


# 2026-2027 Benefits Guide - Colorado

LEMAN ACADEMY of EXCELLENCE

# Welcome

We're proud to offer a benefit program that supports your health and financial well-being. This guide highlights key information you need to choose the benefits that fit you best. Take time to review your options, ask questions, and make the choices that are right for you and your family. You will find links in this guide that contain additional plan details and annual notices. Select a link below to navigate to a specific section.

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*** Please refer to all plan document for more details regarding coverage, limitations and extra services or programs available to you!**

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**2026-27 ANNUAL NOTICES**





# Eligibility and Enrollment.

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# Important Benefits Information

### Benefits Eligibility

You are eligible for benefits when you are actively employed and work a minimum of 30 hours per week. Many of the plans offer coverage for eligible dependents including:

- Your legal spouse
- Your domestic partner, as described by our policy
- Your child(ren), including a stepchild, a legally-adopted child, or a child for whom you are the legal guardian (age limits vary by plan)
- Your dependent children of any age who are physically or mentally unable to care for themselves

### Electing Benefits

You can sign up for or change your benefits elections at the following times:

- During annual benefits open enrollment period (elections take effect August 1st)
- Within 30 days of experiencing a qualifying life event

### Enroll Online

Benefits enrollment is completed online through Paylocity under "**Benefits**".

- Log into your Paylocity Self Service Portal at https://access.paylocity.com.
- In the applications menu at the top left, select Benefits.
- Click the "Enroll Now" button to begin your benefits enrollment.

To complete your enrollment, you will need:

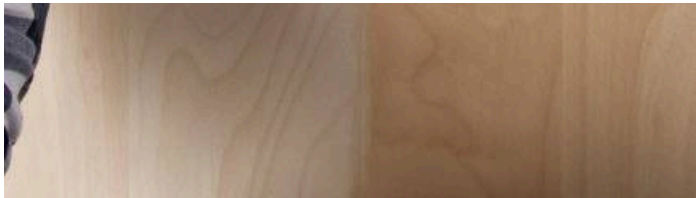
- Dates of birth and social security numbers for yourself as well as any family members you are enrolling.
- Proof of eligibility for your spouse and dependent children (e.g., marriage license, birth certificate).



### Examples of Qualifying Life Events

- Marriage
- Birth or adoption of a child
- Change in dependent's status
- Divorce, legal separation
- Gain or loss of coverage
- Change in work status

**IMPORTANT**: if you have a Qualified Life Event that affects your benefits, you must notify HR within 30 days of the event, or you'll have to wait until the next Annual Enrollment period.





# Contributions and Rates.

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# Employee Contributions

## MEDICAL - (UMR)

**Cost per paycheck (Monthly)**

| Coverage Tier | PPO $1,500 | PPO $3,000 | HSA $3,500 |
|---|---|---|---|
| Employee Only | $168.05 | $108.58 | $76.55 |
| Employee + Spouse/Domestic Partners | $553.20 | $434.24 | $370.19 |
| Employee + Children | $539.36 | $423.38 | $360.94 |
| Employee + Family | $912.80 | $716.53 | $610.84 |

## DENTAL - (Mutual of Omaha)

| Coverage Tier | Dental Base (Low) | Dental Buy-up (High) |
|---|---|---|
| Employee Only | $5.22 | $6.65 |
| Employee + Spouse/Domestic Partners | $26.10 | $33.26 |
| Employee + Children | $26.35 | $39.26 |
| Employee + Family | $40.60 | $58.76 |

## VISION - (Mutual of Omaha)

| Coverage Tier | Vision Base (Low) | Vision Buy up (High) |
|---|---|---|
| Employee Only | $6.49 | $8.53 |
| Employee + Spouse/Domestic Partners | $13.48 | $18.70 |
| Employee + Children | $15.72 | $21.71 |
| Employee + Family | $22.56 | $31.64 |




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# You have a choice of three medical plans

The plan offers both in and out of network benefits. The plan will offer better coverage when seeing a participating, in network provider.
To find a provider, visit www.umr.com.

| UMR-Choice Plus Network | PPO $1,500 | |
|---|---|---|
| | In-network | Out-of-Network |
| Calendar Year Deductible:<br>Single / Family | $1,500 / $3,000 | $10,000 / $20,000 |
| Coinsurance | 20% after deductible | 50% after deductible |
| Maximum Out of Pocket Limit:<br>Single /Family (Includes the deductible) | $5,000 / $10,000 | $20,000 / $40,000 |
| Primary Care Office Visit | $25 Copay | 50% after deductible |
| Specialist Office Visit | $50 Copay | 50% after deductible |
| Telehealth Visit - Recuro | No Charge | Not Covered |
| Diagnostic Lab/X-Ray | Office Visit Copay | 50% after deductible |
| Complex X-Ray and Lab – CT, PET, MRI, MRA | 20% after deductible | 50% after deductible |
| Urgent Care Centers | $50 Copay | 50% after deductible |
| Emergency Medical Care | 20% after deductible | 50% after deductible |
| In-Patient Hospital Services | 20% after deductible | 50% after deductible |
| Out-Patient Hospital Services | 20% after deductible | 50% after deductible |
| Prescription Drugs: | | |
| Retail (30-day supply) | $10 / $50 / $100 | 50% after deductible |
| Mail Order (90-day supply) | $25 / $125 / $250 | Not Covered |

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The plan offers both in and out of network benefits. The plan will offer better coverage when seeing a participating, in network provider.
To find a provider, visit www.umr.com.

| UMR-Choice Plus Network | PPO $3,000 | |
|---|---|---|
| | In-network | Out-of-Network |
| Calendar Year Deductible:<br>Single / Family | $3,000 / $6,000 | $10,000 / $20,000 |
| Coinsurance | 20% after deductible | 50% after deductible |
| Maximum Out of Pocket Limit:<br>Single /Family (Includes the deductible) | $6,000 / $12,000 | $20,000 / $40,000 |
| Primary Care Office Visit | $30 Copay | 50% after deductible |
| Specialist Office Visit | $60 Copay | 50% after deductible |
| Telehealth Visit - Recuro | No Charge | Not Covered |
| Diagnostic Lab/X-Ray | Office Visit Copay | 50% after deductible |
| Complex X-Ray and Lab – CT, PET, MRI, MRA | 20% after deductible | 50% after deductible |
| Urgent Care Centers | $50 Copay | 50% after deductible |
| Emergency Medical Care | $400 copay | 50% after deductible |
| In-Patient Hospital Services | 20% after deductible | 50% after deductible |
| Out-Patient Hospital Services | 20% after deductible | 50% after deductible |
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| Retail (30-day supply) | $10 / $50 / $100 | 50% after deductible |
| Mail Order (90-day supply) | $25 / $125 / $250 | Not Covered |

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The plan offers both in and out of network benefits. The plan will offer better coverage when seeing a participating, in network provider.
To find a provider, visit www.umr.com.

| UMR-Choice Plus Network | HSA $3,500 | |
|---|---|---|
| | In-network | Out-of-Network |
| Calendar Year Deductible:<br>Single / Family | $3,500 / $7,000 | $10,000 / $20,000 |
| Coinsurance | 20% after deductible | 50% after deductible |
| Maximum Out of Pocket Limit:<br>Single /Family (Includes the deductible) | $5,000 / $10,000 | $20,000 / $40,000 |
| Primary Care Office Visit | 20% after deductible | 50% after deductible |
| Specialist Office Visit | 20% after deductible | 50% after deductible |
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| In-Patient Hospital Services | 20% after deductible | 50% after deductible |
| Out-Patient Hospital Services | 20% after deductible | 50% after deductible |
| Prescription Drugs: *Copays are after Deductible under H.S.A. $3,500 plan | | |
| Retail (30-day supply) | * $10 / $50 / $100 | 50% after deductible |
| Mail Order (90-day supply) | * $25 / $125 / $250 | Not Covered |

# Medical

## Benefits Information on the Go

### UMR's Mobile App

UMR's mobile application will help you manage your health care easier and faster! Use the app to:

- Access your digital ID card
- See a personalized list of things to do to stay on top of your health and keep your benefits up to date
- Look up in-network health care providers
- Find out if there's a co-pay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message UMR's member support team

**Download the UMR app today!**
Simply scan the QR code or visit your app store to get started.

## How to Find a Provider

### UMR

1. Go to Welcome To UMR and select **Find your doctor in the Choice Plus network.**
2. Change your **Location** if needed to your home zip code or area you wish to find providers.
3. Select from **People, Places, Services and Treatments or Care by Condition** or search by providers and services using the **Search**.
4. You can then search **Doctors by Name**, **Doctors by Specialty**, and more.

**Stay connected with UMR. Create your online account at umr.com!**
Visit www.umr.com to create a UMR account, where you can:

- View plan information
- Find a provider
- Access your digital ID card
- View and track claims and deductibles
- Explore care options and estimate cost
- View your member guide, your benefit book, Summary of Benefits and Coverage, and more

**Check out the links to the right for more information on the mobile app, as well as educational videos on registering, navigating the website, Explanation of Benefits and other insurance information!**



# Member Resources - Medical

## Get all your answers quick and easy at umr.com

Do you want managing your health care to be fast and easy? You got it. At umr.com, you'll find everything you want to know – and need to do – as soon as you sign in.

No hassles. No waiting. Just the answers you're looking for anytime, night or day!

## Call, chat or message online – choose what's convenient for you

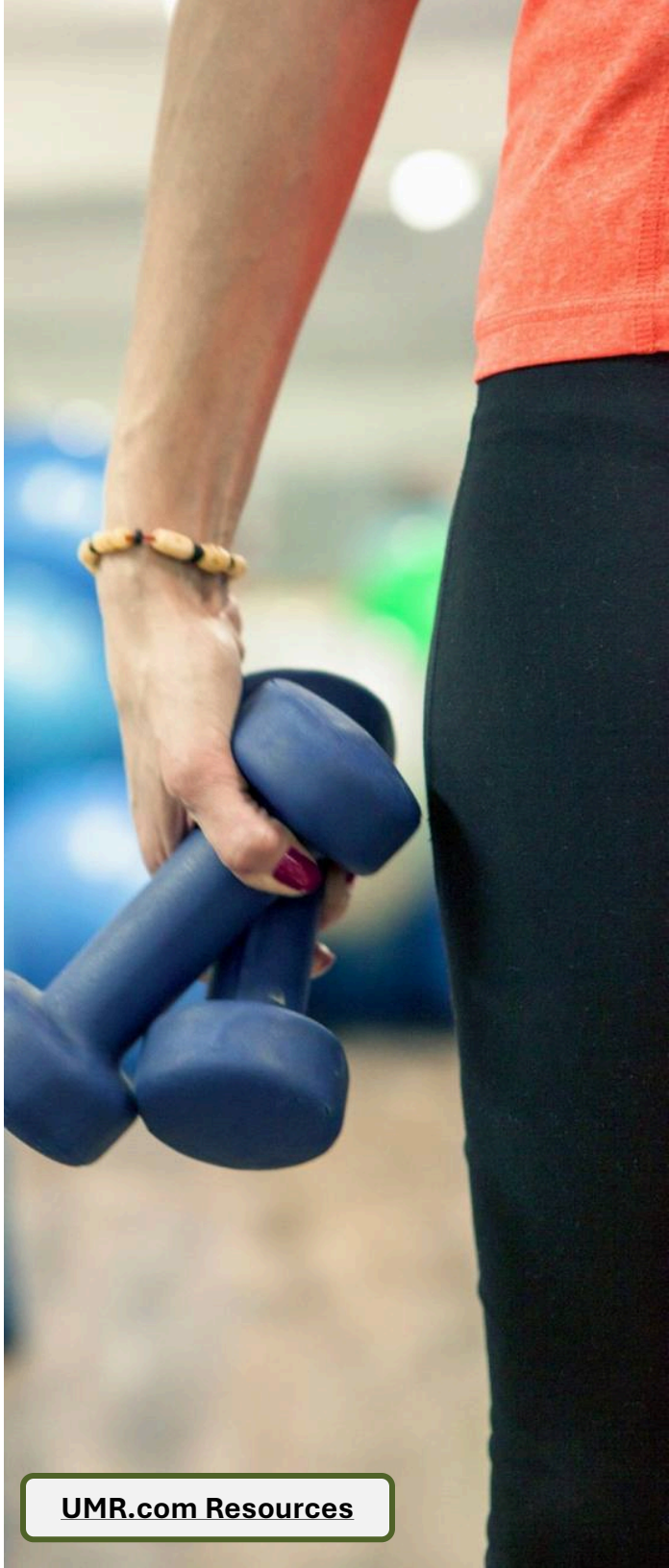
UMR team members are available to answer your questions by phone or online chat and messaging.

## Three ways to connect:

1. **By phone:** You can **call the customer service** phone number on your ID card. Your customer service team is available 24/7 to answer your questions.
2. **Via live chat:** To access chat, just sign in to your **umr.com** account and select the **Live Chat** icon. After you start a chat session, you'll be prompted to tell us more about your question. Within moments, a team member will join you to assist with your question.
3. **Secure messaging:** To send and receive **secure messages** and documents, just sign in to your umr.com account and select the **Contact us** icon. A **Message Center** window will display where you can create your new message. You will be notified by email when you receive a response and can view it by signing in to your online account and selecting **Messages** from the options at the top of the screen. It's an easy way to exchange documents/files and receive reminders, alerts and other messages.

## Click here to see how to access all of the below and more!

- View Things to do, your personalized benefits to-do list
- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and your treatment options
- Access tools and trusted resources to help you live a healthier life
- Track all your claims



**UMR.com Resources**

# Telehealth – Virtual Care

RECURO HEALTH

**Managing your health has never been easier, get the care you need now!**

Get 24/7 access to care! Using the user-friendly app and member portal, you can easily connect with your healthcare providers in real-time, all from the comfort of your home. Rest assured that your virtual care visit is entirely confidential to protect your privacy.

- Upload images or videos of any symptoms through our HIPAA secure platform.
- Board-certified physicians will then promptly address any concerns.
- Need a prescription? Recuro can send it directly to your preferred local pharmacy.
- Multilingual options available.

Your well-being is at the heart of what we do – let's get you healthy, so you can get back to living your best life. See member FAQ's here!

## Services Include

- Virtual Primary Care
- Virtual Urgent Care
- Virtual Behavioral Therapy
- On-Demand Counseling
- Care Navigation

**800-686-8048**
Available 24/7/365

### Other Ways to Access Care

App: www.recuro.info/isbc
Portal: member.recurohealth.com
Email: customerservice@recurohealth.com

### Virtual Primary Care

With Recuro Virtual Primary Care, select a dedicated, board-certified physician who you will see for your annual wellness exam and any follow-up visits.

**Example Conditions:**
- Diabetes
- Hypertension
- High Cholestrol
- Anemia... and more!

### Virtual Urgent Care

Nationwide access to physicians 24/7, 365 days a year for urgent medical needs. Doctors will discuss your symptoms, confirm a diagnosis, and prescribe appropriate medication. Video and telephone-based visits are available, with an average wait time of just 9 minutes!

**Example Conditions:**
- Acne/Reash
- Allergies
- Cold/Flu
- GI Issues
- Ear Problems
- Fever
- UTIs... and more!

### Virtual Behavioral Therapy

Work with board-certified therapists to achieve your goals. With appts. available as soon as 48hrs, you can select a dedicated therapist who will develop a personalized care plan and track progress. $0 virtual therapy visits; $240 copay for psychiatry.

**Example Conditions:**
- ADHD & ADD
- Addiction
- Anxiety
- Anger Management
- Eating Disorders
- Depression... and more!

See the **Recuro App Demo** on *How To Get Started*

Download the app

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Regenexx®

## WHAT IS REGENEXX?

**Regenexx** is an innovative treatment for orthopedic injuries that enhances your body's natural healing processes. To treat damaged tendons, ligaments, muscle, bone, cartilage, the physicians draw your blood platelets and bone marrow aspirate and process them using **Regenexx** lab processing techniques. They then inject them precisely at the site of your injury using image guidance. **Regenexx** treatments provide a lower-risk, lower-cost, minimally invasive alternative for up to 70% of elective orthopedic surgeries.

### The Regenexx Difference

**Regenexx** is a nonsurgical outpatient therapy performed either in a single day or in a series of three treatments over two weeks. Most patients are encouraged to return to activity within a week of their procedure. Patients with health factors such as heart issues or risk of stroke can find a lower risk alternative to surgery with **Regenexx** treatments.



### Learn More

To find out more about your **Regenexx** benefit and whether **Regenexx** is an option for you, contact our education center.

To register for one of our weekly webinars, visit [regenexxbenefits.com/webinar/?mailer](regenexxbenefits.com/webinar/?mailer).
Call us today at **888-759-0833** or visit [regenexxbenefits.com/isbc/](regenexxbenefits.com/isbc/)

## CONDITIONS TREATED

**Ankle/Foot**
- Achilles tendinopathy
- Arthritis
- Bunions
- Instability
- Ligament sprain or tear
- Plantar fasciitis

**Hand/Wrist/Elbow**
- Arthritis
- Carpal tunnel
- CMC joint arthritis (thumb)
- Tennis elbow
- Trigger finger
- Ulnar nerve entrapment

**Hip**
- Arthritis
- Bursitis Labral/labrum tear
- Joint-replacement alternative
- Osteonecrosis
- Tendinopathy

**Knee**
- Arthritis
- Joint-replacement alternative
- Meniscus tear
- Sprain or tear of ACL/PCL
- Sprain or tear of the MCL/LCL
- Tendinopathy

**Shoulder**
- Arthritis
- Joint-replacement alternative
- Labral tear
- Rotator cuff tear
- Rotator cuff tendinosis

**Spine**
- Back or neck nerve pain
- Bulging, collapsed, or herniated disc
- Ruptured or torn disc
- Degenerative disc disease
- Disc extrusion
- Disc protrusion

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# Pharmacy Programs.

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# Pharmacy

Optum Rx®

## Prescription Drug (Rx) Benefits

Many FDA-approved prescription medications are covered through the benefits program. Tiered prescription drug plans require varying levels of payment depending on the drug tier.

$ Lower-Cost (Tier 1): Use Tier 1 drugs for the lowest out of pocket costs, as they contain the same active ingredients as their brand-name counterparts but are less expensive.

$$ Mid-range Cost (Tier 2): A brand-name medication can only be produced by one specified manufacturer and is proven to be most effective in its class.

$$$ Higher-Cost (Tier 3): Many Tier 3 drugs have lower-cost options in Tier 1 or 2. This is because there is an alternative proven to be just as effective and safe, but less costly. Ask your doctor or pharmacist if they can work for you.

**Access your pharmacy benefits online at** www.umr.com or log on to the Optum Rx app to **get access to programs and information to better help you** understand your pharmacy coverage.

### Use Mail Order

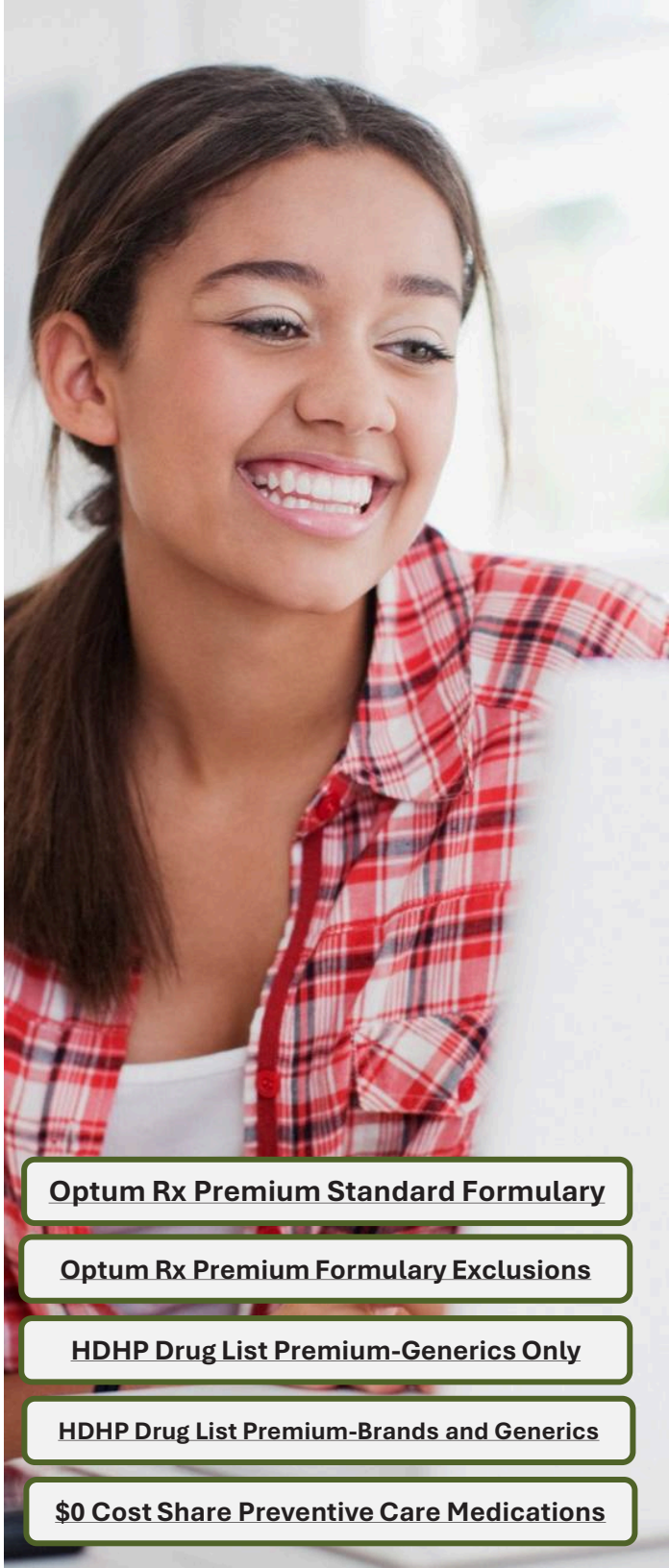
Save time and money by utilizing a mail order service for maintenance medications. A 90-day supply of your medication will be shipped to you, instead of a typical 30-day supply from a walk-in pharmacy.
Learn more here:
**Optum Rx Home Delivery (Mail Order)**

### Shop Around

Some pharmacies, such as those at warehouse clubs or discount stores, may offer less expensive prescriptions than others. Call ahead to determine which pharmacy provides the most competitive.

### Over-the-Counter Options

For common ailments, over-the-counter drugs may provide less expensive alternative that serves the same purpose as prescription medications.



**Optum Rx Premium Standard Formulary**

**Optum Rx Premium Formulary Exclusions**

**HDHP Drug List Premium-Generics Only**

**HDHP Drug List Premium-Brands and Generics**

**$0 Cost Share Preventive Care Medications**

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# Preventive Care

**The UMR medical plans pay 100% of the cost of preventive care when it is provided by a network provider.** Preventive care helps detect or prevent serious diseases and medical problems before they can become major.

## Examples of preventive health services:

- Annual check-up (1 per year).
- Flu shot (1 per year)
- Mammogram (1 per calendar year, usually after age 40).
- Colonoscopy (1 per 10 years, usually after age 50).
- Vaccinations.

## Top 5 reasons to prioritize preventive care:

1. **Early detection:** Preventive care allows for the early detection of health issues before they become serious.
2. **Better health outcomes:** With routine preventive care, you're likely to experience better health outcomes.
3. **Cost savings:** Preventive care can save you money in the long run.
4. **Improved quality of life:** Regular preventive care can contribute to an improved quality of life.
5. **Increased lifespan:** Preventive care can lead to a longer, healthier life.

## Important Terms to Know
### (check the Glossary to the right for more details):

**Preventive Care**: The plan pays 100% for in-network preventive care.

**Annual Deductible**: For non-preventive care there is an annual deductible that must be met. The annual deductible is per person up to the Family deductible.

**Coinsurance**: After the deductible is met your in-network coinsurance payment is either 0% or 20% and the plan covers the other 100% or 80%. However, the plan covers a lower amount of the cost (after the deductible is met) of out-of-network care.

**Copay**: Flat dollar amount paid to the provider regardless of cost of services.

**Out-of-Pocket Maximum**: This is the most that you will have to pay for covered services in a plan year. All medical and prescription drug deductibles, copayments and coinsurance apply toward the out-of-pocket maximum. Once you meet the out-of-pocket maximum then the plan pays 100% of your eligible expenses, including the cost of all office visits and prescription drugs, for the remainder of the year.

**Cost per pay**: The pre-tax dollar amount withheld from each bi-weekly pay.



Summary of Preventive Care

# Know Where to Go When You Need Care

**When you need care quick, your first impulse may be to go to an emergency room (ER). But did you know that there are alternative options to treat your immediate care needs that could save you up to $1,800 or more compared to an ER?**

Before you wait for hours in the ER, call your primary care provider (PCP) or seek help through Recuro Telehealth at no cost. You may be able to receive fast, professional care for much less than a trip to the Emergency Room.

**CHECK**
your options for care

**CHOOSE**
your care provider

**GO**
for better health

## Quick care options:

When seeing your physician is not possible, it's important to know your quick care options to find the place that's right for you and help avoid financial surprises. If you're not sure where to go, UMR's benefits specialists can help you decide.

| | Teladoc (Virtual) Consults | Convenience Care Clinics | Urgent Care Facility | Emergency Room |
|---|---|---|---|---|
| **Reason for Visit** | • Urinary tract infections<br>• Mild colds and flu<br>• Mild vomiting or diarrhea<br>• Mild fevers or headaches<br>• Pink eye<br>• Rashes<br>• Sinus or ear infections<br>• Sore throat | • Minor injuries<br>• Mild vomiting or diarrhea<br>• Allergies<br>• Urinary tract infections<br>• Pink eye<br>• Rashes<br>• Sinus or ear infections<br>• Sore throat<br>• Preventive care | • Animal and insect bites<br>• More-severe-than-usual asthma<br>• Mild vomiting or diarrhea<br>• Minor burns or cuts that may need stitches<br>• Sprains, strains, and minor fractures | • Severe pain, especially in the chest or upper abdomen<br>• Uncontrollable bleeding<br>• Difficulty breathing, speaking or walking<br>• Fainting or dizziness<br>• Severe trauma or serious injuries |
| **Average Cost** | **$0 NO COST ON ANY PLAN** | **$$** | **$$$** | **$$$$** |



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# Spending Accounts.

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# Health Savings Account (HSA)

If you enroll in the UMR high-deductible health plan (HDHP) ***HSA 3500 Plan*** you may be eligible to open and fund an HSA through Optum Bank. An HSA is a pre-tax, interest-bearing account you can use to pay for qualified medical, dental, vision and prescription expenses. See here for a list of expenses.

## HSA eligibility

- You are eligible to fund an HSA if you are enrolled in the UMR HDHP and meet additional eligibility requirements.
- Refer to www.optumbank.com for eligibility details.

## Employee contributions

If you enroll in the UMR ***HSA 3500 Plan*** and want to make pre-tax HSA contributions, contact Human Resources for the paperwork to open your account.

## 2026-27 IRS HSA contribution limits

HSA contributions can't exceed IRS annual limits. Since the UMR plan year spans into 2027, ensure your total contributions stay within the limits below.

- Employee-only: $4,400
- All other coverage levels: $8,750
- If you are age 55+ by December 31, 2026, you may contribute an additional $1,000.
- 2027 HSA contribution limits have not yet been released by the IRS. These will be shared when available.

Visit Optum bank's website to explore the tools and resources for managing your account.



**Optum HSA Resources**



# Dental.

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# Dental

## Using the Dental PPO Plan

You can choose between **two Mutual of Omaha dental plans**, both using the same Dental PPO network. The below coinsurance amounts shown are what the insurance will coverage. You will receive the higher benefits with an in-network PPO provider, and no claim forms are needed. To check if your dentist is in the network, visit www.mutualofomaha.com.

| Plan Highlights | Mutual of Omaha Dental Base PPO | | Mutual of Omaha Dental Buy-up PPO | |
|---|---|---|---|---|
| | In-network | Out-of-network | In-network | Out-of-network |
| Calendar Year Deductible: Single / Family | $50 per person Or $150 family | $100 per person Or $300 family | $50 per person $150 family maximum | |
| Annual Maximum | $1,500 | $500 | $1,500 | |
| Preventive | 100% *no deductible* | 50% *no deductible* * | 100% *no deductible* | 100% *no deductible** |
| Basic Services | 50% after deductible | 25% after deductible * | 20% after deductible | 20% after deductible * |
| Major Services | 50% after deductible | 25% after deductible * | 50% after deductible | 50% after deductible * |
| Emergency Treatment / General Services (In & out of network Benefit) | 50% | 0% | 50% | 50% |
| Orthodontia Services | | | | |
| Adult | Not Covered | | Not Covered | |
| Child up to Age 19 | Not Covered | Not Covered | Covered at 50% | Covered at 50% |
| Lifetime Maximum | Not Applicable | | $1,500 | |

**Dental PPO Base Summary** **Dental PPO Buy Up Summary**

*The above information is a summary only. Please refer to your Plan documents for complete details of coverage, frequencies, limitations and exclusions. *Out of network charges are reimbursed at Mutual of Omaha Maximum Allowable charge.*





# Vision.

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# Vision

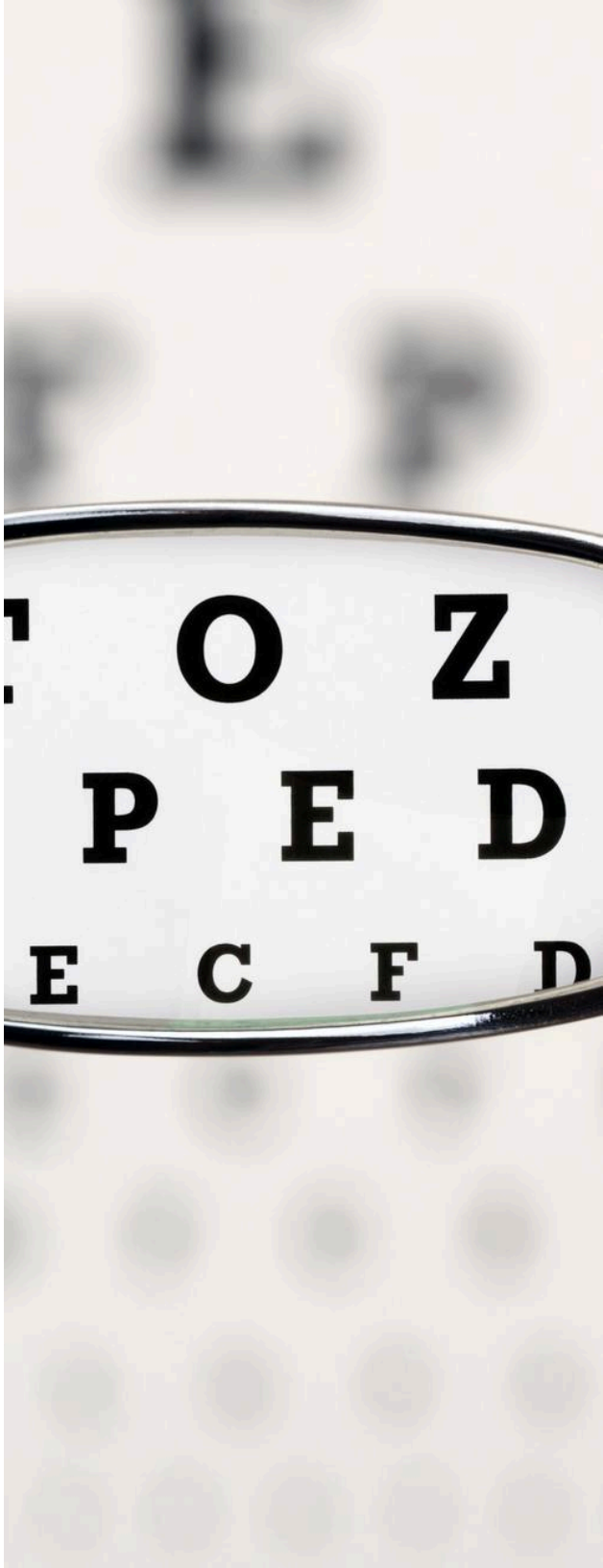
## See the Benefits of the Vision Plan

You can choose between **two EyeMed vision plans**, both covering eye exams, glasses, and contacts. You'll receive higher benefits with in-network providers, but you may also use out-of-network providers at a reduced benefit. Find an EyeMed Insight Network in-network provider at https://eyedoclocator.eyemedvisioncare.com/mutual/en-us or going to www.mutualofomaha.com/vision and going to "Locate A Provider".

| Plan Highlights | Mutual of Omaha Vision Base Plan | | Mutual of Omaha Vision Buy-up | |
|---|---|---|---|---|
| | In-network (EyeMed) | Out-of-Network | In-network (EyeMed) | Out-of-Network |
| Routine Eye Exam Every 12 months | $10 Copay | Up to $37 | $10 Copay | Up to $37 |
| **Eyeglass Lenses – Every 12 Months** | | | | |
| Single Lenses | $25 Copay | Up to $20 | $25 Copay | Up to $20 |
| Bifocal Lenses | $25 Copay | Up to $36 | $25 Copay | Up to $36 |
| Trifocal Lenses | $25 Copay | Up to $64 | $25 Copay | Up to $64 |
| Lenticular Lenses | $25 Copay | Up to $64 | $25 Copay | Up to $64 |
| **Frames – Every 12 months, in lieu of lenses & frames** | | | | |
| Retail Frame Allowance | Up to $130 allowance after $25 Copay | Up to $45 | Up to $200 allowance no copay required | Up to $79 |
| Discount on Frame coverage at participating providers | $20% discount | N/A | $20% discount | N/A |
| **Contacts – Every 12 months, In lieu of glasses** | | | | |
| Medically Necessary | Covered in full | Up to $210 | Covered in full | Up to $210 |
| Disposable | $130 allowance | Up to $104 | $200 allowance | Up to $160 |

**Vision Base Plan Summary**

**Vision Buy Up Plan Summary**





# Life Insurance.

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# Life and AD&D Plans

## Basic Life and AD&D Insurance

We provide Basic Life and AD&D insurance through Mutual of Omaha at **no cost**.

- Full-time employees receive $15,000 in basic life insurance, with Accidental death and dismemberment (AD&D) insurance equal to that amount.
- Benefits may reduce at age 65 – see plan documents for details.
- Employee Assistance Program (EAP) is included at no cost to you!

## Voluntary Benefits

For added protection, you can elect optional life coverage through Mutual of Omaha for yourself and your dependents. ***Employees must enroll themselves before electing dependent coverage.**

| Election | Maximum | Guarantee Issue |
|---|---|---|
| Employee ($10,000 increments) | $500,000, or up to 5x your annual salary, whichever is less | $150,000 |
| Spouse ($5,000 increments) | $250,000 *Not to exceed employee amount | $30,000 |
| Child(ren) ($5,000 increments) | $10,000 *Not to exceed employee amount | All child amounts are guaranteed |

Not sure how much coverage you'll need? Use Mutual of Omaha's life insurance calculator .

- Rates vary based on coverage and age. You can view your personalized rates in the enrollment portal.
- Guarantee issue benefit is if you enroll in the plan **within 30 days of your initial eligibility**.
- If you elect coverage outside of your initial 30 days of eligibility, or above the Guarantee Issue amount; you will need to complete Evidence of insurability - visit www.mutualofomaha.com/eoi for instructions on when this applies, how to complete and what is required. You will not be approved until this process is complete and you are approved.

**See your plan document for more details regarding coverage, limitations and extra services available to you!**

**Basic Life Plan Summary** **Voluntary Life Plan Summary**



**Reminder: Update your beneficiaries!**

- You can change your beneficiary designation at any time. To select or change your beneficiary, log in to Paylocity.



# Disability Insurance.

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# Disability

The ability to earn an income is one of the most important financial assets, but often times overlooked – which can result in loss of income, independence and financial security. That's why Leman Academy offers two Disability plan options. Disability insurance policies can assist by replacing a portion of income if you become hurt and can't work. Plus it helps give you the peace of mind so that you can recover faster.

Short-Term Disability coverage through Mutual of Omaha helps to replace a portion of your income when you're temporarily unable to work due to a qualifying medical condition, like recovery from a surgery, serious illness, complications from pregnancy, or a non-work-related injury.

## Short-Term Disability Coverage

- Automatic enrollment in Short-Term Disability at **no cost** to employees.
- Income replacement begins after 14 calendar days of disability (and being absent from work).
- Pays 60% of your earnings (after taxes).
- Maximum benefit of $1,000 per week, for up to 24 weeks (180 days.

**Short-Term Disability Summary**

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Long-Term Disability coverage through Mutual of Omaha provides income replacement when someone is unable to work for an extended period due to a serious illness, injury, or medical condition. While short-term disability covers weeks or months, Long-Term disability lasts longer – often several months or years, and sometimes until retirement age.

## Long-Term Disability Coverage

- Income replacement begins after 180 calendar days of disability.
- Pays 60% of your earnings (after taxes).
- Maximum benefit of $5,000 per month.
- If you become disabled prior to age 62, benefits are payable to age 65 or 3.5 years, whichever is longest. At age 62, benefits are based on a reduced duration schedule.

**Long-Term Disability Summary**



# Employee Assistance Program

## Talk to a Dedicated Therapist at home or on the go

UMR's Talkspace Program offers services to help promote well-being and enhance the quality of life for you and your family.

***This benefit is automatically available to anyone enrolled in the UMR medical plans.***

Support and guidance is available online for assistance with family and personal issues at talkspace.com/connect and by phone at 1-888-846-4821.

Support For:

- Anxiety and Depression
- PTSD
- Substance Use Disorders
- Eating Disorders

Customized Service:

- Specialized clinicians
- Find a therapist with online matching tools
- Real-time, face-to-face video visits by appointment

Multi-Channel Access:

- iOS
- Andoid
- Desktop
- Voice
- Video

Employee Assistance Program Highlights



# Employee Assistance Program

## Available when you need it most

Life's not always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. You often turn to family or friends for support. But sometimes that's not enough. Sometimes you need an experienced professional to talk with to know you're not alone. This benefit is automatically available to all employees receiving the Employer Paid Basic Life coverage.

Support and guidance is available online for assistance with family and personal issues at www.mutualofomaha.com/eap and by phone at 1-800-316-2796.

### Some of the issues where EAP can help include:

- Family and relationships
- Emotional well-being
- Financial wellness
- Substance abuse and addiction
- Legal assistance
- Grief and loss
- Work and career
- Change and transition

### Services include:

- 24/7/365 phone access
- Three calls per year (per household) with our in-house Master's level EAP professionals, who will provide the caller with community resources
- Services for employees and eligible dependents
- 1-800 hotline with direct access to a Master's level EAP professional
- Online submission to request services
- One legal consultation with an attorney per year (up to 30 minutes)
- Access to EAP website and educational library

Employee Assistance Program Highlights





# Supplemental Benefits.

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# Critical Illness

Voluntary Critical Illness coverage through Mutual of Omaha pays a lump-sum benefit if you're diagnosed with a covered condition. Benefits are paid directly to you and can be used however you choose.

**What can critical illness coverage pay for?**

- Medical expenses, such as copays, deductibles or co-insurance
- Lost income
- Everyday expenses such as groceries and utilities
- Alternative treatments
- Lodging and travel to a specialist

**What are examples of covered illnesses or conditions?**

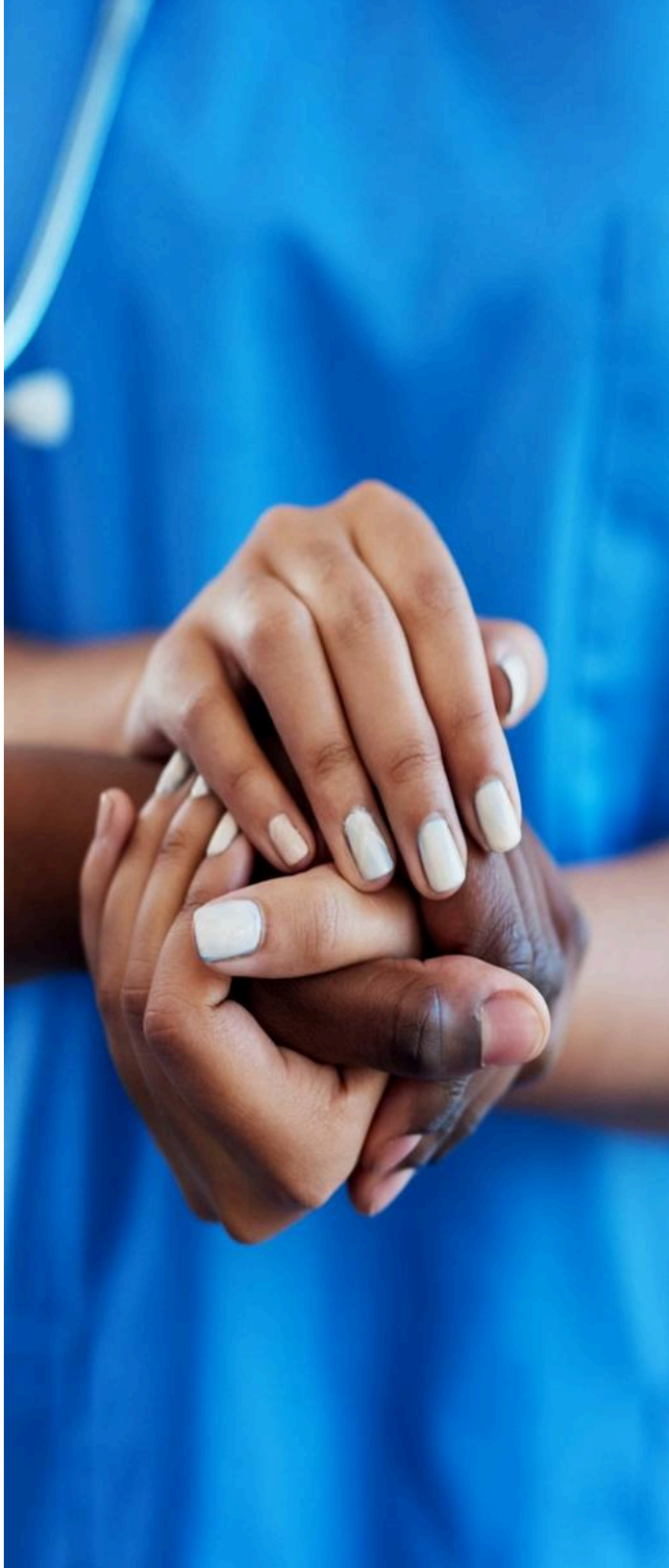
- Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Organ Transplant

- **100% Employee-paid coverage.**
- Cost is fully deducted through payroll deductions when you elect the voluntary critical illness plan. Age-Banded premium rates (See the Critical Illness summary for details).
- Age Reduction: Benefit reduces to 50% at age 70; coverage ends at retirement.
- **Pre-existing Condition Exclusion**: Benefits may not be payable on a claim for any illness diagnosed or treated 6 months prior to and 6 months after the coverage effective date.

| Election | Minimum | Maximum | Guarantee Issue |
|---|---|---|---|
| Employee ($5,000 increments) | $5,000 | $20,000 | $20,000 |
| Spouse ($1,000 increments) | $1,000 | 100% of employee's Principal Sum, up to $10,000 | $10,000 |
| Child(ren) Benefit for each child | 25% of employee's Principal Sum, up to $5,000 | | All child amounts are guaranteed |

**Employee must enroll to cover dependents. Child coverage is automatic with no separate premium.**

**Critical Illness Plan Summary**



# Hospital Protection

Voluntary Hospital insurance through Mutual of Omaha provides cash benefits to help cover expenses from a hospital stay.

## How can hospital insurance help?

Cash benefits can help cover expenses your medical plan may not fully pay for – and since the money goes directly to you, you decide how to use it. Examples include:

- Copayments
- Deductibles
- Transportation
- Childcare
- Lodging expenses for a companion
- Lost income

### Example: How Hospital Insurance Helps

Trevor had complications after gallbladder surgery and spent 5 days in the hospital. His medical insurance left him with $3,500 in out-of-pocket costs ($500 deductible + $3,000 coinsurance). With Hospital Insurance, he received a $1,000 admission benefit plus $150 per day, reducing his cost to $1,900 instead of $3,500.

### 100% Employee-paid

If you elect the voluntary hospital insurance plan, 100% of the cost is deducted through payroll deductions. Monthly post-tax rates are outlined below.

| Election | Low Plan Monthly Cost | High Plan Monthly Cost |
|---|---|---|
| Employee Only | $8.69 | $15.95 |
| Employee + Spouse | $15.87 | $28.88 |
| Employee + Children | $16.51 | $29.72 |
| Family | $25.63 | $46.53 |

Hospital Low Plan Summary

Hospital High Plan Summary



# Accident Insurance

Voluntary Accident insurance through Mutual of Omaha pays benefits for specific injuries and treatments resulting from a covered accident. The amount you receive depends on the type of injury and care provided.

## How can accident insurance help?

Because the benefit is paid directly to you, you can use it however you need – whether for medical bills, lost income, or everyday expenses.

## What are some common covered benefits?

- Emergency room visit
- Ambulance
- Doctor visits
- Hospital admission
- Surgery
- Medical equipment
- Outpatient therapy
- Diagnostic imaging

## 100% Employee-paid

If you elect the voluntary hospital insurance plan, the full cost is deducted through payroll. Monthly post-tax rates are listed below.

| Election | Monthly Cost Low Plan |
|---|---|
| Employee Only | $4.79 |
| Employee + Spouse | $7.39 |
| Employee + Children | $9.24 |
| Family | $11.91 |

## Example: How Accident Insurance Can Help

Kathy's daughter, Molly, was injured during a soccer game and taken to the ER by ambulance. She was treated for a concussion and a broken tooth, received an x-ray, followed up with her doctor, and later had a crown placed by her dentist. Thanks to Accident Insurance, Kathy will receive $900 to help cover Molly's accident-related expenses.

***This is an illustration only. Refer to your plan documents for actual benefits and coverage.***

| Examples of Covered Events/Injury | Benefit Amount |
|---|---|
| Ambulance (ground) | $200 |
| Emergency room care | $200 |
| Physician follow-up ($50 x 2) | $100 |
| X-ray | $50 |
| Concussion | $150 |
| Broken tooth (repaired by crown) | $200 |
| **Total benefit paid by Kathy's Accident Plan** | **$900** |

Accident Plan Summary



# Member Directory.

*** Please refer to all plan document for more details regarding coverage, limitations and extra services or programs available to you!**

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# Contacts

| Benefit Type | Company | Website | Phone Number |
|---|---|---|---|
| **Medical** | UMR | www.umr.com | 800-826-9781 |
| **Pharmacy** | Optum Rx | www.optumrx.com | 800-356-3477 |
| **Dental** | Mutual of Omaha | www.mutualofomaha.com | 800-775-6000 |
| **Vision** | Mutual of Omaha | www.mutualofomaha.com | 833-279-4358 |
| **Life and AD&D** | Mutual of Omaha | www.mutualofomaha.com | 800-877-5176 |
| **Short-Term Disability** | Mutual of Omaha | www.mutualofomaha.com | 800-877-5176 |
| **Long-Term Disability** | Mutual of Omaha | www.mutualofomaha.com | 800-877-5176 |
| **Supplemental Insurance Plans** (Accident, Hospital, Critical Illness) | Mutual of Omaha | www.mutualofomaha.com | 800-877-5176 |
| **Health Savings Account** | Optum Bank | www.optumbankc.com | 877-620-6194 |
| **Employee Assistance Program** | Mutual of Omaha | www.mutualofomaha.com/eap | 800-316-2796 |
| **401(k) Retirement Plan Adviser** | Empower | https://participant.empower-retirement.com/participant/#/login | 855-756-4738 |

