Meeting Agenda

• Employee Open Enrollment
  • Eligibility
  • Terms you should know
  • Qualifying Event

• United HealthCare- Health Insurance
  • 4 Plan Options - No changes to current options

• United HealthCare -Dental Insurance
  • New Carrier for 2024 – Same Plan offerings

• Unum
  • Vision - EyeMed
  • Life, AD&D
  • Disability
  • Voluntary Benefits/EAP

• Clarity
  • HSA
  • FSA/Dependent Care
  • Transit/Parking

• Pet Benefit Solutions

• LegalShield

• Contacts

• Questions-?
Eligibility

**Employee**
- Full-time employees working 30+ hours per week

**Dependents**
- Legal spouse (including same-sex legal spouse) or domestic partner
  - Proof of marriage is required with different last name: Marriage certificate, tax forms
  - Domestic partner affidavit is required and three proofs of financial relationship (lease agreement, joint bank statement, driver's licenses)
- Child(ren) - biological, step, adopted, and legal guardianship
  - Dependent verification of eligibility is required with different last name: Birth certificate, adoption paperwork, court order
  - Dependent age rules vary by plan
Qualifying Life Events

Examples of Qualifying Life Events:

• Marriage
• Divorce
• Birth or adoption of a child
• Loss or gain of other group coverage
• Entitlement to Medicare
• Losing or gaining eligibility under Medicaid or a State Children’s Health Insurance Program (SCHIP)

Employees have **30 days from the date of the event to make changes to their elections.** Employees have **60 days to change elections in the event of loss or gain of Medicaid or SCHIP.**
The Liberty Network provides access to more than 119,000 physicians and other health care professionals.*

Effective 9/1/22, the Core Network will be paired with the Liberty Network.

PCP selection not required; Referrals are not required to see a specialist

National coverage available depending on where you work or live to the Core National Network.
Core National Network.

The Out-of-Area network for Oxford’s Liberty Network plans is UHC Core Network.

1.2M+ physicians and health care professionals nationwide*

6K+ hospitals throughout the country*
# Medical Benefits

<table>
<thead>
<tr>
<th></th>
<th>UHC High Plan</th>
<th>UHC Mid Plan</th>
<th>UHC Low Plan</th>
<th>UHC HSA Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In-Network</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible (Single/Family)</td>
<td>$0/$0</td>
<td>$1,000/$2,000</td>
<td>$1,000/$2,000</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td>Coinsurance (Member Pays)</td>
<td>0%</td>
<td>20%</td>
<td>20%</td>
<td>0%</td>
</tr>
<tr>
<td>Annual Out-of-Pocket (Single/Family)</td>
<td>$2,500/$5,000</td>
<td>$2,500/$5,000</td>
<td>$4,000/$8,000</td>
<td>$3,200/$6,400</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$15 Copay</td>
<td>$25 Copay</td>
<td>$30 Copay</td>
<td>$0 Copay</td>
</tr>
<tr>
<td>Emergency Room (waived if admitted)</td>
<td>$100 Copay/Visit</td>
<td>$100 Copay/Visit</td>
<td>$100 Copay/Visit</td>
<td>No Charge after Deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$30 Copay</td>
<td>$40 Copay</td>
<td>$50 Copay</td>
<td>No Charge after Deductible</td>
</tr>
<tr>
<td>Rx Deductible (Single/Family)</td>
<td>Combined w/ Medical</td>
<td>Combined w/ Medical</td>
<td>Combined w/ Medical</td>
<td>Combined w/ Medical</td>
</tr>
<tr>
<td>Rx Retail Copay (Tier 1 / Tier 2 / Tier 3)</td>
<td>$10/$25/$50</td>
<td>$10/$25/$50</td>
<td>$10/$25/$50</td>
<td>$25/$50/$75</td>
</tr>
<tr>
<td>Rx Mail Order Copays</td>
<td>2x Retail Copays</td>
<td>2x Retail Copays</td>
<td>2x Retail Copays</td>
<td>2x Retail Copays</td>
</tr>
<tr>
<td><strong>Out-of-Network</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible (Single/Family)</td>
<td>$1,000/$2,000</td>
<td>$2,000/$4,000</td>
<td>N/A</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td>Coinsurance (Member Pays)</td>
<td>30%</td>
<td>40%</td>
<td>N/A</td>
<td>30%</td>
</tr>
<tr>
<td>Annual Out-of-Pocket (Single/Family)</td>
<td>$4,000/$8,000</td>
<td>$5,000/$10,000</td>
<td>N/A</td>
<td>$5,250/$10,500</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>30% after Deductible</td>
<td>20% after Deductible</td>
<td>N/A</td>
<td>30% after Deductible</td>
</tr>
<tr>
<td>Emergency Room (waived if admitted)</td>
<td>$100 Copay/Visit</td>
<td>$100 Copay/Visit</td>
<td>N/A</td>
<td>No Charge after Deductible</td>
</tr>
</tbody>
</table>
Go digital and get the most out of your benefits: myuhc.com

- Find network providers and locations
- Pay/Manage claims and track expenses
- View benefit details
- Find and compare medications
Members can get their health plan to go.

With the free UHC® mobile app, employees can access their benefits and coverage information, manage their accounts and find a provider anywhere, anytime.

Use the app to easily
- View average costs
- Access important information
- Get personal care.

Download the app

[App Store] [Google Play]
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>EE Bi-weekly</th>
<th>EE 9 Month</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NJ/15/30/100 Classic Access Post</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$262.32</td>
<td>$358.96</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$525.13</td>
<td>$718.60</td>
</tr>
<tr>
<td>Employee + Child/ren</td>
<td>$396.12</td>
<td>$542.06</td>
</tr>
<tr>
<td>Family</td>
<td>$786.73</td>
<td>$1,076.58</td>
</tr>
<tr>
<td><strong>NJ Freedom Liberty 25/40/100/80 Direct</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$75.01</td>
<td>$102.64</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$151.05</td>
<td>$206.70</td>
</tr>
<tr>
<td>Employee + Child/ren</td>
<td>$112.64</td>
<td>$154.14</td>
</tr>
<tr>
<td>Family</td>
<td>$226.15</td>
<td>$309.47</td>
</tr>
<tr>
<td><strong>NJ 30/50/1000/80 EPO Post</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$47.69</td>
<td>$65.25</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$140.03</td>
<td>$191.63</td>
</tr>
<tr>
<td>Employee + Child/ren</td>
<td>$104.95</td>
<td>$143.62</td>
</tr>
<tr>
<td>Family</td>
<td>$209.78</td>
<td>$287.07</td>
</tr>
<tr>
<td><strong>OX-NJLG-Direct-HSA-2014-005</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$128.18</td>
<td>$175.40</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$255.78</td>
<td>$350.01</td>
</tr>
<tr>
<td>Employee + Child/ren</td>
<td>$192.94</td>
<td>$264.02</td>
</tr>
<tr>
<td>Family</td>
<td>$383.70</td>
<td>$525.06</td>
</tr>
</tbody>
</table>
United Healthcare Perks

At no additional cost!
Your behavioral health benefit.

Well-being for work and life.

Resources and counseling to help you address issues such as:

- Depression, anxiety or stress
- Drug or alcohol abuse
- Grief and loss
- Relationship problems
- Domestic violence
- Eating disorders
- Medication management

To find out more, visit myuhc.com or liveandworkwell.com.

Please refer to benefit summary for coverage details.
Advocate4Me®

What is Advocate4Me®?
Advocate4Me® is our enhanced Member Services model. Advanced technology and data allows our advocates to anticipate the member’s needs when they call the phone number on the back of their ID card and route the caller to the appropriate level or type of advocate. Our advocates are passionate about helping people and they have a range of qualifications — from nursing degrees to complex claims resolution. When they need added support, advocates have a team of experts they can call on, including clinicians.

An Advocate can assist with:
• Understand your benefits and claims.
• Talk through your bill or payment.
• Avoid overpaying, find the right care and cost options.
• Maximize your health savings.
• Take advantage of all your plan’s health and well-being benefits.

Call the toll-free phone number on your health plan ID card, 8 a.m. – 6 p.m. ET, Monday–Friday
Sweat Equity Program.

Get rewarded for getting in shape.

✔ Available to members of eligible Oxford medical benefit plans.
✔ Go to the gym or an exercise class 50 times in 6 months.
✔ Combine your fitness facility visits with your fitness classes.
✔ Get reimbursed up to $200 in a 6-month period.*

* Applicable to subscribers only and subscriber’s covered spouse; $100 maximum covered spouse reimbursement.
Get help losing weight and keeping it off.

Real Appeal®

• A personalized transformation coach will customize a plan to fit your needs.

• Get online support and a mobile app to stay on track and reach your goals.

• Receive a success kit featuring a personal blender, digital food scale and more.
## United HealthCare Dental

<table>
<thead>
<tr>
<th></th>
<th>UHC DENTAL PLAN - HIGH</th>
<th>UHC DENTAL PLAN - MID</th>
<th>UHC DENTAL PLAN - LOW</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single/Family</td>
<td>$50/$150</td>
<td>$100/$200</td>
<td>$50/$150</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$75/$225</td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td>Covered 100%</td>
<td>Covered 100%</td>
<td>Covered 100%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>Covered 90%</td>
<td>Covered 80%</td>
<td>Covered 80%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Covered 80%</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>Covered 50%</td>
<td>Covered 50%</td>
<td>Covered 50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Covered 50%</td>
</tr>
<tr>
<td><strong>Orthodontics</strong></td>
<td>Covered 50%</td>
<td>Covered 50%</td>
<td>Covered 50%</td>
</tr>
<tr>
<td>(Child Only)</td>
<td></td>
<td></td>
<td>Covered 50%</td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>$5,000</td>
<td>$2,500</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Lifetime Ortho Max</strong></td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1,000</td>
</tr>
</tbody>
</table>

Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.
### UHC #28698768 - Low Plan

<table>
<thead>
<tr>
<th>Role</th>
<th>EE Bi-weekly</th>
<th>EE 9 Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$4.15</td>
<td>$5.68</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$6.92</td>
<td>$9.47</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$7.38</td>
<td>$10.11</td>
</tr>
<tr>
<td>Family</td>
<td>$12.92</td>
<td>$17.68</td>
</tr>
</tbody>
</table>

### UHC #28698767 - Med Plan

<table>
<thead>
<tr>
<th>Role</th>
<th>EE Bi-weekly</th>
<th>EE 9 Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$7.85</td>
<td>$10.74</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$10.62</td>
<td>$14.53</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$11.54</td>
<td>$15.79</td>
</tr>
<tr>
<td>Family</td>
<td>$18.46</td>
<td>$25.26</td>
</tr>
</tbody>
</table>

### UHC #28698766 - High Plan

<table>
<thead>
<tr>
<th>Role</th>
<th>EE Bi-weekly</th>
<th>EE 9 Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$18.92</td>
<td>$25.89</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$43.85</td>
<td>$60.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$41.54</td>
<td>$56.84</td>
</tr>
<tr>
<td>Family</td>
<td>$78.92</td>
<td>$108.00</td>
</tr>
</tbody>
</table>

Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.
# Unum HealthCare Vision

## UNUM VISION PLAN

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Frequency of Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examinations</td>
<td>$10 Copay</td>
<td>Up to $40 Reimbursement</td>
<td>Once Every 12 Months</td>
</tr>
<tr>
<td>Lenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$10 Copay</td>
<td>Up to $30 Reimbursement</td>
<td>Once Every 12 Months</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 Copay</td>
<td>Up to $50 Reimbursement</td>
<td></td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 Copay</td>
<td>Up to $70 Reimbursement</td>
<td></td>
</tr>
<tr>
<td>Lenticular</td>
<td>$10 Copay</td>
<td>Up to $70 Reimbursement</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>Up to $150 Allowance</td>
<td>Up to $105 Reimbursement</td>
<td>Once Every 24 Months</td>
</tr>
<tr>
<td>Contact Lenses (Instead of Glasses)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medically Necessary</td>
<td>Covered 100%</td>
<td>Up to $210 Reimbursement</td>
<td>Once Every 12 Months</td>
</tr>
<tr>
<td>Elective</td>
<td>Up to $150 Allowance</td>
<td>Up to $150 Reimbursement</td>
<td></td>
</tr>
</tbody>
</table>

NFP
### Unum Vision Plan Rates

<table>
<thead>
<tr>
<th></th>
<th>EE Bi-weekly</th>
<th>EE 9 Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$2.97</td>
<td>$4.07</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$6.72</td>
<td>$9.20</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$6.67</td>
<td>$9.13</td>
</tr>
<tr>
<td>Family</td>
<td>$10.32</td>
<td>$14.12</td>
</tr>
</tbody>
</table>
**LONG TERM DISABILITY INSURANCE:**

- **Monthly benefit:** 60% of monthly earnings to a maximum of $10,000
- **Elimination period:** 180 days
- **Definition of disability:** 2 year own occupation
- **Maximum duration:** Social Security normal retirement age
- **Pre-existing condition limitation:** 3/12
- **Value-added services:**
  - Employee Assistance Program (EAP)
  - Emergency Travel Assistance
- **Contribution:** employer paid

**LIFE/ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE:**

- **Benefit:** 1 X annual earnings to a maximum benefit of $500,000, rounded to the next higher $1,000
- **Guarantee issue:** $500,000
- **Accelerated death benefit:** 100% of coverage amount, up to $250,000
- **Benefit reduction:** 65% at age 65, and 50% at age 70
- **Continuation Options:** Portability & Conversion
- **Life planning financial & legal resources:**
  - Provides expert financial and legal counseling to the beneficiary of a deceased insured employee or a terminally ill employee;
  - Eases the burden on plan administrators by providing the beneficiary with information such as how COBRA works and how to make other benefit extension elections.
Drew University

Unum Voluntary Benefits Offering
VOLUNTARY LIFE / ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE:

- **Employee benefit**: Up to 5 X annual earnings to a maximum benefit of $500,000, in $10,000 increments

- **Employee guarantee issue**: $150,000

- **Spouse/domestic partner benefit**: Up to 100% of the employee’s benefit amount to a maximum benefit of $500,000, in $5,000 increments

- **Spouse/domestic partner guarantee issue**: $25,000

- **Child(ren) benefit** (eligible to age 26): Up to 100% of the employee’s amount to a maximum benefit of $10,000, in $2,000 increments.
  - Child benefit age live birth to 6 months old: $1,000

- **Benefit reduction**: to 65% at age 65; and to 50% at age 70

- **Accelerated death benefit**: 100% of coverage amount, up to $250,000

- **Continuation Options**: Portability & Conversion

- **Contribution**: Employee paid
Protection for employees and their families

Helps lessen the financial impact of out-of-pocket medical costs related to a covered accident that occurs off the job!

- Pays a lump-sum benefit based on type of injury sustained and treatment needed

- Covered injuries include broken bones, cuts, burns, eye injuries, ruptured discs, coma, etc.

- Benefit can be used however employees choose

- Portability included

- All guaranteed issue

- $75 Be Well benefit per insured

Example: John falls down the stairs, breaks his tibia and spends 3 days in hospital

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>PAYOUT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance</td>
<td>$300</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150</td>
</tr>
<tr>
<td>X-Ray</td>
<td>$50</td>
</tr>
<tr>
<td>MRI/CT Scan</td>
<td>$200</td>
</tr>
<tr>
<td>Admission (non ICU)</td>
<td>$1,000</td>
</tr>
<tr>
<td>Confinement (3 days)</td>
<td>$900</td>
</tr>
<tr>
<td>Fractured Leg</td>
<td>$1,350</td>
</tr>
<tr>
<td>Leg Surgery</td>
<td>$1,350</td>
</tr>
<tr>
<td>Anesthesia</td>
<td>$250</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>$300</td>
</tr>
<tr>
<td>Follow Up Visits (2)</td>
<td>$150</td>
</tr>
<tr>
<td>Physical Therapy (10)</td>
<td>$200</td>
</tr>
<tr>
<td>Crutches</td>
<td>$100</td>
</tr>
<tr>
<td>Cane</td>
<td>$50</td>
</tr>
<tr>
<td>Prescription Medicine</td>
<td>$25</td>
</tr>
</tbody>
</table>

**TOTAL** $6,375
Critical Illness Insurance:
A lifeline when you’re seriously ill

**Coverage Options:**

- **Employee Coverage**
  - $20,000 of coverage
  - *(Guaranteed issue - $20,000)*

- **Spouse Coverage**
  - 50% of employee amount

- **Child Coverage**
  - Child(ren) automatically covered at 50% of employee coverage amount at no additional cost

**Plan Features:**

- Portability

- 100% Reoccurrence benefit

- 6/6 pre-ex waiver for open enrollment/new hires. Pre-ex for late entrant/increase only.

**Benefit Highlights:**

- Money is payable directly to employees to use however they choose

- Child coverage included with employee coverage at no extra cost, spouse coverage available

- Benefit payable for each condition. Unum pays a benefit for a different condition if medically unrelated to first condition or date of diagnosis is separated by more than 180 days.

- The Reoccurring benefit pays the same covered condition if date of diagnosis is more than 180 days after prior date of diagnosis.

**Covered Conditions:**

- Coronary Artery Disease Major (50%); Minor (25%)
- End Stage Renal Failure
- Heart Attack
- Major Organ Failure Requiring Transplant
- Stroke
- Invasive Cancer (including Breast Cancer)
- Non-Invasive Cancer (25%)
- Benign Brain Tumor
- Coma
- Loss of Hearing, Sight or Speech
- Infectious Disease (25%)
- Permanent Paralysis
- Amyotrophic Lateral Sclerosis (ALS)
- Dementia (including Alzheimer’s)
- Multiple Sclerosis
- Parkinson’s Disease

**Children Covered Condition:**

- Cerebral palsy
- Cleft lip or palate
- Cystic fibrosis
- Down syndrome
- Spina bifida

---

Policy Form #: GCIP16-1, Certificate #: GCIC16-1; Policy Form #: in NY = GCIP16-1 NY, Certificate #: in NY = GCIC16-1 NY; Policy Form #: in WA = GCIP16-1, Certificate #: in WA = GCIC16-1


Please refer to the certificate for complete definitions of covered conditions.
## Sample Annual Costs for $20,000 Employee Critical Illness benefit after Be Well Benefit Reimbursement(s)

Children are covered at 100% of employee benefit amount at no additional cost when employee elects coverage.

<table>
<thead>
<tr>
<th>Sample Age</th>
<th>Employee Only (Annual cost after $50 Be Well Benefit Reimbursement)</th>
<th>Employee + 1 Child (Annual cost after $100 Be Well Benefit Reimbursement)</th>
<th>Employee + 2 Children (Annual cost after $150 Be Well Benefit Reimbursement)</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>$18.28</td>
<td>You get back $31.72</td>
<td>You get back $81.72</td>
</tr>
<tr>
<td>35</td>
<td>$61.48</td>
<td>$11.48</td>
<td>You get back $38.52</td>
</tr>
<tr>
<td>45</td>
<td>$145.48</td>
<td>$95.48</td>
<td>$45.48</td>
</tr>
<tr>
<td>55</td>
<td>$306.28</td>
<td>$256.28</td>
<td>$206.28</td>
</tr>
</tbody>
</table>

This is for illustrative purposes only. See your enrollment material for details.
Learn more about your annual Be Well Benefit

Your Accident Be Well benefit is $75
Your Critical Illness Be Well benefit is $50

What it does

With Unum’s Be Well Benefit, you and other covered family members can receive a valuable incentive for important tests and screenings. Many of these tests are routinely performed, so it’s easy to take advantage of this benefit

Be Well Screenings

- Annual exams by a physician including sports physicals and well-child visits, dental and vision exams
- Cancer screenings including pap smear, colonoscopy
- Cardiovascular function screenings
- Cholesterol and diabetes screenings
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza

IT’S EASY TO FILE A CLAIM

You can receive a benefit for tests that are performed after your initial coverage date.

Follow these simple steps:
File your claim online with a one-time registration on unum.com, by mail or over the phone. Simply call 1-800-635-5597 to learn more.

You will need to provide the following:
- First and last names of the employee and claimant (the employee might not be the claimant)
- Employee’s Social Security number or policy number
- Name and date of the test
- Name of physician and the facility where the test was performed.
Hospital Insurance:

Pays a set amount when you’re admitted to the hospital. The money is paid directly to you to use however you wish.

**WHAT IT COVERS**

<table>
<thead>
<tr>
<th></th>
<th>Hospital admission</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital admission</td>
<td>Payable for a maximum of 1 day per year</td>
<td>$1,000</td>
</tr>
<tr>
<td>Hospital daily stay</td>
<td>Payable per day up to 365 days</td>
<td>$45</td>
</tr>
</tbody>
</table>

**Plan Features:**

- Family coverage options available, your employer is paying for your coverage.
- Guaranteed issue coverage – no medical questions!
- Pre-existing condition limitation is waived for initial enrollment and new hires!
- Portable
Included with Long Term Disability insurance:
Assistance when traveling

DON’T FORGET THIS TRAVEL ESSENTIAL!
Pack your worldwide emergency travel assistance phone number and leave travel worries at home.

Here are some of the benefits of emergency travel assistance:

- Help with finding access to qualified English-speaking medical providers
- Emergency medical evacuation
- Hospital admission assistance
- Assistance for missing passports, lost prescriptions, lost credit cards and stolen cash
- Care and transport of unattended minor children
- Legal and interpreter referrals
- Transportation for a friend or family member to join a hospitalized patient
- Covers any member of the family when traveling 100 miles or more from home

1 Spouses and children traveling on business for their employers are not eligible.
Not available in all states.
Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.

2. The scenario presented here is for illustrative purposes only.
Included with Long Term Disability insurance:

**Work/Life Balance**

Employees, spouses, dependent children and parents/parents-in-law are all covered.

---

**Help with unplanned life events**

- Emotional health: video counseling and face-to-face support
- Parenting, childcare and eldercare
- Identity theft
- Reducing medical bills
  - Medical Bill Saver
  - (48% of users save an average of 50%)¹

**Planning for the future**

- Consultation with an attorney in the individual’s state of residence
- Estate planning
- Will preparation and trusts
- Health directives and powers of attorney

**When the worst happens**

- Grief and family counseling
- Planning for financial changes
- Estate settlement
- Funeral planning

---

¹Not available in all states.

¹ Health Advocate, Internal Data (2018).

The Work-Life balance employee assistance program, provided by Health Advocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.
Simple claims process

Unum understands the importance of employees getting the service they need, when they need it.

Claims can be submitted*:

- ✔ Via the mobile app
- ✔ Online at unum.com/claims
- ✔ Critical Illness/Accident/Hospital only: Over the phone by calling 1-800-635-5597

Managing or filing your claim is just a touch away.
Go mobile with the Unum Customer App.

*Initial claim filing must include complete information.
Clarity BENEFIT SOLUTIONS™

www.claritybenefitsolutions.com

HSA, FSA, Dependent Care & Commuter Administration
If you’re enrolling in our High Deductible Health Plan, you may participate in Clarity’s HSA benefit. For the 1/1/2024 plan year, you may contribute up to $4,150 if you are single, $8,300 if you have dependents and you can contribute an additional $1,000 if you are 55 years of age or older (cannot be entitled to Medicare).

If you currently have an HSA with another bank, you can keep that account and have a second account with Clarity or you can rollover any money you have with the other bank into your Clarity HSA. A Transfer of Assets form will be made available to you.

It’s flexible: Use your HSA now or save it for later. You decide when to save and when to spend. You can even save for health care expenses after you retire.

No use it or lose it rule: The money in your HSA belongs to you. It rolls over each year, and you can take it with you if you ever leave the company.

Triple tax-advantaged: You pay no taxes on money you contribute, the interest you earn or the money you withdraw.

Invest your account: Once your account balance reaches $1,000, you can choose to invest the excess it in a variety of investments.
THREE DIFFERENT INVESTMENT MODELS

To ensure a personalized approach to investing

01 MANAGED
The “do-it-for-me” approach
Designed for novice investors who prefer to have our advisor tool automatically select and rebalance investments on an ongoing basis in accordance with their age and/or risk profile.

02 SELF-DIRECTED
The do-it-for-me and DIY approach
Designed for intermediate investors who have the desire to self-select from a menu of monitored investment options covering multiple asset classes to diversify their portfolio, and then rebalance their portfolio manually.

03 BROKERAGE
The hands-on, DIY approach
Designed for adept investors who desire to perform advanced research and trading across hundreds of individual stocks and ETFs.

Ready For Life Employee Benefits
CLARITY HSA
The FSA will allow you to contribute up to $3,200 pre-tax dollars for the 1/1/24 plan year.

FSA dollars are available immediately and can be used to meet your out-of-pocket responsibility, as well as vision or dental expenses. Keep in mind that vision and dental are not applied to the medical deductible or used as part of your out-of-pocket responsibility.

You must re-enroll each year to continue contributing.

Grace period ends 3/15/2024

When deciding how much to contribute to an FSA, estimate your future medical and dependent care expenses to the best of your ability. Keep in mind that any unused balance at the end of the plan year will generally be forfeited.
Your Dependent Care Account (DCA) lets you set aside tax-free funds to cover care-related expenses for your child, older parents, or disabled family members who are your tax-dependents.

You can elect up to $5,000 per household per year. If your spouse is also contributing at their employer, make sure you both don’t exceed $5,000 in combined contributions.

**Dependent care covers things like:**
- Before and after school care for children 12 and younger
- Custodial care for dependent adults
- Licensed day care centers
- A nanny/au pair
- Late pick-up fees from school
- Summer or holiday day camps – NOT SLEEP-AWAY CAMP OR TUTORING EXPENSES
Clarity SmartRide lets you set aside pre-tax dollars from your paycheck to cover eligible transit and parking expenses incurred during your commute to work. Any unused contributions remain ready to roll with you into the next year.

- $315 for mass transit
- $315 for parking
WHAT MAKES OUR EMPLOYEE BENEFIT SOLUTIONS DIFFERENT?

EASY REIMBURSEMENT
With the Clarity Benefit Card, Mobile APP and MOBILE PAY, Clarity makes it easy to access your money.

CLARITY BENEFIT CARD
The Clarity Benefit Card gives employees easy access to all their Clarity accounts by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard. The Clarity Benefit card is also programmed to work anywhere you pay for mass transit, parking, or rideshare programs. These solutions are available however and whenever you want them with 24/7 web and mobile access.

Cards will arrive in a plain white envelope so be sure to keep an eye out for it.
Powerful Self-Service Capabilities – Mobile APP

Gives employees access to the powerful self-service capabilities they depend on

- View account balances and transaction history
- Submit claims and upload supporting receipt documentation
- Find lowest cost providers and RX vendors in-network
- Pay bills and request reimbursements
- View and manage debit cards and PIN numbers
- Receive real-time alerts and important account-related communications
- Update profile information
- Manage communications and reimbursement settings
- Smart phone biometric verification technology
Clarity Mobile Pay

A fast, easy and secure way for your employees to pay for eligible benefit account expenses

- Open their digital wallet
- (Apple Pay, Google Pay, or Samsung Pay)
- Enter their Clarity Benefit Card details
- Accept the Terms & Conditions
- Complete the authentication process, as prompted
- Begin using their digital wallet to pay for eligible expenses
Submitting a Claim Online

Once you are logged in:

- Click the Access Your Clarity Consumer Benefits tile under the Manage My Benefits tab
- Select the My Accounts tab
- Select Submit a Benefit Account Summary and then select Submit Claim
- Enter claim information (Start/End Date, Type, Claim Amount), select Next
- Select Attach Claim Receipt and upload the Explanation of Benefits/receipt (receipt can be picture uploaded from smartphone)
- Check the certification box and Submit your claim
At Clarity, we offer service that really supports.

Contact us - We’re here to help!

Visit us on the Web!
www.claritybenefitsolutions.com

Ask questions on your Mobile Device!
Locate “Clarity Benefits” in the app store or play store

Or, Call us!
888-423-6359
Pet Benefits Plan

www.petbenefits.com
Drew University

Drew University is offering pet benefits to employees at exclusive group rates!

You can enroll in Pets Best, Pet Assure, or both. Choose the plans that work best for you and your pets.

Pets Best Pet Health Insurance
Visit petbenefits.com/land/drewuniversity to generate your pet's custom quote.

Pet Assure Veterinary Discount Plan
$3.70/pay period for one pet or $5.08/pay period for a family plan.
Visit petbenefits.com/land/drewuniversity to learn more about your plan options and how to enroll.

Pets Best Pet Health Insurance

Pets Best offers a pet health insurance plan that offers 90% reimbursement on accidents and illnesses. You can also choose to add on routine care coverage. With Pets Best, members enjoy:

- Low Deductibles
- Optional Vet Direct Pay
- No Annual Limit
- Fast Claims Processing and Payment
- Online or App Claims Submission
- Top Customer Rated
- Coverage on Accidents, Illnesses, Surgeries, Exam Fees, Cancer and More

Pets Best can be used at any veterinarian in the US or Canada, including specialty and emergency clinics. You also have the option to choose between two wellness plans that cover routine annual exams, blood work, vaccines and more with no deductible.

Pets Best also includes a 24/7 Pet Help Line powered by whiskerDocs.

Pet insurance is administered by Pets Best Insurance Services, LLC and is underwritten by American Pet Insurance Company, a New York insurance company. Please visit www.americanpetinsurance.com to review all available pet health insurance products.

Pet Assure Veterinary Discount Plan

Established in 1995, Pet Assure is America's Veterinary Discount Plan. As an alternative or addition to pet insurance, Pet Assure helps pet owners like you save on veterinary care.

Pet Assure members save 25% at participating veterinarians on all in-house medical services, including:

- Office Visits
- Vaccinations
- X-Rays
- Dental Work
- Spay & Neuter
- Emergency Visits
- Surgeries
- Hospitalization

It's as simple as that: since Pet Assure is not insurance, there are no forms to fill out, no waiting for reimbursements and no denials of coverage – even pets with pre-existing conditions are accepted.

Pet Assure has participating veterinarians in all 50 states and Puerto Rico. Search for a veterinarian at www.petbenefits.com/search.

Pet Assure also includes a 24/7 Lost Pet Recovery Service.
Affordable Legal Protection

At Your Fingertips

Shielding Over 4 Million People With Our Legal Plans.

LegalShield provides you and your family the legal protection you not only need but deserve.

The LegalShield plan includes the following areas of law*

**ESTATE PLANNING**
- Codicils
- Living Wills
- Power of Attorney
- Trusts

**FAMILY**
- Administrative Hearing
- Adoption
- Conservatorship
- Domestic Violence Protection
- Elder Care Assistance
- Guardianship
- Immigration Assistance
- Incompetency Defense
- Juvenile Court Defense
- Name Change
- Parental Responsibility
- Prenuptial Agreements
- School Hearings

**FINANCIAL**
- Affidavits
- Bankruptcy
- Civil Litigation
- Consumer Protection
- Debt Collection
- Identity Theft
- Medicaid/Medicare Disputes
- Personal Property Disputes
- Promissory Notes
- Small Claims Assistance
- Social Security Disputes
- Tax Audit Protection
- Veterans Benefits Disputes

**HOME**
- Boundary/TITLE Disputes
- Contractor Disputes
- Deeds
- Foreclosure
- Home Equity Loans
- Landlord/Tenant Issues
- Mortgages
- Property Tax Assessments
- Purchase/Sale of Home (primary or secondary)
- Refinancing
- Zoning Applications

**AUTO**
- Driver’s License Restoration
- Motor Vehicle
- Property Damage
- Moving Traffic Violations
- Traffic Tickets

**GENERAL**
- 24/7 Emergency Legal Access
- Document Review
- Legal Forms
- Live Member Support
- Mobile App
- Office Consultation
- Telephone Advice

For more information visit:
 Accounts.legalshield.com

We have an app for that!

With the LegalShield mobile app you can access legal forms and have on-the-go access 24/7.

LegalShield Plan Benefits Include*:

- Legal Consultation and Advice
- Court Representation
- Dedicated Law Firm
- Legal Document Preparation and Review
- Letters and Phone Calls Made On Your Behalf
- Speeding Ticket Assistance
- Will Preparation
- 24/7 Emergency Legal Access

Every year millions of people have legal issues and do not receive the legal counsel they need and deserve.
<table>
<thead>
<tr>
<th>Carrier/Vendor</th>
<th>Product</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADP</td>
<td>Payroll</td>
<td>1-800-225-5237</td>
</tr>
<tr>
<td>Clarity</td>
<td>HSA, FSA, Transit, dependent care, commuter, parking and COBRA</td>
<td>888-423-6359</td>
</tr>
<tr>
<td>Drew Human Resources</td>
<td>Human Resources</td>
<td>973-408-3223</td>
</tr>
<tr>
<td>LegalShield</td>
<td>Legal</td>
<td>1-800-654-7757</td>
</tr>
<tr>
<td>United HealthCare</td>
<td>Dental</td>
<td>1-866-414-1959</td>
</tr>
<tr>
<td>NFP</td>
<td>Broker</td>
<td>240-780-3603</td>
</tr>
<tr>
<td>Pet Benefit Solutions</td>
<td>Pet Benefits</td>
<td>888-913-7387</td>
</tr>
<tr>
<td>United HealthCare</td>
<td>Health Insurance</td>
<td>1-866-414-1959</td>
</tr>
<tr>
<td>UHC Customer Service</td>
<td></td>
<td>1-866-414-1959</td>
</tr>
<tr>
<td>UHC Preauthorization</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UHC RX</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNNUM</td>
<td>Vision, Life, DI, EAP and Voluntary Products</td>
<td>1-866-679-3054</td>
</tr>
</tbody>
</table>