



EMPLOYEE BENEFITS GUIDE

October 1, 2024 – September 30, 2025





EMPLOYEE BENEFITS GUIDE

2024 - 2025

Dear employees,

Virginia Lutheran Homes appreciates the hard work and dedication you bring to our organization. You are such a valuable part in the success of serving our residents. We are thankful for you!

We care about the overall well-being of you and your families which is why we understand the importance of having a well-rounded benefits program that offers added protection in the case of illness or injury. With thoughtful planning, negotiating with carriers and hearing employee voices, we have created such a robust benefits program that you and your family can benefit from and feel more secure.

This guide has been developed to assist you in learning about your benefit options and information on how to enroll. We encourage you to take time to educate yourself on the options available to you so that you can choose the best coverage for you and your family.

Sincerely,

Virginia Lutheran Homes

Enrollment Details

Benefits are effective on a plan year that runs from October 1, 2024 – September 30, 2025.

Eligibility:

- Full-time employee working 37.5+ hours per week (30+ for medical)
- Eligible spouse and dependents of full-time employee enrolled in coverage can also be covered in the benefits outlined in this guide
 - Spouse who is not offered affordable medical coverage (defined by the ACA standards) through his/her employer
 - Child(ren) up to the age of 26 – In addition, stepchildren who reside with the employee and are primarily dependent upon the employee for support are also considered eligible dependents. Child(ren) who has a physical or mental disability may be eligible for coverage at any age with proof of disability

How to Enroll/Make Benefit Changes

- **Open Enrollment:** Open Enrollment is **PASSIVE** this year, meaning that your current benefits will carry over to the upcoming plan year if you do not make any changes.
- If you are wanting to continue contributing to your Health Savings Account (HSA) or Flexible Spending Account (FSA) you must re-elect in your contribution amount annually.
- Please log into Proliant from **August 12 through August 23** to review and/or submit benefit election changes, review and update any personal information such as address and phone number and beneficiaries. **The deadline to make any changes to your upcoming benefits is Friday, August 23, 2024.**
- **New Hires:** New Hires are eligible for benefits first of the month coinciding with or next following 60 days of employment.
- **Qualifying Life Event:** Outside of open enrollment and your new hire period, you cannot make benefit changes until the next annual open enrollment unless you experience a qualifying life event (include events such as marriage, divorce, birth or adoption of a child, change in child's dependent status, death of a spouse, child or other qualified dependent, change in employment status or change in coverage under another employer-sponsored plan). See HR within 30 days of when you experience a QLE to make applicable benefit change.

Please review the Annual Notices by clicking here: [Annual Notices](#)

This guide has been developed to assist you in learning about your benefit options and information on how to enroll for the plan year that is effective October 1, 2024 – September 30, 2025.

We encourage you to take time to educate yourself about your options available to you so that you can choose the best coverage for you and your family.

Please see Human Resources if you have any questions.



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Payroll Deduction Overview

Should you choose to enroll in the offered benefit coverages, you will be required to pay a portion of the premium cost, which is deducted on a pre-tax basis from each of your paychecks. Below is a breakdown per pay period of the cost for medical, dental and vision benefits.

MEDICAL (Anthem)		
	HealthKeepers PPO 25500/20%/4000	HealthKeepers HSA 3300/0%/4500
Employee Only	\$67.20	\$0.00
Employee + Child	\$229.65	\$72.19
Employee + Children	\$535.74	\$259.40
Employee + Spouse	\$633.34	\$330.56
Family	\$1,023.15	\$618.31

DENTAL (Delta Dental)		
	LOW	HIGH
Employee Only	\$5.82	\$11.61
Employee + Child(ren)	\$16.70	\$28.87
Employee + Spouse	\$15.72	\$27.29
Family	\$22.16	\$37.09

VISION (EyeMed)	
Employee Only	\$0.00
Employee + Child(ren)	\$ 2.57
Employee + Spouse	\$ 2.32
Family	\$ 4.99

Please see Proliant for the cost of all other voluntary benefits not listed above.

Key Contacts

Have questions regarding claims, benefits, ID card or much more, please contact the applicable carrier below or visit their member portal.

Medical	Anthem 1-833-592-9956 www.anthem.com
Pharmacy	Anthem 1-888-809-6084
Dental	Delta Dental 1-800-237-6060 www.deltadentalva.com
Vision	EyeMed 1-866-9-EYEMED Eyemed.com
Life & Disability	The Hartford Email: gbdcustomerservice@thehartford.com 1-800-523-2233 1-888-301-5615 (Disability Claims) Thehartford.com
Health Savings Accounts & Flexible Spending Account	Flores 1-800-532-3327 www.flores247.com
LiveHealth Online (Telemedicine)	LiveHealth Online 1-888-548-3432 Livehealthonline.com
Employee Assistance Program (EAP)	Anthem 1-800-346-5484 anthemEAP.com

Have payroll questions or need additional support? Please contact Human Resources.

Brian Ard, HR Director	540-562-5443 ext. 8774 bard@vlhnet.org
Aija Kroll, HR Generalist	540-562-5443 ext. 8782 540-562-5463 (fax) akroll@vlhnet.org

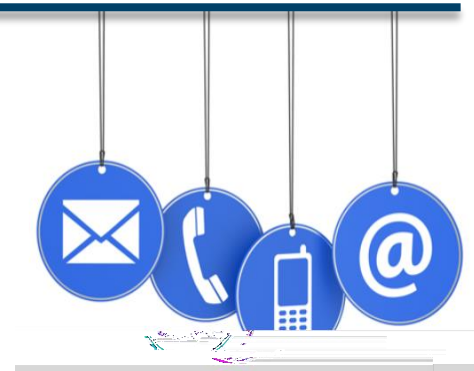


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Medical & Pharmacy

Virginia Lutheran Homes offers medical insurance through Anthem under the Healthkeepers network where you have the freedom to use providers in and out-of-network, but you will save money by visiting in-network providers. Please visit www.anthem.com for a list of participating providers. Your deductible and out-of-pocket-maximum resets on October 1. Please note, your spouse is only eligible to be enrolled on the health plan if he or she is not offered health coverage through their employer (must sign annual Spousal Declaration Form).

	POS 25 / 500 / 20% / 4000	HSA 3300 / 0% / 4500
In-Network Benefits		
Embedded Deductible (Ind/Fam)	\$500 / \$1,000	\$3,300 / \$6,600
Coinsurance	20%	0%
Out-of-Pocket Max. (Ind/Fam)	\$4,000 / \$8,000	\$4,500 / \$9,000
Preventive Care	Covered 100%	Covered 100%
Vision Exam (Child/Adult)	\$0 / \$15 copay, 1 per year	\$0 / \$15 copay, 1 per year
Office Visits (PCP/Specialist)	\$25 PCP / \$50 SPC	Covered at 100% after deductible
Urgent Care	\$50 copay	Covered at 100% after deductible
Emergency Room Services	20% after deductible	Covered at 100% after deductible
Diagnostic Labs/X-rays	20% after deductible	Covered at 100% after deductible
In/Outpatient Hospital Expenses	20% after deductible	Covered at 100% after deductible
Mental Health & Substance Abuse	Outpatient: \$25; Inpatient: 20% after deductible	Covered at 100% after deductible
Prescription Drugs		
Out-of-Pocket Max.	Combined with Medical No deductible	Combined with medical Copays apply after deductible is met
Retail Pharmacy Copays	\$10 / \$40 / \$70 / 20% up to \$300	\$10 / \$40 / \$70 / 20% to \$300
Mail Order Copays	\$20 / \$100 / \$175	\$20 / \$100 / \$175
Out-of-Network Benefits		
Deductible (Ind/Fam)	\$1,000 / \$2,000	\$6,600 / \$13,200
Coinsurance	Anthem 70% / Employee 30%	Anthem 70% / Employee 30%
Out-of-Pocket Maximum (Ind/Fam)	\$10,000 / \$20,000	\$11,250 / \$22,500
Employee Cost Per Pay Period		
Employee Only	\$67.20	\$0.00
Employee + Child	\$229.65	\$72.19
Employee + Children	\$535.74	\$259.40
Employee + Spouse	\$633.34	\$330.56
Employee + Family	\$1,023.15	\$618.31

Helpful terminology:

- **Copay:** A fixed amount you pay for a covered health care service.
- **Out-of-pocket maximum:** The maximum amount you can pay during a plan year for your share of the costs of covered services. This includes deductibles, co-pays, and coinsurance, but not premiums. After you meet this limit, the plan will pay 100% of the allowed amount.
- **Deductible:** The amount you pay for applicable out-of-pocket covered health care services before your insurance plan starts to pay.
- **Coinsurance:** The percentage of costs of a covered health care service shared between insurance carrier and the insured after you pay your deductible.



When you need care quickly

Knowing where to go can save you time and money

When you need care right away, the emergency room (ER) might be the first place that comes to your mind. However, the ER may not be the best choice in every situation. You have options when you need a solution for non-emergency related concerns when you are seeking sudden care. Below reflects examples of where to seek care and what for (but not limited to).

LiveHealth Online

Cost: \$0
Average wait: 10 mins or less
Ex: For non-emergency related illness or concerns

PCP

Cost: \$
Average wait: 18 mins or less
Ex: Asthma, back pain, flu symptoms, eye or sinus infection, sore throat, UTI, earaches, minor cuts and scrapes and non-emergency related illnesses or concerns

Retail Health Clinic

Cost: \$\$
Average wait: 30 mins
Ex: Ensure tests, sore throats, earaches, bumps, minor cuts and scrapes, UTI and much more

Urgent Care

Cost: \$\$\$
Average wait: 30 mins
Ex: Ensure tests, sore throats, earaches, bumps, minor cuts and scrapes, UTI and much more

Emergency Room

Cost: \$\$\$
Average wait: 30 mins
Ex: Serious illnesses or concerns such but not limited to heart attack (chest pain), stroke (numbness or slurred speech), difficulty breathing, severe burn or bleed and much more

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Anthem Resources

Anthem offers a variety of tools and resources to their members. Download the SydneySM mobile app or visit www.anthem.com to:

- View, print or request a physical copy of your medical ID card
- Track deductible and out-of-pocket maximum utilization
- View EOBs, claims and overall benefits
- Access other tools and resources (shown below)



• Anthem Cost Comparison Tool

Choosing a doctor you trust is important – and choosing one in your plan’s network can keep your costs down. Once logged into the member portal, select **Find Care** where you’ll be able to find in-network providers and compare costs among providers.

• Mail Order Pharmacy

Skip the pharmacy by signing up for home delivery through CarelonRx Mail for the prescriptions you take long-term for conditions like high blood pressure, diabetes, heart disease, asthma and thyroid problems. You’ll receive your medications at your door and enjoy the convenience of not having to visit the pharmacy and find some savings in your pocket every 90 days!

1. Visit the Pharmacy page on the member portal then choose **Request a New Prescription**
2. Type in the prescription you’d like delivered then under the name and cost of your prescription, select **Request a New Prescription**
3. Fill in any blank fields, such as shipping address, payment method and prescriber. First-time requestors will need to select **Continue to Medical Profile**
4. Verify any allergies or health conditions then select **Continue to Submit Order**

• LiveHealth Online

Connect with a board-certified doctor virtually for non-emergency related illnesses or concerns such as flu, skin rashes or infections, pink eye, allergies, cold/fever, sore throat, headaches and much more!

- Convenience to connect with a doctor at any time – day or night!
- Quick care – typically takes less than 10 mins to connect with a doctor.
- Doctor’s can diagnose and prescribe medications. Medications can be sent to your local pharmacy for pick up.
- The visit is at no cost to you!



Download the LiveHealth Online app. or visit www.livehealthonline.com to register then connect with a doctor. 1-888-548-3432

• Building Healthy Families

Enroll in this program to get personalized support at every stage, from family planning and pregnancy through toddler years. Explore health and wellness expertise from thousands of educational articles and videos. In addition, you’ll have access to connect with a maternity nurse, family care coach and virtual lactation support.



KnovaSolutions

If you or one of your family members are experiencing a complicated medical situation, KnovaSolutions may be able to help you navigate the healthcare system and receive the best care possible.

Who is KnovaSolutions? Health care service team made up of a nurse, a pharmacist, and a medical research librarian who will work with you to help answer your health care questions and needs. Their team is dedicated to improving you and your family's health and well-being. They are available to help consult you on your important health care decisions and questions. Common questions that KnovaSolutions helps address:

- What does my diagnosis mean?
- Where can I go for the best treatment?
- How do I get a copy of my medical records?
- What lifestyle changes will improve my health
- How can I decrease my stress?

What does KnovaSolutions do? KnovaSolutions is available to answer your questions regarding: healthcare treatment options, medical care decisions, medication, and work-life balance. This is a secure and confidential program in which your conversations will not be shared with anyone.

How much does it cost? No cost to you!

How do I enroll? Call KnovaSolutions at 1-800-355-0885 to determine your eligibility. If you are eligible for the program, a KnovaSolutions agent will reach out to you by phone to see if you would like to enroll. Please note, the incoming call will show up as Cheyenne, Wyoming on your caller ID.

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Twin Health

Diabetes Reversal Program

OVERCOMING DIABETES IS POSSIBLE – MEET **TWIN HEALTH**

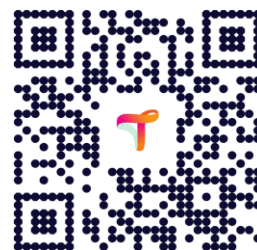
Did you know that Type 2 Diabetes is reversal? In addition, you can reduce the medications you take and heal your metabolism!

What is Twin Health? Lifechanging program to help you reduce medication, heal your disrupted metabolism and reverse Type 2 Diabetes!

The program centers around a Whole Body Digital Twin™ — a digital representation of your metabolic health. Your Twin uses sensors to see how you respond to food, activity, and sleep. Then, it gives real-time, personalized recommendations via the Twin app. Twin provides everything for success, including the sensors and a dedicated care team.

What is the Cost? Twin is a fully-covered medical benefit for employees and dependents over 18 who are diagnosed with Type 2 Diabetes and enrolled on the health plan.

To learn more and sign up, visit partner.twinhealth.com/YourCommunity or scan the QR code below. If eligible for the program, you will receive a FREE continuous glucose monitor!





Lark

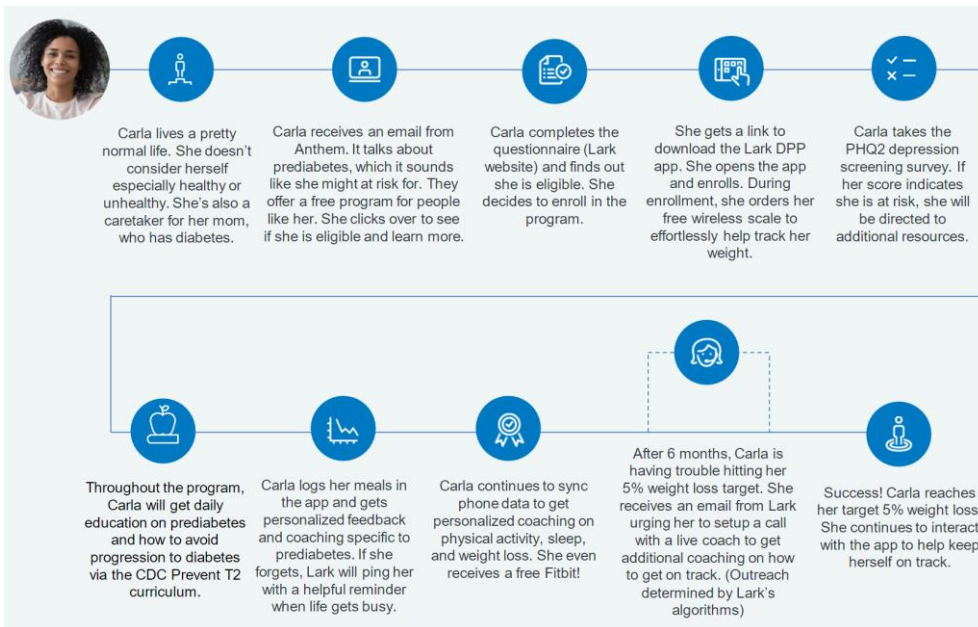
Pre-Diabetes Engagement Program

What is Lark? Confidential and personalized 26-week digital health coaching solution that leverages artificial intelligence, cognitive behavioral therapy and smart connected devices to lower risk of developing Type 2 Diabetes. You receive instantaneous, unlimited and individualized coaching for lifelong behavior change. Focus areas include weight loss, physical activity, nutritional counseling, stress management and sleep.

What is the cost? Must be enrolled in the Anthem health plan to access Lark. Lark is at no cost to you! In addition, you'll have access to a **free wireless connected scale and fitness tracker**.

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Scan the QR code or visit the Sydney mobile app to learn if you are at risk for prediabetes.

WE HAVE YOUR EXPERT MEDICARE CONSULTING

When individuals reach age 65, they face the complexity of factoring Medicare into their health care decisions. Trying to understand Medicare – all of the parts, plans and costs – can be very overwhelming and intimidating. When you require assistance navigating the complexities of Medicare, we have the resources and expertise to serve your needs.

We can assist you with questions concerning the following:

- ✓ When should I enroll in Medicare?
- ✓ When can I enroll in Medicare?
- ✓ What is Medicare Part A, B, D, Supplement and Advantage Plans?
 - What do they cover?
 - How much do they cost?
 - What are income guidelines for higher premiums?
- ✓ Should I stay enrolled in my employer's group health plan?



Scott Benefit Services can help you understand Medicare, investigate options and navigate enrollment. Contact us today!

Cheryl Murray
cmurray@scottins.com
804-441-6828

Health Savings Account

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs).

Benefits of an HSA

- Saves you money by HDHPs having lower premiums
- The money in your HSA is yours (even if you leave the company)
- It is a tax-saver
- Balances roll over from year to year
- If you are looking to minimize post-retirement medical expenses or supplement post-retirement income

How much can be contributed into your HSA?

- 2024: \$4,150 (individual) and \$8,300 (family)
- 2025: \$4,300 (individual) and \$8,550 (family)
- If you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000.
- **Virginia Lutheran Homes will contribute to your Health Savings Account!** VLH will make a one-time contribution of \$250 towards your HSA if you begin contributing on your first payroll deduction. In addition to the \$250, VLH will match dollar for dollar up to \$750. This makes Virginia Lutheran Homes' total contribution to your HSA \$1,000 for the year.

Please note:

- You cannot contribute to an HSA if you have other forms of health insurance which includes being covered on a spouse or parent's health plan. This also includes any form of Medicare.
- The funds are available as they are contributed throughout the plan year.
- You may change your contribution amount at any time throughout the plan year as long as you don't exceed the annual maximum (through Proliant).
- Full list of HSA eligible items can be found at www.irs.gov or www.flores247.com.



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Flexible Spending Account

Virginia Lutheran Homes provides you with the opportunity to elect in a Flexible Spending Account where you can pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flores. You are not taxed on the money put into your FSA. The types of Flexible Spending Accounts that are available to you:

Healthcare Flexible Spending Account

- Allows you to contribute pre-tax dollars to pay for qualified healthcare expenses (medical, dental and vision) – includes copays and expenses for medical, dental and vision
- 2024 maximum contribution limit: \$3,200 (individual) or \$6,400 joint couple per household
- The maximum 2024 carryover amount to 2025 is \$640

Dependent Care Flexible Spending Account

- Allows you to contribute pre-tax dollars to pay for qualified dependent care. In general, eligible dependents include your child who is under the age of 13, or your spouse or relative who is physically or mentally incapable of self-care and lives in your home
- Eligible expenses include:
 - Before and after school care for children
 - Care (licensed nursery school or day-care facility)
 - Nannies, au pairs & In-home day cares
 - Certain day camps

Please note:

- You cannot contribute to both a Healthcare FSA and HSA during the same plan year. You can contribute to both an HSA and Dependent FSA during the same plan year.
- You must (re)elect in FSA through Proliant to continue contributing
- Visit flores247.com to access your FSA balance, history and much more
- Visit www.irs.gov for a full list of eligible expenses

FSA EXAMPLE

	Without FSA	With FSA
Gross income:	\$30,000	
FSA contribution	\$0	\$1,500
Taxable income:	\$30,000	\$28,500
Estimated Taxes		
Federal	\$5,400	\$5,130
State	\$1,500	\$1,425
FICA	\$2,295	\$2,180
After-tax earnings	\$20,805	\$19,765
Eligible out-of-pocket expenses	\$1,500	\$0
Remaining spendable income	\$19,305	\$19,765
		\$460 SAVINGS

Savings will vary based upon multiple factors such as marital status, number of exemptions and tax bracket. Please consult with a tax advisor to determine your actual potential savings.

Dental

Dental insurance helps you protect and maintain your oral health through regular checkups, cleanings and X-rays. VLH offers dental coverage through Delta Dental of Virginia with the option to see in-network dentist (PPO and Premier) or out of network dentist. By seeing in network dentist will save more! The Premier Network has the largest network, but the PPO network has steeper discounts. Please note, deductible and maximum reset October 1 and there is no waiting period on the dental plans. Visit www.deltadentalva.com to find a participating provider near you!

	Low Plan	High Plan
In Network Benefits		
Annual Deductible	Single: \$50 Family: \$150	Single: \$50 Family: \$150
Annual Maximum	\$750	\$1,250
Preventative Services <i>Exams, Cleanings, X-rays</i>	Covered at 100%	Covered at 100%
Basic Services <i>Fillings, Stainless Steel Crowns, Simple Extraction, Oral Surgery, Periodontics, Endodontics, Denture Repair</i>	80%	80%
Major Services <i>Crowns, Prosthodontics, Implants</i>	Not Covered	50%
Orthodontics (to age 26)	Not Covered	50% \$1,000 lifetime maximum
Out of Network Benefits		
Preventative / Basic Major / Orthodontics	100% / 80% Not Covered	100% / 80% 50%
Employee Cost Per Pay Period		
Employee Only	\$5.82	\$11.61
Employee + Child(ren)	\$16.70	\$28.87
Employee + Spouse	\$15.72	\$27.29
Employee + Family	\$22.16	\$37.09

Max Over: *If you receive at least one preventive cleaning and use less than half of the annual maximum, a portion of your unused annual maximum will automatically be rolled over to the next plan year. Please see flyer for more details.*

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Did you know you have access to Delta's Hearing Program on Amplifon's network for discounts on hearing exams and aids? Visit www.Deltadental.com to learn more or see additional flyer!

Vision

Offered through EyeMed, the vision plan entitles you to specific eye care coverage at a fraction of the cost. Having vision benefits and annual vision screenings can help you maintain your vision as well as early detect various health problems.



	In-Network	Out-of-Network (reimbursement)
Routine Eye Exam	\$15 Copay (once every 12 months)	Up to \$30
Standard Plastic Lenses (Single, Bifocal, Trifocal & Lenticular)	\$25 Copay (once every 12 months)	Single up to \$25 Bifocal up to \$40 Trifocal up to \$60
Progressives	Standard Lens: \$90 Premium Progressive Lens: Tier 1 - \$110 Tier 2 - \$120 Tier 3 - \$135 Tier 4 - \$90, 80% of charge less \$120 allowance	Up to \$40
Contact Lenses	\$0 copay \$130 allowance	
Conventional	15% off balance over \$130	Up to \$104
Disposable	Responsible for balance over \$130	Up to \$104
Medically Necessary	\$0 copay, paid in full	Up to \$210
Frame (once every 12 months)	\$0 copay, \$130 Allowance, 20% off balance over \$130	Up to \$65
Lasik	15% off retail price or 5% off promotional price	N/A

Visit www.eyemed.com for member specific information, support and additional promotions!

Employee Cost Per Pay Period	
Employee Only	\$0
Employee + Child(ren)	\$2.57
Employee + Spouse	\$2.32
Employee + Family	\$4.99

Life and AD&D

BASIC LIFE INSURANCE

Helps provide for your loved ones if something were to happen to you. Offered through The Hartford, Virginia Lutheran Homes provides full-time employees with 2x their annual salary up to \$ 300,000. Virginia Lutheran Homes pays for the full cost of this benefit—meaning you are not responsible for premiums on this benefit.

VOLUNTARY LIFE INSURANCE

Depending on your financial needs, you may want to consider buying supplemental coverage.

- **Employee:** Up to 5x your annual earnings in \$5,000 increments up to \$250,000 with a minimum benefit of \$10,000. Please note: New hires can enroll up to the guaranteed issue amount of \$200,000 with no medical questions but amounts over the guaranteed issue amount require answering medical questions (submitting an Evidence of Insurability Form to Hartford for review/approval).
- **Spouse:** If you elect coverage on yourself, you may also elect coverage on your spouse up to 100% of the employee voluntary life election with \$5,000 as the minimum benefit but cannot exceed \$50,000.
Please note: New hires can enroll up to the guaranteed issue amount \$25,000 with no medical questions but amounts over the guaranteed issue require answering medical questions (submitting an Evidence of Insurability Form to Hartford for review/approval).
- **Child(ren):** Employees may elect coverage of \$10,000 on child(ren). The cost of this coverage includes all dependent children. The child coverage is guaranteed as long as the employee is enrolled in Employee Voluntary Life Insurance. Children can be covered from 15 days old to 26 years old.

Late entrants/existing employees must submit an Evidence of Insurability (EOI) form for any amount of coverage even if under the guaranteed issue amount.

Please see carrier documents for age reduction schedule.

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Disability

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, you are not eligible to receive disability benefits if you are receiving workers' compensation benefits.

Virginia Lutheran Homes provides all full-time non-exempt employees the opportunity to purchase Voluntary Short-Term Disability and Long-Term Disability Insurance through employee payroll deductions. All full-time exempt employees also have the opportunity to purchase Voluntary Short-Term Disability Insurance through payroll deductions. In addition, all full-time exempt employees are provided Long-Term Disability coverage.

Please note: All future enrollments for existing employees after open enrollment are considered late entrants and will be required to submit an Evidence of Insurability (EOI) form that is subject to The Hartford approval for coverage. New hires do not need to submit an EOI. Deductions for voluntary benefits will not begin until approval date from The Hartford is received.

	Benefit Amount	Benefits Begin	Maximum Benefit Period
Voluntary Short-term 15 DAY PLAN	60% of your income up to a maximum of \$500 per week	15 days after injury or illness	24 weeks
Voluntary Short-Term Option 30 DAY PLAN	60% of your income up to a maximum of \$500 per week	30 days after injury or illness	22 weeks
Long-Term	60% of your income up to a maximum of \$5,000 per month	180 days, integrated from short-term disability	If you become disabled prior to age 63, benefits are payable to normal retirement age or 42 months if greater. 63 (or older), the benefit period will be based on a reduced duration schedule.

Please refer the carrier documents for further information

Voluntary Worksite Coverages



Virginia Lutheran Homes offers employees and their eligible dependents the opportunity to enroll in voluntary benefits through The Hartford by semi-monthly payroll deductions. The voluntary benefits offered by The Hartford include the following coverages:

- **Accident**

Providing you coverage when injury, medical treatment and/or services occur that result from a covered accident. With Accident insurance, you'll receive payments associated with a covered injury and related service. You can use the payment in any way you choose, from expenses not covered by your major medical plan to day-to-day costs of living such as mortgage or utility bills.

- **Critical Illness**

Facing a serious illness can be devastating both emotionally and financially. Major medical insurance may pick up most of the tab but can still leave out-of-pocket expenses that add up quickly. Critical Illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose from expenses related to treatment, deductibles or day-to-day costs of living such as mortgage or utility bills.

- **Hospital Indemnity**

Cash benefit for you or an insured dependent (spouse/child) are confined in a hospital for a covered illness or injury. Even with the best primary health insurance plan, out-of-pocket costs from a hospital stay can add up. The benefits are paid in lump sum amounts to you and can help offset expenses that may not be covered under your primary health insurance (deductibles, co-insurance amounts or copays) or benefits can be used for any non-medical expenses (like housing costs, groceries, car expenses, etc.).



1-866-547-4205

TheHartford.com/benefits/myclaim

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ABILITY ASSIST COUNSELING SERVICES

- Ability Assist Counseling Services provides access to Master’s degree clinicians for 24/7 assistance. This includes 3 face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal and work-life concerns.

For more information: 1-800-964-3577 | www.guidanceresources.com

Company Name: Abili Company ID: HLF902

BENEFICIARY ASSIST COUNSELING SERVICES

- Offers compassionate expertise to help you, your beneficiaries and immediate family members cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with professionals as well as five face-to-face sessions for up to one year.

For more information: 1-800-411-7239 | www.guidanceresources.com

Company Name: Abili Company ID: HLF902

ESTATE GUIDANCE WILL SERVICES

- Helps you protect your family’s future by creating a customized and legally binding online will. Online support is also available from licenses attorneys, if needed.

For more information: www.estateguidance.com | Code: WILLHIF

HEALTH CHAMPION

- Offers unlimited access to benefit specialist and nurses for administrative and clinical support to address medical care and insurance claims concerns if you’re enrolled in our life plan. Services include claims and billing support, explanation of benefits, cost estimates and fee negotiation, information related to conditions and available treatments and support to help prepare fore medical visits.

For more information: 1-800-964-3577 | www.guidanceresources.com

FUNERAL CONCIERGE SERVICES

- Provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers often resulting in significant financial savings. In addition, Express Pay is a service that delivers proceeds in as little as 48 hours, allowing beneficiaries to use proceeds immediately for funeral expenses.

For more information: 1-866-854-5429 | www.everestfuneral.com/hartford | Code: HFEVLC



Employee Assistance Program Anthem

If you or a loved one need support coping with life, reducing stress or living with a mental health issue, you are not alone! That's where your Employee Assistance Program (EAP) comes in. You'll find tools and resources to help you and your household members with everyday issues, big and small. It's available to you 24/7 at no extra cost, and everything you share is confidential. Explore all the support your EAP has to offer.

Counseling

Access up to 4 visits with a counselor per person, per issue each year. Choose from in-person or virtual counseling sessions, including text and chat options.

Legal resources

Book a 30-minute phone or in-person consultation with a lawyer for help with legal issues. Pay a discounted rate if you need continued legal services. Explore online forms, resources, and seminars to help navigate legal concerns.

Financial planning

Access unlimited phone consultations with a financial professional for help with issues such as retirement, home buying, and debt. Take charge of your finances with helpful financial tools and calculators.

Work-life resources

Find guidance on navigating your career, parenting, healthy communication, and balancing work and personal life. Get help finding high-quality pet, child, and elder care

Online wellness resources

Access podcasts, articles, videos, and webinars on dozens of topics to help you manage your emotional, mental, and physical well-being

Crisis support

Call the 24/7 hotline or get online support with planning, coping, and recovery if you're impacted by a tragedy

Identity theft support

Receive guidance if you're the victim of fraud or identity theft, including help reporting to credit agencies, filling out paperwork, and negotiating with creditors

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Up to four counseling visits per issue, per year
1-800-346-5484 | [AnthemEAP.com](https://www.anthem.com/eap)
Company Code: Virginia Lutheran Homes

SCOTT INSURANCE

Benefit
Services



The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.

Scott Insurance, a division of James A. Scott and Son, Inc.