CAMPBELL STREET



2027 Employee Benefits Guide

Benefits Effective January 1, 2027 – December 31, 2027

Table of Contents

Welcome	3	Critical Illness	24
Eligibility	4	Hospital Indemnity	25
Your Coverage	5	Legal Shield | ID Shield	26
Enrollment	6	Employee Assistance Program (EAP)	27
How A Health Plan Works	7	Contact Information	28
Medical	8	Your Total Cost	29
Dental	16		
Vision	17		
How to Find a Provider	18		
Life and AD&D	19		
Voluntary Life and AD&D	20		
Disability	21		
Supplemental Health Benefits	22		
Accident	23		

Welcome

To our Valued Team Members of **Campbell Street**

At Campbell Street, our mission is **Developing Exceptional People Who Drive Extraordinary Care**, and your benefits are an essential part of that commitment. The way we support you directly impacts the way you support our residents, which is why we've been intentional in designing a benefits package that is clear, high-quality, and built with you in mind.

For **2027**, we've focused on **affordability, accessibility, and ease of use**. Some benefits are fully paid by Campbell Street; others are offered through shared cost; and additional optional benefits are available at competitive group rates. Together, these offerings create a total rewards package that reflects how much we value the work you do every day.

As you review your options, please note that **you will enroll in <u>two</u> separate systems**:

- **Paycom** for all *ancillary benefits* – dental, vision, life insurance, disability coverage, and supplemental plans.
- **Remodel Health** for your *medical benefits*.

Be sure to complete your enrollment in **<u>both</u>** systems so your coverage is active and accurate.

Please take a few minutes to review the benefits available to you and your family. Your well-being matters and when you're supported, our communities thrive.

Kind regards,
Your Campbell Street People Operations Team

CAMPBELL STREET

Eligibility

Who is Eligible?

- An active full-time employee working **30 or more hours per week**

Your dependents are eligible if they are:

- Your legal spouse
- Your child(ren)†** up to age **26** and your disabled children up to any age (pursuant to plan documents and state law, please see Human Resources for more information)

† Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship

**May include non-children dependents required to be covered under state law

Making Benefit Changes During the Plan Year

The benefit elections you make during your enrollment period will be in effect through the end of the plan year. If you have a "qualifying life event," you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within **30 days** of the event. Proof of life events is subject to approval. Please reach out to your employer for specific documentation to be submitted for a qualified life event during the benefit year. Changes are effective prospectively unless the event is for birth, adoption, or placement for adoption.

Qualifying Life Event		
Change in Marital Status	Change in Dependents	Change in Employment
• Marriage • Divorce • Death of your spouse	• Birth, adoption or placement for adoption of an eligible child (Retroactive to the date of the event) • Death of your covered dependent • Gain or loss of Medicare or Medicaid during the year	• Change in you or your spouse's work status that affects benefits eligibility • Your spouse's Open Enrollment differs from yours • Relocation if the move impacts eligibility for the plan

Your Coverage

A Note About Health Care Reform

If you choose to purchase individual coverage through the Marketplace, you should know that because **Campbell Street** medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy. Additional information is available at www.healthcare.gov.

When Does Coverage Begin?

Benefits for new hires, unless explained otherwise, will become effective on the first of the month following **30 days** of employment.

If you do not enroll during your eligibility period, you may enroll at the next open enrollment period.

Termination of Coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your benefits will end.

You are responsible for informing Human Resources within **30 days** if any of your dependents become ineligible for benefits.

Benefits can be canceled due to:

- Open Enrollment
- Termination (voluntary or involuntary)
- Retirement
- Qualified Life Event



SCAN ME

Please scan the QR code to access an electronic copy of this Benefit Booklet and your Annual Notices.

Enrollment

When Can I Enroll in Benefits?

You can enroll in benefits:

- Within **30 days** of first becoming eligible for benefits
- During the annual Open Enrollment period
- During the plan year, if you experience a Qualifying Life Event

How Do I Enroll?

To enroll (or make changes) to your **Ancillary** benefits, including Dental, Vision, Life, Disability & Supplemental plans, log into www.paycomonline.net/v4/ee/web.php/app/login

To enroll (or make changes) to your **Medical** benefits, schedule an appointment with Remodel Health at app.remodelhealth.com.

Annual Open Enrollment

This is a once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family. Changes will go into effect **January 1st**.

2027 Open Enrollment Window

11/18/2026 – 11/25/2026





How a Health Plan Works

Scan to view Glossary of Health Coverage and Medical Terms

Balance Billing

When a provider bills you for the balance remaining on the bill that your plan doesn't cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider's charge is $200 and the allowed amount is $110, the provider may bill you for the remaining $90. This happens most often when you see an out-of-network provider (non-preferred provider). A network provider (preferred provider) may not balance bill you for covered services.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe. (For example, if the health insurance or plan's allowed amount for an office visit is $100 and you've met your deductible, your coinsurance payment of 20% would be $20. The health insurance or plan pays the rest of the allowed amount.)

Copayment

A fixed amount (for example, $15) you pay for a covered health care service, usually when you receive the service (sometimes called "copay"). The amount can vary by the type of covered health care service.

Deductible

An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services. A plan with an overall deductible may also have separate deductibles that apply to specific services or groups of services. A plan may also have only separate deductibles. (For example, if your deductible is $1,000, your plan won't pay anything until you've met your $1,000 deductible for covered health care services subject to the deductible.)

- **Embedded Deductible**

  Each family member has an individual deductible within the overall family deductible. Once a single person meets their individual deductible, their coverage kicks in—even if the family deductible hasn't been met yet.

- **Aggregate Deductible**

  The entire family deductible must be met before any coverage starts. There are no individual deductibles—all costs go toward one combined family deductible.

Maximum Out-of-Pocket Limit

Yearly amount the federal government sets as the most each individual or family can be required to pay in cost sharing during the plan year for covered, in-network services. Applies to most types of health plans and insurance. This amount may be higher than the out-of-pocket limits stated for your plan.

Welcome to Remodel Health!

We're excited to partner with you!

Remodel Health is proud to partner with your insurance broker & employer to provide a top-notch, tailored medical benefits experience for you. Over the next few weeks, our team will walk alongside you as you select a medical benefit that meets you and your family's needs. In the meantime, this guide will explain key details surrounding your medical benefits and what to expect as you onboard with Remodel Health.

Table of Contents

- ICHRA transition FAQs - 3
- Individual plans - 7
- How to read an SBC - 10
- Scheduling a health benefits advisement - 13
- ICHRA and Medicare - 15
- Additional benefits - 16
- Next steps - 17
- Advisement guide - 18
- Contact information - 20



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If there is any conflict between this advertising and the Summary of Benefits for the policy the employee selects, the Summary of Benefits controls. See Summary of Benefits for details. If there is any conflict between this advertising and the insurance provided, the language of the insurance policy controls.

ICHRA transition FAQs

Who is Remodel Health?

Powered by our proprietary software and backed by a team of licensed health benefits experts, we provide individualized health benefits solutions tailored to businesses of all sizes, nonprofits, educational institutions, and beyond. Our unwavering commitment to exceptional customer service ensures every client experiences the best in the industry.

What is an ICHRA?

Individual Coverage Health Reimbursement Arrangements (ICHRAs) allow an employer to provide untaxed dollars to their employees to spend on individual plans. Very similar to the change from pension plans to 401(k)s for retirement benefits—the employer provides a contribution, and the employee gets to decide how to spend it.

With an ICHRA, you as the employee have personal choice in your medical benefits, and will be able to enroll in a plan that best fits your household's needs. ICHRAs allow your employer to customize employee health benefits to meet the individual needs of all employees and provide more ownership of the policy to you, the employee.

How is this different from traditional group health insurance?

Group plan

All participating employees enroll in the same employer-sponsored policy.

ICHRA

You choose your own plan from the options available in your area. Your employer provides you with a monthly contribution toward your premium.

With ICHRA, your employer is able to offer you more choice and flexibility.

Which insurance carriers will I have access to?

You'll see major insurance carriers available in your local area. The exact carriers and plans depend on your ZIP code. After you create your Remodel Health account and enter in your personal information, you will be able to view the specific carriers available to you.

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How much will this cost?

- Costs vary depending on the plan you pick.
- Your employer's contribution helps lower the amount you pay.
- When you log into your Remodel Health account during enrollment, you'll see:
  - The total plan cost
  - Your employer's contribution
  - Your monthly responsibility

Total plan cost − **Employer contribution** = **Your total cost**



Remodel Health pays the full premium upfront using your employer's contributions. Your portion is deducted from your paycheck automatically.

When can I see my plan options?

You'll see your options once enrollment opens in the Remodel Health platform.

- Key dates, such as education and the enrollment timeframe, will be shared with you in advance.
- You'll also receive reminders regarding these key dates along the way.

Can I cover my spouse and family?

Yes. You can choose:

Just yourself | **You + spouse** | **You + dependents** | **You + spouse + dependents**

***Note:** If your spouse has access to health insurance through their own employer, they may not be eligible to be added to your plan. If you plan to enroll your spouse, documentation will be required to verify eligibility.

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Can I keep my doctors and prescriptions?

It depends on the plan you choose. Before selecting a plan, you should:

- Verify your doctors and prescriptions are in-network with a plan you are considering directly within your Remodel Health account while you are shopping for a plan.
- Call your doctor's office and any specialists to confirm whether they accept the specific individual plan you're considering.

Is this "too good to be true"?

No. With an ICHRA model, you'll experience real advantages that make your coverage both flexible and reliable:

- **Stable pricing.** Your health history and pre-existing conditions will never impact the cost of your plan.
- **More choice.** You get the freedom to choose the plan that works best for you and your family's unique needs.
- **Employer contributions.** Contributions from your employer are tax-free and directly lower the total cost of your premium, keeping more money in your pocket.

Will I have similar coverage to my group plan?

Yes. Plans are ACA-compliant, meaning they include:

- Doctor visits
- Hospital care
- Prescription coverage
- Preventive services
- Mental health services
- And more

The difference is you choose the plan that works best for you and your family, rather than everyone being placed in the same group plan.

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What is a deductible?

A deductible is the amount you are responsible for (aside from copays) **before insurance pays**. Generally speaking, the **higher** the deductible, the **lower** the premium. Once your deductible is met, your insurance carrier will provide additional benefits such as copays and/or coinsurance until your out-of-pocket maximum is met.

What is an HSA?

A Health Savings Account (HSA) is a medical savings account available to those enrolled in a HDHP as determined by the IRS. The funds contributed to an HSA are not subject to federal income tax and can be used for qualified medical expenses.

Eligible employees can open up an HSA account to use tax-free dollars for qualified medical expenses! HSA funds remain in your account until you use them (i.e. the money rolls over every year and can be accumulated over time). In addition, HSAs are "portable," meaning the account and all funds stay with you if you change employers.

Remodel Health encourages all employees enrolled in a HDHP to contribute the full amount to their HSA each year if possible. Remember, if you don't use the funds right away, they roll over and are tax-free. An HSA is a great safety net to have for whenever you may need it!

For more information about HSAs, please visit **hsabank.com** and click on "Learning Center."

2027 HSA Limits

Annual Individual Limit	**$4,500**
Annual Family Limit	**$9,000**
55+ Additional Amount	**$1,000**

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When to contact a Customer Success Representative

These requests tend to be less HIPAA-intensive, more general, educational, and supportive, and often be handled more quickly.

General overwhelm or basic plan guidance

If you just need help choosing a plan or feel unsure where to begin, the Customer Success Representative can walk you through your options.

Adding dependents or making account updates

Any issues with household changes or corrections in the system should go straight to your Customer Success Representative.

Providing basic education on plan types and terms

Questions about metal tiers, network types, HSAs, deductibles, or other fundamentals can be covered by this guide or the Customer Success Representative

Your Remodel Health team

We're with you every step of the way.

Our dedicated team of licensed benefits advisors and customer success representatives seek to understand not only your financial needs but also your unique healthcare needs. Every step of the way, Remodel Health is there to help you find a plan and utilize it well!



Benefits Advisors

We work with you to choose, understand and use your new individual health plans.



Customer Success

We serve all year long to help with provider searches, carrier questions, payroll and more.

Remodel health

Questions? Contact Us!

care@remodelhealth.com

844.748.3240

After creating your profile, log in at: app.remodelhealth.com.

Nothing herein should be considered tax or legal advise. If you have any questions, you should consult your tax or legal advisor.

GoodRx

Find the cheapest prescription drug prices at local and online pharmacies



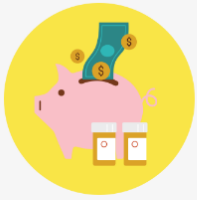
1: Find free coupons

Coupons work at virtually every U.S. pharmacy. Prices may even beat your insurance!



2: Show coupon to your pharmacist

Text, email or print your coupon. No approvals or paperwork needed.

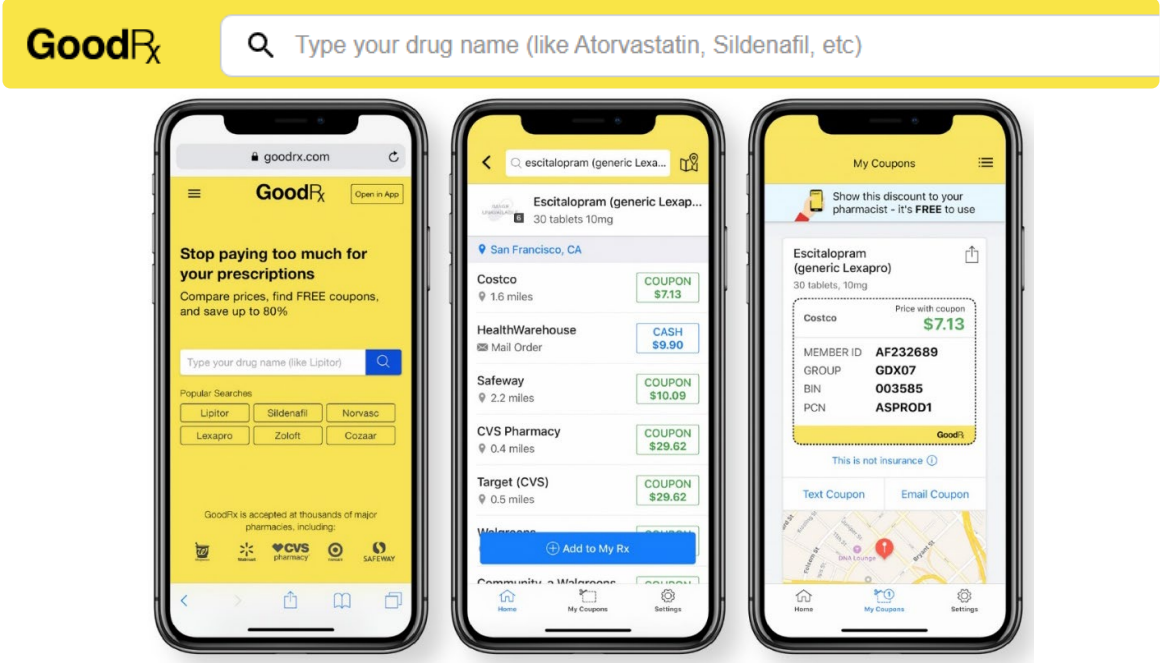


3: Save up to 80%

Save on all of your family's prescriptions. Coupons work for refills too!

- GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions.
- GoodRx may be able to find you a lower price than using your insurance!
- Hundreds of generic medications are available for $4 or even free without insurance.
- GoodRx is a **FREE** service that will show you prices, coupons, discounts and saving tips.

Avoid paying too much for your prescriptions by visiting https://www.goodrx.com/ or by downloading the FREE GoodRx App on your mobile device today!



You can use a GoodRx discount instead of your medical insurance if the cost through GoodRx is lower. GoodRx discounts and coupons cannot be combined with your insurance and will not track towards your deductible and out of pocket.

Dental (PPO)

Dental insurance is offered through **Guardian**. Your choice of dentists can determine the cost savings you receive.

If you enroll on the Low Plan*, this option does NOT require the use of a network dentist. The plan will reimburse dentists at negotiated usual and customary rate that has been set for each dental procedure code. This is referred to as the Maximum Allowable Charge (MAC). If your dentist charges more than the set reimbursement amounts, you can be balance billed and will be responsible for paying the difference.

If you enroll on the High Plan*, you will pay less for in-network services. For out-of-network providers, **Guardian** will pay claims based on reasonable and customary (R&C) charges. You are responsible for paying the balance of the bill.

	Low PPO Plan	High PPO Plan
Dental Network	DentalGuard Preferred	
Waiting Period	N/A	
Benefit Maximum Per Person		
Calendar Year Annual Max	$1,000 plus rollover	$1,500 plus rollover
Orthodontia Lifetime Max	N/A	$1,500
Deductible (applies only to Basic & Major Services)		
Individual	$50	
Family	$150	
Benefit	You Pay	
Preventive Services *Exams, Cleanings, X-Rays, etc.*	20% DW	Covered in full DW
Basic Services *Fillings*	40% after deductible	20% after deductible
Major Services *Extractions, Bridges, Crowns, Dentures, etc.*	50% after deductible	
Orthodontia (to age 19)	Not covered	50%

Semi-Monthly Deductions	Low PPO Plan	High PPO Plan
Employee Only	$8.51	$14.41
Employee + Spouse	$17.27	$29.25
Employee + Child(ren)	$18.77	$36.63
Employee + Family	$29.11	$54.89

**Please refer to plan summary for out-of-network benefits, subject to balance billing, and limitations.*
DW = Deductible Waived

Vision

Routine eye exams are important for maintaining good vision and can also provide early warning of other health conditions. The **Guardian** vision plan provides coverage for exams, glasses and contact lenses, as shown below.

In-network coverage is provided when you use **Davis Network** providers. Refer to plan summary for out-of-network benefits and limitations.

	In-Network	Out-of-Network
	Amount You Pay/Allowance	Reimbursement Schedule
Vision Network	Davis Network	
Eye Exam *Once every 12 months*	$10 copay	Up to $50 reimbursement
Lenses - *Once every 12 months*		
Single Vision	$25 copay	Up to $48 reimbursement
Standard Bifocal		Up to $67 reimbursement
Standard Trifocal		Up to $86 reimbursement
Standard Progressive	$50 - $175 copay	N/A
Frames *Once every 24 months*	Allowance up to $130 + 20% off balance	Up to $48 reimbursement
Contacts - *Once every 12 months*		
Lens Fitting & Evaluation	Included with Davis contact lens purchase	N/A
Elective, instead of glasses	Allowance up to $130 + 15% discount	Up to $105 reimbursement
Medically Necessary	Covered in full	Up to $210 reimbursement

LASIK Surgery: *Savings of 20-35% off national average*

Semi-Monthly Deductions	Vision Plan
Employee Only	$2.51
Employee + Spouse	$4.74
Employee + Child(ren)	$4.83
Employee + Family	$7.65

How to Find a Provider

Dental

SCAN ME

To find an In-Network Provider, go to www.guardianlife.com or scan the QR code then follow the steps below.

- Select **Find a Dentist**
- Under 'Dental benefits bought through your workplace', select **Find a Dentist**
- Under the **Plan Type DentalGuard Preferred**, you can now start searching by **ZIP Code** & **Mileage Radius** or entering an **Office Name** or **Dentist Last Name**
- You can filter results by **Specialty** & **language spoken** if needed

Vision

SCAN ME

To find an In-Network Provider, go to www.guardianlife.com or scan the QR code then follow the steps below.

- Select **Find a Vision provider**
- Under 'Select your vision network', choose **Davis**
- Enter your **ZIP Code** or **Address** to 'Search by Location', then click **Search**
- You can also search by **Office** or **Doctor**

**Please Note – The above steps may differ depending on the device being used and may not reflect recent website changes.*

Employer Paid Life Insurance

Basic Life/AD&D

A Basic Life insurance policy is provided to you at no cost through **Guardian**. You are automatically enrolled in this benefit. This coverage includes an Accidental Death and Dismemberment (AD&D) provision, at the same coverage amount, in the event of accidental death and other conditions. Please refer to the benefit summary for details.

According to federal law, only the first $50,000 of employer-paid life insurance is not taxable. Premium paid by **Campbell Street** for coverage levels over $50,000 will be taxable to you and will be included on your year-end W-2 statement.

What is Life Insurance?

- A lump sum payment distributed to beneficiaries upon death of the insured or insureds
- Reassurance that your loved ones would be financially secure if you passed away unexpectedly
- Ability to assist with funeral costs – the average funeral cost is $10,000

Basic Life and AD&D Plan	
Benefit Amount	Your Benefit Amount will be based on your **Class**. You will receive additional details during enrollment.
Guaranteed Issue Amount	Full Amount
The below shows how much your benefits will reduce by at certain ages:	
Age Band	**Benefit Reduction**
65	35%
70	60%
75	75%
80	85%

Reminder! Update your Beneficiaries!

Plan for your expected and unexpected life changes by ensuring you and your family are protected. Update your beneficiaries now and keep them current each year.

Voluntary Life Insurance

Voluntary Life and AD&D

You can purchase Voluntary Life insurance through **Guardian** for you, your legal spouse and dependent children. Please refer to the benefit summary for details.

Voluntary Life and AD&D		
	Plan Features	Benefit Reduction/Termination
Employee	$10,000 increments up to $500,000 Guaranteed issue†: $300,000	35% at age 65 60% at age 70 75% at age 75 85% at age 80
Spouse	$5,000 increments to a maximum of $250,000 not to exceed 100% of employee amount Guaranteed issue†: $50,000	Terminates when Spouse turns 70
Child	$2,500 increments to a maximum of $10,000 *Infants (0-14 days old): $500* Guaranteed issue†: $10,000	Terminates when Child turns 26

Important Note:

For the Guaranteed Issue (GI) amounts to be approved automatically, you must elect coverage when first eligible, otherwise you will be required to complete an Evidence of Insurability (EOI) form, subject to carrier approval. Any amount elected over the Guaranteed Issue amount is subject to the EOI process.

If you have coverage today, you can elect up to $50,000 of additional coverage (not to exceed the GI amount) without submitting an EOI.

† *Guaranteed issue is the amount of coverage you or your dependents can elect up to without medical questions.*



Reminder! Update your Beneficiaries!

Plan for your expected and unexpected life changes by ensuring you and your family are protected. Update your beneficiaries now and keep them current each year.

Disability

Guardian administers our Disability insurance benefit plans for any full-time employee who chooses to enroll. You will pay the full cost of this benefit with post-tax payroll deductions, therefore your benefit while out on Disability will not be taxed.

Short-Term Disability

Short-Term Disability (STD) benefits are payable when you are unable to work due to an injury or illness unrelated to work.

When do the benefits start?
8th day of accident or illness

(Benefit duration is reduced by the initial disability waiting period (before benefits begin)

How much would the benefit pay?
$50 increments from **$100** to **$1,000** not to exceed **60%** of your weekly earnings

Are there any pre-existing exclusions?
3 prior / 12 exclusion

How long will the benefit pay?
Up to **13** weeks

Long-Term Disability

Long-Term Disability (LTD) benefits are provided as income protection in the event you become disabled for an extended period. Proof of disability is required.

When do the benefits start?
After **90** days of qualified disability

*(*This plan will begin to pay after the Short-Term Disability benefits end, if elected**.***)*

How much would the benefit pay?
60% of basic monthly earnings up to **$10,000** per month

Are there any pre-existing exclusions?
6 prior / 24 exclusion

How long will the benefit pay?
2 years

Important Notes:

You must elect coverage when first eligible, otherwise you will be required to complete an Evidence of Insurability (EOI) form, subject to carrier approval.

A pre-existing condition is any accident or illness for which you have received advice or treatment in the months prior to your coverage effective date and will be excluded from this benefit for the month exclusion period listed.

STD benefits integrate with state mandated disability plans. Maternity claims fall under this policy.

Supplemental Health Benefits

Campbell Street offers additional voluntary benefit plans through **Guardian**. These plans are not medical insurance and do not replace your medical coverage but rather pay cash directly to you in addition to any benefits you receive from your health plan.

Accident Insurance

Pays a cash benefit when you or your covered family members suffer injuries sustained in an accident.

- Accidental Death Benefit
- Hospital Admission, Emergency Care and Ambulance
- Fractures, tears, concussion
- Burns

$50 Cash Benefit for completing health screenings.

Critical Illness

Helps protect you from financial loss by providing a lump-sum benefit upon diagnosis of a covered condition, such as Heart Attack, Stroke, Cancer, and Major Organ Failure, etc.

$50 Cash Benefit for completing health screenings.

Hospital Indemnity Insurance

Cash benefit to assist you with out-of-pocket costs of hospitalization not covered by your major medical insurance.



What Can I Do with the Money I Receive?

- Cover cost of copays, deductibles, and coinsurance
- Reimburse yourself for transportation and lodging costs
- Help with childcare and other domestic expenses
- Assist with home health care cost
- Make up for lost wages
- Pay everyday expenses, such as rent, utilities, and groceries



*All **Guardian** Supplemental Health Benefits plans are portable, which means you can take these benefits with you if you leave the company.*

Accident Insurance

Accident policies pay a cash benefit when you or your covered family members suffer injuries sustained in an accident.

	Accident Plan
	Amount You Receive
Coverage Type	Off Job
Wellness Benefit	$50 per covered member per year Must complete applicable wellness screenings or procedures
Ambulance	Air: $2,500 / Ground: $400
Burns	Schedule up to $15,000
Coma	$20,000
Concussion	$300
Dental Injury	Crowns: $400 Extractions: $100
Dislocations	Schedule up to $9,000
Emergency Room Treatment	$200
Eye Injury with Surgical Repair	$300
Fractures	Schedule up to $9,000
Knee Cartilage Injury with Surgical Repair	$1,500
Tendon/Ligament/Rotator Cuff injury with surgical repair	1: $750 / 2 or more: $1,500

Semi-Monthly Deductions	Accident Plan
Employee Only	$4.39
Employee + Spouse	$8.07
Employee + Child(ren)	$9.43
Employee + Family	$13.11

The Guardian Accident plan is portable, which means you can take these benefits with you if you leave the company.

Critical Illness

Critical Illness policies helps protect you from financial loss by providing a lump-sum benefit upon diagnosis of a covered condition.

	Critical Illness Plan	
Employee Benefit Amount	Lump sum benefit in $10,000 increments up to $30,000	
Spouse Benefit Amount	Lump sum benefit in $10,000 increments up to $30,000 not to exceed 100% of employee amount *Rates are based on Employee's age*	
Child Benefit Amount	50% of employee's lump sum benefit *Coverage is available at no additional cost if you elect employee coverage* *For your child to be covered, you must elect child coverage when enrolling*	
Wellness Benefit	$50 per covered member per year Must complete applicable wellness screenings or procedures	
Covered Illness/Benefits	First Occurrence	Second Occurrence
Invasive Cancer	100%	
Cancer (Non-life Threatening)	30%	0%
Coronary Artery Disease **Coronary Artery Disease – *bypass needed***	10% 50%	0%
Heart Attack	100%	
Major Organ Failure	100%	
Stroke – *Moderate* **Stroke -** *Severe*	50% 100%	
Guaranteed Issue Amounts		
Employee	$30,000	
Spouse		
Child	All Amounts	

The Guardian Accident plan is portable, which means you can take these benefits with you if you leave the company.

Hospital Indemnity

Hospital Indemnity provides cash benefit to assist you with out-of-pocket costs of hospitalization not covered by your major medical insurance.

	Hospital Indemnity Plan
	Amount You Receive
Hospital Admission	$1,000 per admission / 2 admissions max per year *combined with ICU*
ICU Admissions	$2,000 per admission / 2 admissions max per year *combined with Hospital*
Hospital Confinement	$100 per day / 15-day max per year *Max per year combined with ICU*
ICU Confinement	$200 per day / 15-day max per year *Max per year combined with Hospital*

Semi-Monthly Deductions	Hospital Indemnity Plan
Employee Only	$10.54
Employee + Spouse	$17.30
Employee + Child(ren)	$16.03
Employee + Family	$22.79

The Guardian Accident plan is portable, which means you can take these benefits with you if you leave the company.

LegalShield | IDShield | Plan Summary

Life happens... Are you prepared?
Save time, money, and get peace of mind!

Have You Ever:

- ☐ Wanted to know your legal rights?
- ☐ Needed your Will or medical directive prepared or updated?
- ☐ Received a moving traffic violation?
- ☐ Signed any type of contract?
- ☐ Been in a frustrating consumer dispute?
- ☐ Been a victim of a data breach?
- ☐ Been concerned about security when using public Wi-Fi?
- ☐ Been afraid of having your or your family's identity stolen?
- ☐ Had unauthorized withdrawals from your bank account or credit cards?
- ☐ Had your social media accounts hacked?

LegalShield | Top LegalShield Benefits

Access to a Provider Law Firm for legal advice and consultation on any personal legal matter, even pre-existing ones.

Estate Planning Preparation — Will, Medical Directives, Financial and/or Healthcare Power of Attorney.

Moving Traffic Ticket Assistance with non-criminal, moving traffic matters when driving with a license and proper registration.

Document Review — Your provider law firm reviews personal documents (up to 15 pages each).

Letters And Phone Calls made on your behalf to help resolve consumer legal disputes.

Uncontested Family Law — Divorce, separation, adoption and/or name change. (After 90 day waiting period.)

Discounted Legal Services — For legal matters that are not covered at 100%, get a 25% discount on the provider law firm's standard rate.

IDShield | Top IDShield Benefits

360 Degree Protection — Threat monitoring of your identity, credit, financial accounts, device, online reputation and social media.

Real-time Alerts — Receive an alert on your mobile app, member portal and email when a threat is detected to your identity or credit.

Financial Protection — $3 Million Identity Fraud Protection for unauthorized electronic fund transfers and identity theft-related expenses.

Full-Service Restoration — In case of theft, you get a licensed private investigator to restore your identity to its pre-theft status.

Unlimited Consultation gives you access to an identity theft specialist for consultation on any identity theft or online privacy concern.

Trend Micro/Malware Protection & VPN — Maximum malware protection for your PCs and mobile devices. Complete Wi-Fi security when using public hotspots to prevent hacking attacks.

Data Broker Site Management — We protect your personal information by helping you keep your sensitive private data off sites you don't want it on.

Your Payroll Deduction — 24 Pay Periods

Individual Plan	Family Plan
$9.48 LegalShield Plan	**Same as Individual** LegalShield Plan
$4.98 IDShield Plan	**$9.48** IDShield Plan
$14.45 Dual Plan	**$17.45** Dual Plan

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to its members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan overview for specific state of residence for complete terms, coverage, amounts and conditions. IDShield is a product of Pre-Paid Legal Services, Inc. ("PPLSI") and provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and eligible dependent children under the age of 18. Consultation and restoration services are available for eligible dependent children ages 18 to 26 who permanently reside in the same residence as the named member. Some of the services provided under the plan by third party providers are subject to change without notice. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.

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FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE OR VISIT:

Cap Stewart
cap@premiersolutionsintl.com
865-293-2453

Info site: shieldbenefits.com/holdco

Scan QR code for video

Guardian · uprisehealth

Help for what matters most

Your employee assistance program

Our Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance are available for assistance with family and personal issues online at worklife.uprisehealth.com and by phone at 1-800-386-7055.

Help with health	Help with family	Help with legal and financial
• Healthy living	• Parenting support	• Legal issues
• Stress management	• Child and elder care	• Will preparation
• Mental health	• Learning programs	• Taxes and debt
• Diet and fitness	• Special needs help	• ID theft services
• Overall wellness		• Financial tools and assistance
		• Medical bill negotiation tools

Connect to a counselor for complimentary support services:

Email: eapcounselor@uprisehealth.com

Phone: 1-800-386-7055
Available 24 hours a day, 7 days a week*

Web: worklife.uprisehealth.com (Access code: worklife)

SCAN ME

*Office hours: Monday-Friday 6am-5pm PST. Live answer exchange available after hours. The Employee Assistance Program services are provided by Uprise Health, and its contractors. Guardian does not provide any part of the Employee Assistance Program. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the Employee Assistance Program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or preparation for any action against Guardian, Uprise Health or your employer. The Employee Assistance Program is not an insurance benefit and may not be available in all states. (Future written communications may be in English only.) The Guardian Life Insurance Company of America, New York, NY. Uprise Health, Laguna Niguel, CA.

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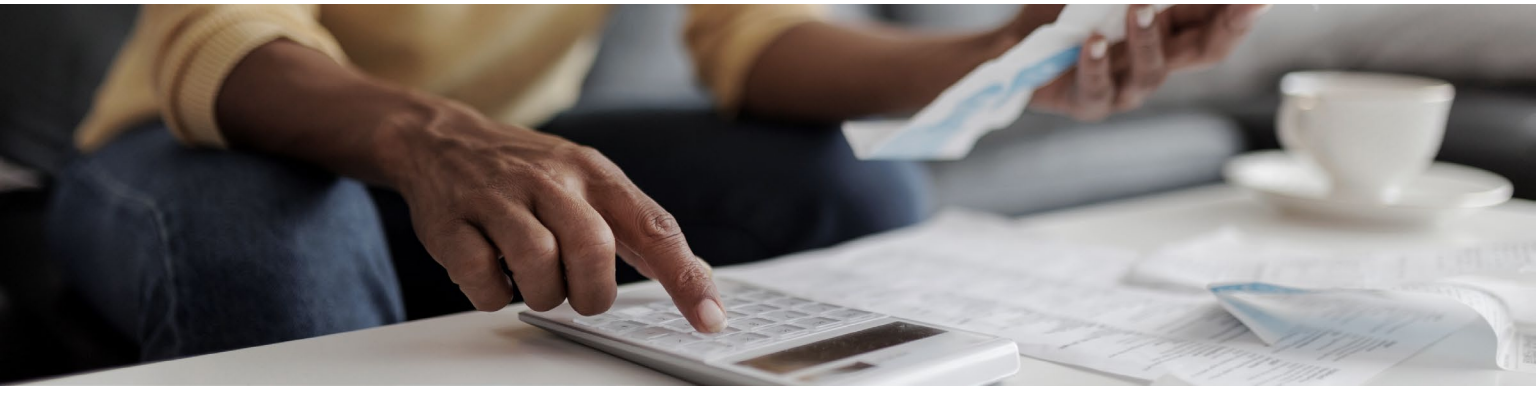
Contact Information

Provider directories and additional resources are available online and provide the most up-to-date information. You may also contact carriers directly with your questions.

We recommended you register for an online account with each carrier if an employee/member portal is available. This will allow you to manage your benefits, view your ID card, plan information, Explanation of Benefits (EOB), claim status and find in-network providers.

Benefit	Partner	Website / Phone
Medical & Prescription	Remodel Health	launch@remodelhealth.com
LegalShield | IDShield		shieldbenefits.com/holdco/overview (800) 654-7757
Dental Group #: 00028755	Guardian	guardianlife.com (800) 541-7846
Vision Group #: 00028755		guardianlife.com (877) 393-7363
Life Group #: 00028755		guardianlife.com (888) 482-7342
Disability Group #: 00028755		guardianlife.com Short-Term (800) 268-2525 Long-Term (800) 538-4583
Accident, Hospital & Critical Illness Group #: 00028755		guardianlife.com (800) 541-7846
Employee Assistance Program (EAP)		(800) 386-7055 **Access Code**: Worksite

Your Total Cost



Please review your benefit options carefully and select the plans that best meet the needs of you and your family for the upcoming year.

As a reminder, once your benefits begin, you will not be able to make changes unless you experience a Qualified Life Event (please see the Eligibility page for further information).

You can use the table below to help you calculate your total cost of coverage.

Benefit	Coverage Tier	Cost Per Pay Period
Total Cost Per Pay Period		

Benefits Help Desk

You have access to the Prepare Benefits Help Desk through Propel Insurance. The Help Desk serves as a liaison between Campbell Street employees and insurance carriers to help you understand and navigate your benefits.

Website: **https://campbellstreet.benefitsinfo.com/**

Click the link above to schedule an appointment with a Benefit Counselor.
Available **Monday - Friday, 9AM - 6PM EST** *English & Spanish speaking counselors available*

Benefits Effective January 2027 – December 2027

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