

Goodwill

Industries of the Greater Chattanooga Area



BENEFITS ENROLLMENT GUIDE



JANUARY 1, 2026 - DECEMBER 31, 2026



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Welcome to your Benefit Enrollment Period! As a member of Goodwill Industries of the Greater Chattanooga Area, you are eligible for a wide range of valuable benefits designed to:

- Promote the health and wellness of you and your family
- Protect your income while you are working
- Help you balance your personal responsibilities and work life

This Enrollment Guide highlights your choices and provides an overview of the benefits available to you. During this Benefit Enrollment period, you have the opportunity to evaluate the health needs of you and your family, and make any necessary changes.

Please review your options, make final decisions, and be sure to enroll online through Employee Navigator. If you have any questions, please reach out to us. We are happy to help.

Thank you for being a member of our team. We look forward to another great benefit year with you!

Sincerely,

Human Resources



FREQUENTLY ASKED QUESTIONS

Who is eligible for benefits?

All full-time employees regularly scheduled to work at least 30 hours per week are eligible for benefits. Coverage may also be elected for dependents, including your legal spouse, and dependent children up to age 26, or age 30 in certain situations.

What benefits require election?

All benefits are required to be elected or declined electronically via Paycom. Every eligible employee must elect or decline coverage, even if you would like things to remain the same, we will ask that you reaffirm your benefit elections.

What if I am enrolling for the first time?

New employees may elect coverages for the first time after meeting the New Hire Waiting Period. Employees are eligible for benefits the 1st of the month following 60 days of full-time employment.

What if I make a mistake in choosing coverage or change my mind?

Once Open Enrollment closes, changes cannot be made unless you experience an IRS recognized event. Please be very careful when selecting your coverage.

What is an IRS recognized event?

Examples include: marriage, divorce, birth or adoption, death, change in spouse's employment status, and change in eligibility. Notify Human Resources and complete appropriate documentation within 30 days of experiencing an IRS recognized event.

What if I need to request an ID card?

Contact information for each insurance carrier can be found on the back cover of this guide. You have the option of calling the carrier to request ID Cards, or you can also print a temporary card directly from the carrier's website.

When do my requested Open Enrollment elections go into effect?

Approved Open Enrollment elections go into effect January 1, 2026. The complete plan year is January 1, 2026 through December 31, 2026.

Key Insurance Terms

Deductible

Deductible is the amount of money you pay for eligible medical expenses in a calendar year. For In-Network providers, you will pay the negotiated rate. Out-of-Network, you will pay the full charge. After the Deductible is met, you are only responsible for the Coinsurance or Copay amounts until you reach the Maximum Out-of-Pocket amount.

Coinsurance

Coinsurance is a cost sharing between you and the insurance company, once your deductible has been met.

Copay

Copay is a flat fee you pay at the time of service.

Maximum Out-of-Pocket

The most you will pay for covered expenses during the year. After meeting this amount, the plan will pay 100% of covered expenses for the rest of the year.

In/Out-of-Network

If providers are contracted within the plan (In-Network) then they are required to provide care at a negotiated fee which results in lower Out-of-Pocket costs. Providers that are not contracted within your plan's network (Out-of-Network) do not have to adhere to the negotiated contracted rates, therefore can charge you more. It is a smart financial decision to stay In-Network whenever possible.

MEDICAL OVERVIEW

Goodwill Industries of the Greater Chattanooga Chattanooga is pleased to offer you four medical plan options this year through Blue Cross Blue Shield of Tennessee. All plans offers In and Out-of-Network benefits. Contact Blue Cross Blue Shield of Tennessee directly to locate In-Network providers and facilities. Please see the table below which provides coverage highlights for each plan. For a complete benefits summary, please refer to the Blue Cross Blue Shield of Tennessee plan documents through Paycom

BLUE CROSS BLUE SHIELD				
Coverage	HDHP Network S	HDHP Network P	PPO Netowrk S	PPO Network P
	In-Network	In-Network	In-Network	In-Network
Deductible Individual / Family	Calendar Year \$5,800 / \$11,600	Calendar Year \$5,800 / \$11,600	Calendar Year \$3,000 / \$6,000	Calendar Year \$3,000 / \$6,000
Coinsurance	60% / 40%	60% / 40%	80% / 20%	80% / 20%
Primary Physician (Teladoc)	Deductible then, 40%	Deductible then, 40%	\$25 Copay (\$10 Copay)	\$25 Copay (\$10 Copay)
Specialist Physician	Deductible then, 40%	Deductible then, 40%	\$50 Copay	\$50 Copay
Preventive Care	100% Covered	100% Covered	100% Covered	100% Covered
Inpatient Hospitalization	Deductible then, 40%	Deductible then, 40%	Deductible then, 20%	Deductible then, 20%
Outpatient Surgery	Deductible then, 40%	Deductible then, 40%	Deductible then, 20%	Deductible then, 20%
Emergency Room*	Deductible then, 40%	Deductible then, 40%	\$250 Copay*	\$250 Copay*
Urgent Care Services	Deductible then, 40%	Deductible then, 40%	\$50 Copay	\$50 Copay
Diagnostic Lab & X-Ray	Deductible then, 40%	Deductible then, 40%	\$0 Copay	\$0 Copay
Advanced Imaging	Deductible then, 40%	Deductible then, 40%	Deductible then, 20%	Deductible then, 20%
Prescription Medications	Retail: Deductible, then 40% (All) Preventive: Deductible + \$10 Copay Generic \$35 Copay Brand Preferred \$60 Copy	Retail: Deductible, then 40% (All) Preventive: Deductible + \$10 Copay Generic \$35 Copay Brand Preferred \$60 Copy	Ded: \$200 for brand \$8 Copay \$8 Copay RX Ded. + \$50 Copay / RX Ded. + \$75 Copay	Ded: \$200 for brand \$8 Copay \$8 Copay RX Ded. + \$50 Copay / RX Ded. + \$75 Copay
Mail-Order (90 Day Supply)	Deductible + 3X Retail Copay / Deductible then, 40%	Deductible + 3X Retail Copay / Deductible then, 40%	3X Retail Copay / RX Deductible + 3X Retail Copay	3X Retail Copay / RX Deductible + 3X Retail Copay
Out-of-Pocket Max Individual / Family	Calendar Year \$7,000 / \$14,000	Calendar Year \$7,000 / \$14,000	Calendar Year \$5,000 / \$10,000	Calendar Year \$5,000 / \$10,000
Out-of-Network Benefits				
Deductible Individual / Family	\$11,600 / \$23,200	\$11,600 / \$23,200	\$6,000 / \$12,000	\$6,000 / \$12,000
Coinsurance	50% / 50%	50% / 50%	60% / 40%	60% / 40%
Out-of-Pocket Max Individual / Family	\$21,000 / \$42,000	\$21,000 / \$42,000	\$15,000 / \$30,000	\$15,000 / \$30,000

*Extra costs could arise for services after admittance to the Emergency Room.

Medical Payroll Deductions

Bi-Weekly Deductions 26x Per Year	HDHP S	HDHP P	PPO S	PPO P
Employee	\$37.08	\$59.51	\$129.02	\$165.09
Employee + Spouse	\$256.57	\$303.66	\$400.81	\$476.55
Employee + Child(ren)	\$223.58	\$264.62	\$349.28	\$415.28
Employee + Family	\$370.80	\$438.87	\$579.26	\$688.73

HEALTH SAVINGS ACCOUNT

HealthEquity®

Health Savings Account

An HSA lets you save money for future healthcare costs while also saving on taxes. How? HSAs are the only benefit with a triple-tax advantage:¹ Tax-free contributions. Tax-free account growth. And tax-free spending on HSA-qualified expenses. It's your healthcare emergency safety net.

- ✓ Rolls over every year – funds never expire
- ✓ Available tax-free investing, just like a 401(k)²
- ✓ Requires an eligible high-deductible health plan (HDHP)

Less tax. More paycheck.

Get \$20 tax savings for every \$100 you contribute.³

HSA

Tax-free

No HSA

Taxed

2026 HSA Contribution Limits



\$4,400

Individual plan



\$8,750

Family plan

Members 55+ can contribute an extra \$1,000.



**See how much
you can save.**

HealthEquity.com/Learn/HSA

**Scan to download the
HealthEquity mobile app.**



You can set up your account directly in the app – no need to register online.

Spend tax-free on HSA-qualified expenses.

- Medical
- Vision
- Dental
- Rx and OTC

Discover more: HealthEquity.com/QME

¹HSAs are federally tax-deductible for qualified medical expenses and usually state-deductible; consult a tax advisor for details. | ²Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. | ³Example for illustration only; savings based on a 20% federal and state tax bracket. | HealthEquity does not provide legal, tax or financial advice.

Want to save money on your prescriptions?

Even if you have insurance, you could still pay less Out-of-Pocket than your copay or coinsurance through the medical plan. The following information provides helpful hints and optional discounts you can use to save money on your prescriptions.

Everyone should have safe, affordable medications with transparent prices.



Mark Cuban's Cost Plus Drugs

Cost Plus Drugs is an online pharmacy created by Mark Cuban to deliver cost effective medications to the public without all the mark-ups. If you don't have insurance or have a high deductible plan, you know that even the most basic medications can cost a fortune. Many people are spending crazy amounts of money each month just to stay healthy. Cost Plus currently provides an extensive list of medications available including Preventive, Diabetes, Heart Health, Gastrointestinal, Cancer and Mental Health. The program is continuously updating the list. ([Home page of Mark Cuban Cost Plus Drugs](#))

Go to the following website: www.costplusdrugs.com/medications to check if your medication(s) can be filled using the Cost Plus Program. If your medication is on the list, create an account and then call your physician to discuss.



Amazon

Did you know that Amazon also offers many generic prescriptions at a substantially discounted price? You must have an Amazon Prime membership to utilize the pharmacy. Once logged in, search for pharmacy in the search box to get started. Many medications for conditions such as; High Blood Pressure, High Cholesterol, Depression, Diabetes, Anxiety and more are available through the Amazon Pharmacy.



GoodRx

Download the app or go online to check prices of various medications at a range of pharmacies in your area. GoodRx is available regardless of your enrollment in the medical plan. Don't forget, GoodRx can be used for your pets medications, too! There are many coupons that are available through the program that you can use at your pharmacy.



Manufacturer's Assistance

Manufacturers provide financial assistance whether you are enrolled in a medical plan or not; check the manufacturer's website to see if they offer a copay assistance program or coupons for your brand name medications. Many programs will require you to enroll prior to picking up your prescription, check the site for full details.



Talk to your Pharmacist

Most pharmacies have a database of discount programs available. Ask your pharmacist if your medications can be filled using one of the programs.

Disclaimer: These benefits do not work in conjunction with your major medical plan, therefore any money spent on prescriptions while utilizing these programs will not go towards your deductible or Out-of-Pocket Maximum.

KNOW WHERE TO GO

VIRTUAL VISITS

FROM HOME
OPEN 24/7

\$

- Cold, Flu or Fever
- Cough
- Rashes
- Bronchitis
- Sore Throat
- Headache/Migraine
- Pink Eye
- Poison Ivy/Oak
- Sprains & Strains
- Sinusitis
- Allergies
- Urinary Tract Infections

WALK-IN CLINIC

WALK IN
or
APPOINTMENTS

\$\$

- Allergies
- Bladder Infections
- Cold Sores
- Ear Infections
- Eye Infections
- Immunizations
- Sinus Infections
- Strep Throat
- Colds
- Head Lice
- Diabetes
- Blood Pressure Management

URGENT CARE

AVERAGE WAIT TIME
1/2 HOUR

\$\$\$

- Strains, Sprains, or Breaks
- Infections
- Mild Burns
- Diagnostic Services (X-Rays, Lab tests)
- Minor Broken Bones (Toes, Fingers)
- Severe Sore Throat or Cough
- Skin Rashes or Infections
- Vomiting, Diarrhea or Dehydration
- Controlled bleeding, cuts that require stitches

EMERGENCY ROOM

AVERAGE WAIT TIME
2 HOURS

\$\$\$\$

- Chest Pain
- Abdominal Pain
- Stroke
- Severe Head Injury
- Major Trauma
- Compound Fractures
- Knife or Gunshot Wounds
- Moderate/Severe Burns
- Poisoning
- Seizures or Loss of Consciousness
- Head, Neck or Back Injuries

71 %

of Emergency Room visits are unnecessary or could have been avoided

5 WAYS



TO CUT DOWN YOUR HEALTHCARE COSTS

IN-NETWORK PROVIDERS

An In-Network provider is a provider who is contracted with your health insurance company to provide services to plan members at pre-negotiated rates. In general, if you visit an In-Network provider, you will get your healthcare at a lower price.

1

ASK THE RIGHT QUESTIONS

- Why is this treatment necessary?
- How much will my treatment cost?
- Can I be treated another way that is equally effective but less costly?

2

KEEP PRESCRIPTION COSTS DOWN

- Shop around at local pharmacies to find the best price on your prescription.
- Ask your doctor about generic or over-the-counter drug alternatives to brand name prescriptions.
- Look into discount prescription programs.

3

4

PRACTICE PREVENTION

In its broadest definition, prevention includes a healthy lifestyle, exercise, diet and other similar efforts. When preventive care services like physical examination, screenings and immunizations are combined with a lifestyle that is focused on wellness, significant savings can be achieved.

5

TAKE CONTROL OF YOUR HEALTHCARE

Learn to shop for value when it comes to healthcare. Ask your doctor the right questions, conduct price comparisons, read reviews, and review all the medical bills carefully. With a little effort, you can ensure that you are getting the best value for your healthcare dollars.

TEXTCARE



Welcome to TextCare!



Discuss primary and urgent care needs, chronic condition management, and routine medication needs.

Get support finding high-quality, high-value specialists.

Accessible via text message and video chat. Simply send us a text message to initiate care. It's that easy!



Scan to save
the contact info

If you need access to medical care, TextCare provides access to One to One Health medical providers via text message - 24/7

✓ Receive direct access to on-demand high-quality care.

✓ Appointments are not required. Simply send a text to initiate care.

✓ TextCare is available at no cost to all Chattanooga Goodwill employees and their households.

TEXTCARE - FAQ



Frequently Asked Questions

Text: 423-427-4473

1 How do I contact TextCare?

Send a text message to **423-427-4473**. Your care team will respond within 5 minutes. Appointments are not required, and there is no app to download.

2 What can I use TextCare for?

Your care team can help with any health or medical question and should be your first point of contact for any issue. Even if your issue cannot be resolved virtually, the care team provides expert care navigation and will refer you to specialty providers.

3 Will my TextCare team be able to understand my question or issue via text?

Yes! You can chat, upload pictures, or one-click into a video visit with your provider.

4 What if I need additional care outside of TextCare?

Your TextCare provider will refer you to high quality, low-cost providers and specialists.

5 What if I need medication to treat my diagnosis?

Your TextCare provider can prescribe medication, and the prescription will be sent to a pharmacy of your choice.

6 What if my initial visit requires a follow-up?

Your care team will reach out via text message to follow up with you.

7 Should I go to an Urgent Care or the ER?

Many urgent care and emergency room visits end up being unnecessary. TextCare is available to you 24/7 and can help triage the situation to avoid a lengthy trip to the ER. However, we encourage you to call 911 or go to the ER if you are experiencing a medical emergency.

8 Who is eligible for this service? Can my family use TextCare?

Yes! TextCare is available at no cost to all Chattanooga Goodwill employees and their households. If you, your spouse, or your dependent has a medical need, please contact TextCare.

9 Will my employer have access to my health information?

No! All patient information is strictly confidential. TextCare is managed by One to One Health, a workplace healthcare provider headquartered in Chattanooga, Tennessee. One to One Health complies with all HIPAA and healthcare regulations to maintain your privacy, ensuring your health information is kept confidential.



SCAN ME

Goodwill
Industries of the Greater Chattanooga Area

Scan to save
the contact info

TextCare + Chattanooga Goodwill

Virtual Behavioral Health with TextCare

Chattanooga Goodwill employees and their families have access to comprehensive behavioral health services and primary care support through TextCare.

Send a text to **423-427-4473** to connect with a provider and initiate care.



To set up an appointment, text:

423-427-4473



Tennessee Statewide Crisis Line:
855-CRISIS-1

Virtual Behavioral Health offers therapy at no cost. Get help for:

- Depression
- Anxiety
- Stress management
- ADHD
- Mood disorders
- Relationship issues
- Grief and loss
- Social and emotional health

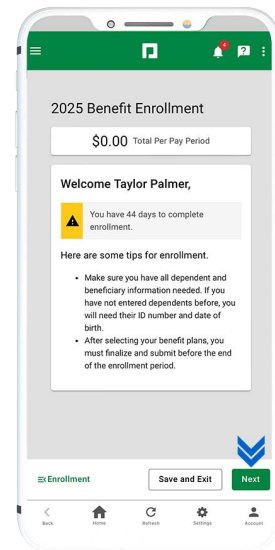
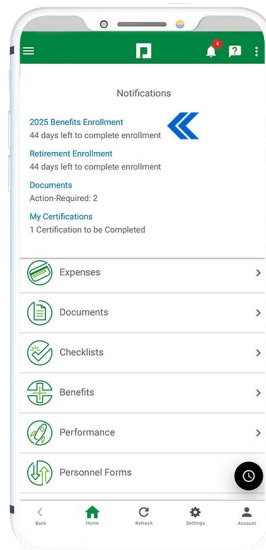
Show Me How

to Enroll in Benefits

BENEFITS ADMINISTRATION

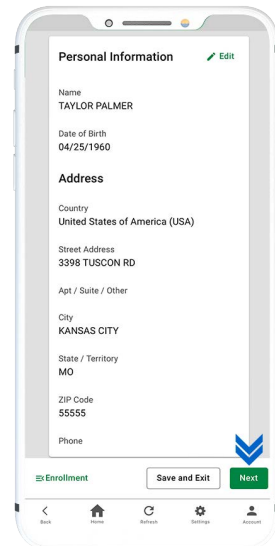
STEP 1

From the Notifications Center, tap the current year's Benefits Enrollment. Review the instructions and tap "Next."



STEP 2

Review your information. Tap "Edit" to make changes or "Next" to continue.



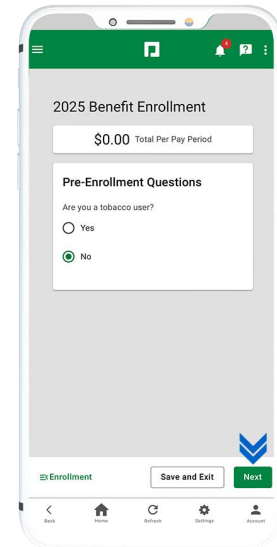
Show Me How

to Enroll in Benefits

BENEFITS ADMINISTRATION

STEP 3

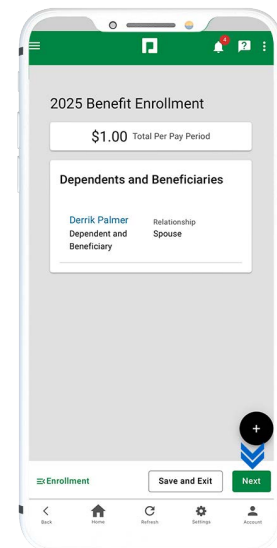
Complete the Pre-Enrollment Questions and tap "Next."



STEP 4

View and update dependents and beneficiaries. Once complete, tap "Next."

To edit dependent and beneficiary information tap the blue hyperlink. To add a new dependent or beneficiary tap the plus sign.



EMPLOYEES

Visit the Help Menu for the most up-to-date version of this guide.



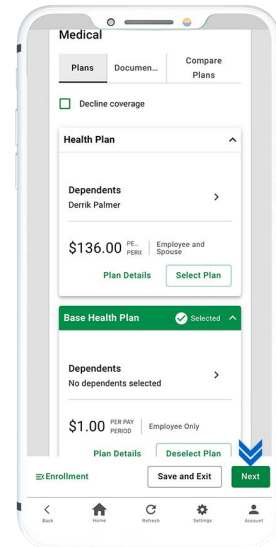
Show Me How

to Enroll in Benefits

BENEFITS ADMINISTRATION

STEP 5

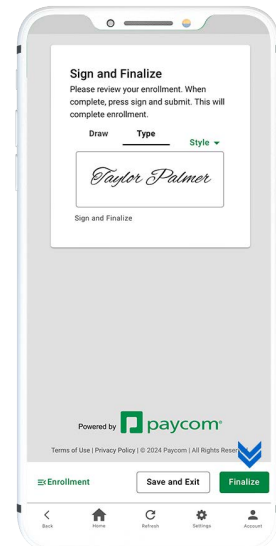
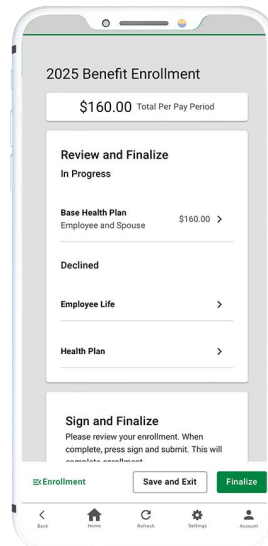
Choose to enroll in or decline a plan by checking the appropriate option. When finished, tap "Next."
Continue for each benefit plan.



STEP 6

When finished, review your enrollment and sign the document. Then, tap "Finalize."

To view your current benefits at anytime, navigate to Benefits > My Benefits.



DENTAL OVERVIEW

Goodwill Industries of the Greater Chattanooga Chattanooga is pleased to offer you a dental plan options this year through Blue Cross Blue Shield of Tennessee. The PPO Plan offers In and Out-of-Network benefits. Contact Blue Cross Blue Shield directly to locate In-Network providers and facilities. Please see the table below which provides coverage highlights for both plans. For a complete benefits summary, please refer to the Blue Cross Blue Shield of Tennessee plan documents through paycom

BLUE CROSS BLUE SHIELD OF TENNESSEE		
Coverage	Dental PPO Plan	
	In-Network	Out-of-Network*
Deductible Individual / Family	Calendar Year \$50 / \$150	Calendar Year \$50 / \$150
Maximum Annual Benefit (Calendar Year)	\$1,500	\$1,500
Preventive Care	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia Coverage (Child(ren) up to age 19)	50% Lifetime Maximum: \$1,500	50% Lifetime Maximum: \$1,500

*Plans with Out-of-Network benefits may require greater cost share (Deductible/Coinsurance) and charges may exceed the carrier's "reasonable and customary" rate or "maximum allowable charge", this may result in leaving the member paying the balance. Some plans do not cover claims from Out-of-Network providers. Please refer to the summary of benefits or contact the carrier to better understand Out-of-Network coverage.

Dental Payroll Deductions

Bi-Weekly Deductions 26x Per Year	Dental PPO Plan
Employee	\$0.00
Employee + Spouse	\$8.36
Employee + Child(ren)	\$10.14
Employee + Family	\$23.41



VISION BENEFITS

Goodwill Industries of the Greater Chattanooga Chattanooga is pleased to offer you a vision plan option this year through Blue Cross Blue Shield of Tennessee. Visit an In-Network provider to access benefits for annual eye exams, prescription contacts, or lenses and frames. If you visit an Out-of-Network provider, you may be required to submit a claim form to Blue Cross Blue Shield of Tennessee to access your benefits. For a complete benefits summary, please refer to the Blue Cross Blue Shield of Tennessee plan documents in Paycom.

BLUE CROSS BLUE SHIELD OF TENNESSEE			
Coverage	Vision Plan Network Name: VisionBlue Insight		
	In-Network	Out-of-Network	Frequency of Benefits
Eye Examination	\$10 Copay	Reimbursed up to \$35	Once every 12 months
Eyeglass Lenses: Single Bifocal Trifocal Lenticular	\$25 Copay	Reimbursed up to: Single \$30 Bifocal \$45 Trifocal \$60	Once every 12 months
Eyeglass Frames	\$150 Retail Allowance + 20% off balance (Copay Waived)	Reimbursed up to \$75	Once every 24 months
Contact Lenses (In Lieu of Eyeglasses)	Conventional: \$150 Retail Allowance + 15% off balance (Copay Waived) Disposable: \$150 Retail Allowance (Copay Waived)	Reimbursed up to Elective: \$120 Necessary Contact: \$200	Once every 12months
Laser Vision Correction	Discount Pricing Available	N / A	N / A

Vision Payroll Deductions

Bi-Weekly Deductions 26x Per Year	Vision Plan
Employee	\$0.00
Employee + Spouse	\$2.43
Employee + Child(ren)	\$2.68
Employee + Family	\$5.59

LIFE & DISABILITY INSURANCE

Basic Group Term Life and Accidental Death and Dismemberment (AD&D) Insurance

Goodwill Industries of the Greater Chattanooga Chattanooga provides all benefit-eligible employees (working 30+ hours per week) with a Term Life and AD&D insurance policy through Mutual of Omaha in the amount of 1.5x your annual salary up to \$250,000. This is provided at no cost to you.

It is your responsibility to keep an updated beneficiary form on file.

Voluntary Life Insurance

Additional Life Insurance is available for purchase on yourself, your spouse, and your child(ren) on a voluntary basis. Premiums are based on your age and the coverage amount selected, and will be payroll deducted. Refer to the Mutual of Omaha plan documents through Paycom for complete benefit information and rates.

Portability & Conversion – If you terminate employment, you have the right to continue your voluntary life insurance. Most carriers require notification within 30 days of termination to exercise this right. For more information, please contact the carrier. Contact information can be found on the back cover of this benefit guide.

Insured	Available Increments	Maximum Benefit	Guaranteed Issue Amount
Employee	\$10,000	\$500,000	\$150,000
Spouse	\$5,000	100% of Employee Amount up to \$250,000	100% of Employee Amount up to \$30,000
Child(ren)	\$10,000	\$10,000	\$10,000

Note: Evidence of Insurability (health history questionnaire) may be required if you are electing coverage after your initial enrollment period and/or over the Guaranteed Issue amount.

Voluntary Disability Insurance

Disability insurance provides income protection, should you become disabled due to a non-work-related illness or injury. Refer to the Mutual of Omaha plan documents through Paycom for complete plan information.

MUTUAL OF OMAHA		
Coverage	Voluntary Short-Term Disability	Voluntary Long-Term Disability
Benefit Pays	60% of Base Salary	60% of Base Salary
Maximum Benefit	\$1,500 per Week	\$6,000 per Month
Benefits Begin	Day - 15	Day - 91
Maximum Benefit Period	11 Weeks	RBD to Social Security Normal Retirement Age (SSNRA)
Pre-Existing Condition	3 months look back / 6 months insured	3 months look back / 12 months insured

Note: Evidence of Insurability (health history questionnaire) may be required if you are electing coverage after your initial enrollment period.

IDENTITY & FRAUD PROTECTION



Identity & Fraud Protection

Smart, simple identity and fraud protection all in one place.

Congratulations on taking the first step in keeping your identity and finances secure.



Now that you are enrolled in MetLife and Aura Identity & Fraud Protection, you can benefit from credit monitoring, dark web monitoring, public records monitoring and other protections.

To get the most out of the benefit, set up your personalized account by going to my.aura.com/start.

Account setup is as easy as 1-2-3

- 1 Create your user ID and password by going to my.aura.com/start.
- 2 Activate and utilize additional features, view alerts, set your contact preferences, add members to a family plan and more.
- 3 Download the Aura app for convenient access to your features from anywhere.



The more personal and financial information you add for monitoring, the stronger your protection.

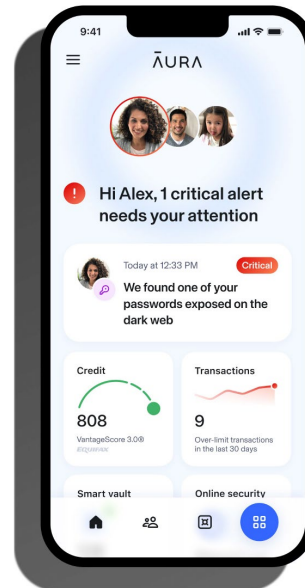
No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC, is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.



L4549168[exp0727][All States and][PR, MP, VI, GU, DC]

MetLife Consumer Services, Inc. | 200 Park Avenue | New York, NY 10166
© 2025 MetLife Services and Solutions, LLC



Apple Store



Google Play

Have questions? Aura's customer support team is available 24/7/365. Call 1-844-931-2872.

IDENTITY & FRAUD PROTECTION



Identity & Fraud Protection

Group Benefits
100-999 Employees

We make it easy and affordable to offer Identity & Fraud Protection.

- The MetLife and Aura partnership is uniquely designed to offer administration simplicity with one vendor, one file, one bill
- We integrate with all key HR tech and ben admin platforms for ease of implementation
- MetLife single account team support across all products with signature high-touch service
- Dedicated employee engagement and communication experts to maximize participation
- Employer paid or voluntary tiered plan options available to meet your specific employee needs

1. 30+ Identity Theft Statistics for 2022 (explodingtopics.com)

2. Mystery Shopper Study from Ath Power Consulting, October 2022. ath Power Consulting was compensated by Aura to conduct this study.

3. Aura Family Protection Market Study, July 2022

4. Ranked #1 by Security.Org and IdentityProtectionReview.com. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

5. The score you receive with Aura is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your Equifax credit file. Lenders use many different credit scoring systems, and the score you receive with Aura is not the same score used by lenders to evaluate your credit.

6. As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions

7. Coming in 2023

No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC, is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.

Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker ⁵	✓	✓
In-Platform Credit Dispute	✓	✓
Credit, Bank & Utility Account Freeze Assistance	✓	✓
Home & Vehicle Title Monitoring	✓	✓
Financial Account Opening & Takeover Monitoring	✓	✓
Financial Transaction Monitoring	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
PayDay/Specialty Loan Block	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Identity Theft Protection	Protection	Protection Plus
Privacy Assistant	✓	✓
Dark Web Monitoring	✓	✓
Digital Vault	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court & Public Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Social Media Monitoring & Takeover Alerts		✓
Gamertag Monitoring		✓
Social Media Privacy Checkup		✓
Privacy & Device Protection	Protection	Protection Plus
Password Manager & Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices	Unlimited Devices
Antivirus	2 Devices	Unlimited Devices
AI-Powered Call & Text Screening ⁷		✓
Family Safety (Family Plans Only, Unlimited #of Children Covered)	Protection	Protection Plus
Parental Controls	✓	✓
Child Cyberbullying Protection	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Sex Offender Geo Alerts	✓	✓
Secure Family Onboarding	✓	✓
Family Sharing	✓	✓
Child Safety Checklist	✓	✓
Unrestricted Family Definition	✓	✓
Services and Support	Protection	Protection Plus
\$5M Insurance Policy per Enrolled Adult ⁶		
<ul style="list-style-type: none"> • 401K & HSA • Senior & deceased family member identity theft • Home title identity theft • Cyber extortion/ ransomware 	✓	✓
Lost Wallet Protection with \$500 Emergency Cash	✓	✓
24/7/365 100% US-based Customer Care	✓	✓
White Glove Fraud Resolution Services	✓	✓
Restoration Services for Pre-Existing Fraud Events	✓	✓
Mobile App (iOS & Android)	✓	✓
Aura Account Security (2FA)	✓	✓



Contact your benefits broker or MetLife representative today.

Scan to learn more or visit

<https://www.metlife.com/identity-and-fraud-protection/>

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CONTACT INFORMATION

QUESTIONS REGARDING	CARRIER	PHONE / WEBSITE
Medical Benefits	Blue Cross Blue Shield	800-565-9140 www.bcbst.com
Dental Benefits	Blue Cross Blue Shield	855-505-2583 https://www.bcbsfepdental.com/findadentist
Vision Benefits	Blue Cross Blue Shield	800-523-2847 https://bcbsfepvision.com/contact/
Life and AD&D	Mutual of Omaha	800-775-600 https://www.mutualofomaha.com/
Disability	Mutual of Omaha	800-775-600 https://www.mutualofomaha.com/
TextCare	Text Care	423-427-4473 https://onetoonehealth.com/text-care/
MetLife Aura - ID Theft	MetLife	888-480-1951
GoodWill Contact	Rhonda Johnson	423-629-2501 ext. 2580 rhondaj@goodwillchatt.org

In this booklet we describe the highlights of our benefit package in non-technical language. In every respect, your rights to benefits under each plan are solely governed by the official document, not the information in this overview packet. If there is a discrepancy, the official Plan documents will prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Please be aware that any and all elements of our benefit package may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Goodwill Chattanooga. This booklet may not be reproduced or redistributed in any form or by any means without express, prior permission in writing, from Goodwill Chattanooga.



January 1, 2026 - December 31, 2026

