment options.

Here's an example of what this benefit could cover:

Example Of Out-Of-Pocket Expenses

Medical plan	\$1,400
Lost wages	\$5,000
Alternate treatments and diets not covered by medical plan	\$4,500
Total Out-Of-Pocket Expenses	\$10,900

Example Of Benefits

Critical Illness Benefit Option	\$20,000
Total Out-Of-Pocket Expenses	\$10,900
Remaining Out-Of-Pocket Expenses	\$0
Remaining Benefit For Other Expenses	\$9,100

Covered Conditions

Receive 100 percent of your coverage amount for:

- Heart attack
- Stroke
- Cancer (cancer that has spread beyond initial tissue)
- End stage renal (kidney) failure
- Major organ failure
- Coma
- Paralysis of two or more limbs
- Loss of sight
- Occupational HIV
- Occupational Hepatitis
- ALS (Lou Gehrig's Disease)
- Advanced Alzheimer's Disease
- Advanced Multiple sclerosis
- Advanced Parkinson's disease
- Benign brain tumor
- Bone marrow transplant
- Loss of hearing
- Loss of speech

Receive 25 percent of your coverage amount for:

- Severe coronary artery disease with recommendation for bypass
- Cancer that has not spread beyond initial tissue, also known as Carcinoma in situ



Group Hospital Indemnity Insurance

Keep your finances on track when you're in the hospital.

1 You're admitted to the hospital.

Your health insurance covers many costs of your stay and treatment. But you still have a lot of expenses, including deductibles, copays, and other costs you couldn't predict.

2 We send you a check.

The Standard will send a check directly to you - not to your medical providers - upon approval of your claim. You decide how you spend the money.

3 You focus on recovering.

With The Standard helping you handle the costs of your hospital stay, you get to concentrate on what matters most - your health.

Here's what it does:

- **Pays you directly**, so you can choose how to spend the money
- **Goes with you** if you leave your employer
- **Provides coverage** without answering any medical questions
- Gives you the option to **cover your spouse and children**
- **Protects your HSA Account**
- Provides the convenience of having your **premium payments deducted directly from your paycheck**

This coverage from Standard Insurance Company (The Standard) can help protect your finances and provides you peace of mind.

VOLUNTARY HOSPITAL INDEMNITY PLAN



Here's what it covers:

Benefits Paid to You	Benefit Amount
Hospital Admission ¹	\$1,000 Maximum 1 per calendar year
Daily Hospital Confinement ¹	\$100 per day Maximum 15 days per stay
Critical Care Unit Admission ^{1,2}	\$1,000 Maximum 1 per calendar year
Daily Critical Care Unit Confinement ^{1,2}	\$100 per day Maximum 15 days per stay

1 Defined as a stay for at least 20 consecutive hours in a hospital setting.

2 Payable in addition to the Hospital Admission and Daily Hospital Confinement benefit you may be eligible to receive.

Additional Benefits

Waiver of Premium – Premium waived if you are confined to a hospital for more than 30 days.

Health Maintenance Screening Benefit – Pays a \$50 benefit once per calendar year when you or your dependents go to the doctor for a covered wellness screening, which may include a novel infectious disease test (including COVID-19) or a mammogram.

Here's how it works:

Ruptured Ulcer: Kim is out of town on a business trip when she experiences abdominal pain and a racing heartbeat. Diagnosis: ruptured gastric ulcer. She is rushed to the hospital, admitted and taken into surgery. She ends up being hospitalized for 10 days, three of which are in a critical care unit. Kim's spouse leaves their two kids with their daycare provider and flies to be at her side. The family now faces additional costs for medical bills, travel, and childcare amounting to \$3,850.

Here's what your plan would cover for this example:

Benefits Paid to You	Benefit Amount
Hospital admission	\$1,000
Hospital confinement (10 days)	\$1,000
Critical care unit admission	\$1,000
Critical care unit confinement (3 days)	\$300
Total paid to you	\$3,300

CARRIER AND PLAN INFORMATION

<i>COVERAGE</i>	<i>CARRIER</i>	<i>CUSTOMER SERVICE</i>
Medical	Aetna www.aetna.com	1-800-238-6716
Dental	BEAM https://beam.dental/	1-800-648-1179
Vision	BEAM https://beam.dental/	1-800-877-7195
Life & AD&D	The Standard www.standard.com	1-888-937-4783
Voluntary Life	The Standard www.standard.com	1-888-937-4783
Accident Hospital Indemnity Critical Illness	The Standard www.standard.com	1-888-937-4783
Employee Assistance Program (EAP)	Carrier: Paychex www.nexgeneap.com Company ID: PAS220	1-800-960-5371

Have questions about your insurance or billing help? We encourage Clients and Employees to call **Balance Care at (877) 598-8617** for plan coverage information, claims assistance, referrals, medical billing issues, prescription information and more!