

# 2026 EMPLOYEE BENEFITS GUIDE



## EMPLOYEE BENEFIT GUIDE

January 1st – December 31st

Inside you will find information about:

Benefits Eligibility | Medical Benefits | Dental Benefits  
| Life Insurance Benefits | Disability Benefits |  
Voluntary Benefits

STAFF



# BENEFIT BASICS

Chancy Drugs offers a comprehensive suite of benefits to promote health and financial security for you and your family. This booklet provides you with a summary of your benefits. Please review it carefully so you can choose the coverage that is right for you and your family.

## BENEFIT BASICS

You are eligible for benefits if you are a regular full-time employee and work at least 30 hours per week. Your benefits are effective on the first day of the month following 60 days of employment.

Once your benefit elections become effective, they remain in effect until the end of the calendar year. You may only change coverage mid-year if you experience a qualifying life event, and only if you provide timely information to HR to process that change.

## ELIGIBLE DEPENDENTS

Dependents are defined as:

- Your legal spouse
- Your children that meet the age requirements outlined by each carrier

## INELIGIBLE DEPENDENTS

Ineligible dependents are defined as:

- Your ex-spouse, if divorced
- Your domestic partner's children
- Your children who exceed age limit
- Your relatives who are not legal dependents

## QUALIFYING LIFE EVENTS

Generally, you may only change your benefit elections during the annual enrollment period. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse/domestic partner or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Enrollment in Medicare or Medicaid

## Qualifying Life Events

Depending on the type of event, you are required to provide proof of the event, such as a marriage license. If you do not provide needed documentation to HR within 30 days of the qualified event, you will have to wait until the next annual enrollment period to make changes.

# HELPFUL RESOURCES

BENEFIT	PROVIDER	PHONE NUMBER / WEBSITE
<b>Insurance Broker – for Advanced Plan Questions</b>	Abentras	904-285-3300 Available Mon-Thur 8am-5pm and Friday 8am-3pm Open Enrollment/New Hire Questions: <a href="mailto:Erin@abentras.com">Erin@abentras.com</a> Claims / Service / Life Event Questions: <a href="mailto:Aimee@abentras.com">Aimee@abentras.com</a>
<b>Medical</b>	Thatch	Customer Services: <a href="mailto:support@thatch.com">support@thatch.com</a>
<b>Dental and Vision</b>	Standard	Customer Service: 1-800-547-9515 <a href="http://www.standard.com">www.standard.com</a>
<b>Flexible Spending Account (FSA)</b>	iSolved Benefits	Customer Service: 1-866-370-3040 <a href="http://www.isolvedbenefits.com">www.isolvedbenefits.com</a>
<b>Life and AD&amp;D Insurance and Voluntary Life &amp; AD&amp;D Insurance</b>	Standard	Customer Service: 1-800-368-2859 <a href="http://www.standard.com">www.standard.com</a>
<b>Voluntary Short-term and Long-term Disability</b>	Standard	Customer Service: 1-800-628-8600 <a href="http://www.standard.com">www.standard.com</a>
<b>Critical Illness</b>	Reliance Matrix	Customer Service: 1-800-351-7500 <a href="http://www.reliancematrix.com">www.reliancematrix.com</a>
<b>Accident</b>	Reliance Matrix	Customer Service: 1-800-351-7500 <a href="http://www.reliancematrix.com">www.reliancematrix.com</a>

## ABOUT THIS GUIDE

This benefit summary provides selected highlights of the Chancy Drugs employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the Company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Chancy Drugs reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.



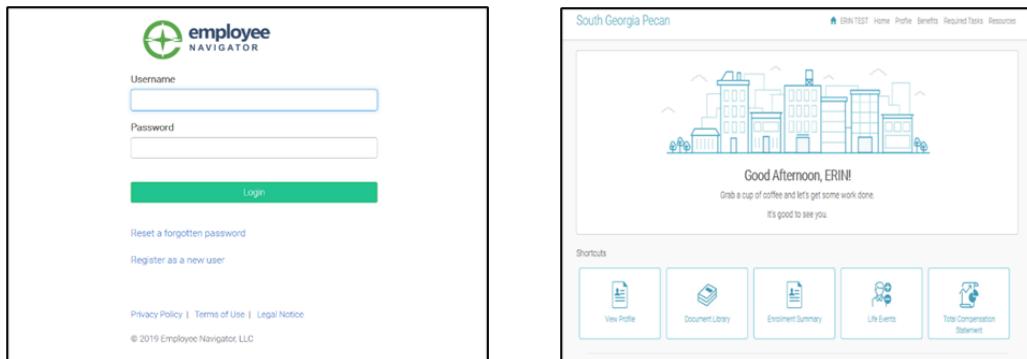
# BENEFIT SYSTEM

Chancy Drugs will utilize **Employee Navigator**, which is a gateway that allows you 24/7 access to your employee benefits information. You can use the secure portal to enroll into benefits as a new hire, change your benefits during open enrollment or when you qualify for a life event. You also have the ability to view the pricing and details of each plan.

**Open Enrollment will be held from December 1st to December 12th. If you need to make any changes to your benefits, please login and make your updates before the system closes.**

On the internet, go to [www.employeenavigator.com](http://www.employeenavigator.com)

1. Once on the login screen, you will need to click 'Register as a new user'. You will need to provide your First name, Last name, Company Identifier (**Chancy-Drugs**), PIN (last 4 digits of your SSN) and Birth date.
2. Create your username and password (minimum length of 6, number and symbol required) and click the 'I agree with the terms of user' box.



If you forget your password, click on the 'Reset a forgotten password' link, choose the employee option, input username, click Next and an email will be sent to you. If you don't remember your username, click the 'Don't know your username?' link, input requested information, click 'Request a Reset' and an email will be sent to you.

# MEDICAL INSURANCE

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Hi team,

We are excited to share that your new Thatch health benefits are live! You should have received an invitation email from Thatch to get started.

**What makes this different:** You receive an allowance to choose from health insurance plans that work for you and your family. Your allowance is calculated based on your age and adjusted for the average cost of health insurance in your location. While the amount will differ from team member to team member, the result is equal affordability and purchasing power.

## Next steps:

- Check your email for an invitation to create your Thatch account from [hello@thatch.com](mailto:hello@thatch.com) – if you don't see it, check your spam or junk folder. Explore your health insurance options and select health insurance by the deadline date shown in your invitation.
- If you don't want health insurance, you can review and then decline your allowance on Thatch.
- Reach out to Thatch directly at [support@thatch.com](mailto:support@thatch.com) if you have questions.

This is a big upgrade to how we handle benefits, and I'm confident you'll love the flexibility it provides.

Best,

Chancy Drug's HR Department

# MEDICAL INSURANCE



## Thatch 101

With Thatch, your employer gives you a monthly pre-tax allowance to purchase individual health insurance. This program is called an Individual Coverage Health Reimbursement Arrangement, or ICHRA for short. You can use Thatch to purchase any individual plan available in your region to gain access to your ICHRA dollars.

### Choose your own health insurance

With Thatch, you choose any individual health insurance available in your region. This gives you greater control over the doctors you can visit, the prescriptions that are covered, and the amount you pay for medical procedures.

### How Thatch works

Through Thatch, your employer gives you a monthly allowance that Thatch uses to enroll you in your insurance plans and pay your monthly premiums. If the health insurance plan you choose exceeds your budget, the remaining amount is a pretax deduction from your paycheck. You can pick the plans that are right for you without worrying about managing monthly payments.

Here's an example:

Your monthly allowance	Your monthly premiums	Difference
\$300	\$250	No additional cost required
\$300	\$400	\$100 from your paycheck monthly



### Support

When you onboard to Thatch, you'll be able to schedule time with our licensed advisors by requesting to [schedule a call](#) in the Ask Thatch chat.

# MEDICAL INSURANCE



## Onboarding steps

If you and the family members on your policy are under the age of 65, these onboarding steps are for you! If you or someone in your family is 65+, please see [Medicare onboarding guide](#).

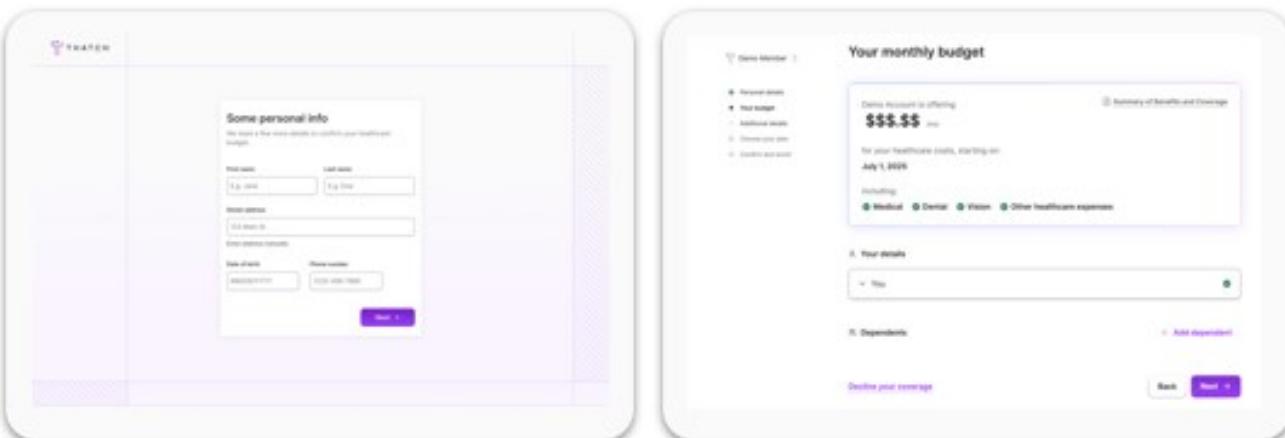
### 1 Sign up using the link in the Thatch invitation email

You'll receive an email from Thatch with a link to sign up. Click the link to create your Thatch account and set up your login information.



### 2 Add your information and review your Thatch budget

Tell us about yourself and any dependents you want to cover with your insurance plans to review and accept your Thatch budget.





## Onboarding steps continued

If you and the family members on your policy are under the age of 65, these onboarding steps are for you! If you or someone in your family is 65+, please see [Medicare onboarding guide](#).

### 3 Choose your insurance

Review your medical plan options, and use the filters to find the one that's right for you. To speak with a licensed plan advisor, click the purple help icon and request to [schedule a call](#).

If your employer is offering dental and vision coverage through Thatch, you'll see these plan options after you select your medical insurance.

A screenshot of the Thatch insurance selection interface. On the left, a sidebar lists 'Cover Member' options: Family members, You, Spouse, Adult dependents, Choose your plan, Medical, Dental, Vision, and Continue enrollment. The main area is titled 'Medical plans' with a sub-section 'Medical plans for dependents'. It shows a table with three rows: 'Healthcare Plan', 'Healthcare Plan', and 'Healthcare Plan'. Each row includes columns for 'Insurance', 'Out of pocket max', 'Annual deductible', 'All other insurances', 'Specialty deductible', and 'All other insurances'. Buttons for 'Compare plan' and 'View details' are also present. A purple help icon with a question mark is located in the bottom right corner of the interface.

#### \$ Thatch pays your premiums

Your premiums are paid using your Thatch allowance. If you choose a plan that exceeds your budget, your employer will deduct the remaining amount from your paycheck.

For some carriers, [Thatch may need your help to enable payments](#) using a Thatch card or bank account.

### 4 Review and confirm your selections

Take a final moment to review your personal information and insurance plan choices. Once you're ready, click to confirm your enrollments.

### 5 Read the last page carefully

Please carefully review the information Thatch shares after you pick your insurance. In some cases, the insurance carrier you select may request additional information, or require that you enable automatic payments in your member dashboard.

# MEDICAL INSURANCE



## Frequently asked questions continued

### **Who pays for my medical premiums?**

Thatch pays your premiums using the allowance your employer is giving you. If you picked a plan with premiums that cost more than your allowance, your employer will deduct the difference from your paycheck.

This is also true if you are asked by Thatch to use your Thatch card or Thatch bank account to set up payments with your carrier: the money is drawn from your allowance, and your employer will deduct any additional costs from your paycheck.

Your monthly allowance	Your monthly premiums	The amount you pay monthly
\$300	\$250	\$0
\$300	\$400	\$100

### **I've picked my plan on Thatch. Now what?**

**1. Review your post-onboarding information and keep an eye out for emails from Thatch in case we need more information to complete your enrollment.**

In most cases, Thatch can submit your application and set up autopay on your behalf.

For some insurance companies, Thatch may need you to sign documentation to complete your enrollment or set up automatic payments. We will email you from [broker@thatch](mailto:broker@thatch) with a full set of instructions.

Your coverage will begin on the 1st of the next month.

**2. Create your member account with your insurance carrier.**

Your insurance carrier will send you an email or letter with welcome information and instructions for creating your member account.

Your member account is where you can go to:

- See your Member ID
- Request ID cards
- Manage claims
- And so much more



## Frequently asked questions continued

### Why is my carrier sending me a bill?

Not to worry! This is standard practice for insurance carriers because you are the policy holder of the individual medical plan. Thatch will pay this bill unless we've informed you otherwise\*.

\*You may be asked to set up payments with the carrier yourself using your Thatch card or Thatch bank account if:

- You received an email from Thatch with instructions to do so
- You enrolled off-Thatch in an eligible plan

If you are concerned about your premium payments, please don't hesitate to check with [support@thatch.com](mailto:support@thatch.com)

### When will I get my member ID?

Insurance carriers usually mail welcome packets 7 to 10 business days after your enrollment is finalized. The welcome packet will include your member ID card(s) and policy number.

Insurance carriers typically do not provide copies of your Member ID cards or policy numbers to Thatch, so we unfortunately cannot provide these details to you.

Please see our guide to [finding your member ID](#).

### When can I change my medical benefits?

When you are first invited to Thatch, you will enroll during your employer's enrollment window. If you need to make changes after that window closes, please contact [support@thatch.com](mailto:support@thatch.com)

After 60 days from your coverage start date, you cannot change your medical plan until the federal open enrollment window from November 1st – December 15th, unless you have a [qualifying life event \(QLE\)](#).

### How do I make changes if I have a qualifying life event (QLE)?

Adding a dependent: click the **change** option in the [Dependents section](#) of your Thatch dashboard and follow the steps.

For all other QLEs: please email [support@thatch.com](mailto:support@thatch.com) and we'll be happy to provide you with next steps.

**Please note:** We will make the requested changes to your insurance whenever possible. Because you own your policy, some insurance carriers may require you to take some steps. Thatch will let you know!

# FLEXIBLE SPENDING ACCOUNT (FSA)

## FLEXIBLE SPENDING ACCOUNTS (FSA's): HEALTH CARE FSA

iSolved Benefits will administer the Health Flexible Spending account.

You are eligible to enroll in up to **\$2,500** in pre-tax dollars which can be used on eligible medical, dental and vision expenses.

### NOTE:

Before you enroll, you must first decide how much you want to contribute to your account. You will want to spend some time estimating your anticipated eligible expenses for the calendar year. Chancy Drugs offers employees a grace period of up to 2.5 months to use funds remaining from 2025. Any unused amount in the Health Flexible Spending Account is subject to forfeiture after the grace period and cannot be cashed out or transferred to other taxable or nontaxable benefits.

\*Please save any receipts in case a claim requires substantiation

**Is an FSA right for me?** An FSA is a great way to pay for expenses with pre-tax dollars. A Health Care FSA could save you money if you or your dependents:

- Have out-of-pocket expenses like **co-pays, coinsurance, or deductibles** for health, prescription, dental or vision plans
- Have a **health condition that requires the purchase of prescription medications** on an ongoing basis
- Wear **glasses or contact lenses** or are planning **LASIK surgery**
- Need **orthodontia care, such as braces**, or have dental expenses not covered by your insurance



### An FSA is a great way to pay for expenses with pre-tax dollars.

- Enjoy significant tax savings with pre-tax contributions and tax-free distributions used for qualified plan expenses
- Quickly and easily access funds using the prepaid benefits card at point of sale, or request to have funds directly deposited to your bank account via online or mobile app
- Reduce filing hassles and paperwork by using your prepaid benefits card
- Enjoy secure access to accounts using a convenient Consumer Portal available 24/7/365
- Manage your FSA "on the go" with an easy-to-use mobile app
- File claims easily online (when required) and let the system determine approval based on eligibility and availability of funds
- Stay up to date on balances and action required with automated email alert and convenient portal and mobile home page messages
- Get one-click answers to benefits questions

# DENTAL INSURANCE

Chancy Drugs will be offering two optional dental insurance plans through Standard. To find a participating dentist visit, [www.standard.com/dental](http://www.standard.com/dental), choose 'Find a provider', search the dental network, continue to Ameritas, add your location, select the Classic PPO option and search.

	Standard Low Plan		Standard High plan	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Calendar Year Deductible (CYD)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
<b>TYPE I SERVICES - PREVENTATIVE</b>				
Deductible Applies?	No	No	No	No
Cleaning/Exams	100%	100%	100%	100%
Full Mouth X-rays	100%	100%	100%	100%
<b>TYPE II SERVICES - BASIC</b>				
Deductible Applies?	Yes	Yes	Yes	Yes
Fillings	80%	80%	90%	90%
Extractions	Type III	Type III	90%	90%
Perio Maintenance	Type III	Type III	90%	90%
Endodontic / Periodontic	Type III	Type III	90%	90%
<b>TYPE III SERVICES - MAJOR</b>				
Deductible Applies?	Yes	Yes	Yes	Yes
Other Perio	50%	50%	60%	60%
Endodontic Services	50%	50%	60%	60%
Surgical Extractions	50%	50%	60%	60%
Annual Plan Maximum	\$1,000	\$1,000	\$2,000	\$2,000
<b>TYPE IV SERVICES - ORTHODONTIA</b>				
Deductible Applies?	N/A	N/A	No	No
Orthodontia Dep Age Limit	N/A	N/A	Up to age 19	Up to age 19
Lifetime Orthodontia Max	N/A	N/A	\$1,000	\$1,000
Child/Student Age Limit	End of the year they turn 26			
Annual Open Enrollment	Yes	Yes	Yes	Yes
Missing Tooth Exclusion Waived	Yes	Yes	Yes	Yes
R&C Out of Network	N/A	90th	N/A	99th

	Low Plan	High Plan
Employee Only	\$13.58	\$19.70
Employee + Spouse	\$25.75	\$37.77
Employee + Child(ren)	\$28.68	\$41.52
Employee + Family	\$43.65	\$63.62

# VISION INSURANCE

Chancy Drugs will be offering vision insurance coverage through Standard. To find a participating dentist visit, [www.standard.com/vision](http://www.standard.com/vision), choose 'Find an Eye Doctor', search the VSP network, continue to VSP, add your location, and search.

	Standard	
	IN NETWORK	OUT OF NETWORK
Eye Exams	\$10 Copay	\$45 Allowance
Contact Lens Exam	Up to \$60	N / A
Frames	\$150 Allowance	Up to \$70
Laser Vision	Discount Available	N/A
<b>LENSES</b>		
Single	100% After \$25 Copay	\$30 Allowance
Bifocal	100% After \$25 Copay	\$50 Allowance
Trifocal	100% After \$25 Copay	\$65 Allowance
Lenticular	100% After \$25 Copay	\$100 Allowance
Anti-Reflective	\$43-\$85 Copay	Applied to allowance
Sunglasses/Tinted (UV)	\$25 Copay	Applied to allowance
Scratch Resistance	\$25 Copay	Applied to allowance
<b>CONTACT LENSES</b>		
Medically Necessary	100% After \$25 Copay	Up to \$210
Elective	Up to \$150	Up to \$120
<b>BENEFIT FREQUENCY</b>		
Vision Exams	12 Months	12 Months
Spectacle Lenses	12 Months	12 Months
Frames	12 Months	12 Months
Contact Lens Allowance	12 Months	12 Months
Child/Student Age Limit	End of the year they turn 26	End of the year they turn 26
Annual Open Enrollment	Yes	Yes
Network Used	Standard—VSP	N/A

	Bi-Weekly Deductions
Employee Only	\$3.34
Employee + Spouse	\$6.69
Employee + Child(ren)	\$5.66
Employee + Family	\$9.33

## BASE LIFE INSURANCE

Chancy Drugs provides each full-time employee with a \$50,000 Life and Accidental Death and Dismemberment (AD&D) insurance policy through The Standard. All employees will be required to provide beneficiaries for this coverage.



## VOLUNTARY LIFE INSURANCE

Your may choose extra Life insurance, beyond the amount provided to you by Chancy Drugs. For Employee Supplemental Life, you can choose any increments starting at \$10,000 up to \$500,000. The cost of this Supplemental Life insurance depends on your age and the benefit amount chosen.

In order to elect Spouse and Dependent Supplemental Life insurance, employees must first enroll in Employee Supplemental Life insurance.

**Enrollment Opportunity:** This year, all employees will have the opportunity to enroll in up to the Guaranteed Issue amount without having to fill out an Evidence of Insurability form. If you waive coverage this year, you will be required to fill out an Evidence of Insurability form next year in order to be approved for the coverage.

Employee Coverage	Spouse Coverage	Child Coverage
<b>Guaranteed Issue:</b> up to \$100,000 <b>Maximum Benefits:</b> 8x Salary up to \$500,000 Coverage available in increments of \$10,000	<b>Guaranteed Issue:</b> up to \$25,000 <b>Maximum Benefits:</b> 100% of the Employee coverage up to \$250,000 Coverage available in increments of \$5,000	<b>Guaranteed Issue:</b> up to \$10,000 <b>Maximum Benefits:</b> \$10,000 <b>Cost:</b> \$0.15 / bi-weekly Coverage available in increments of \$5,000

	Bi-Weekly Supplemental Life Cost										
	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
<b>Life &amp; AD&amp;D</b>	0.09	0.100	0.1400	0.200	0.290	0.440	0.670	0.870	1.290	2.080	
<b>\$10,000</b>	\$0.42	\$0.46	\$0.65	\$0.92	\$1.34	\$2.03	\$3.09	\$4.02	\$5.95	\$9.60	
<b>\$20,000</b>	\$0.83	\$0.92	\$1.29	\$1.85	\$2.68	\$4.06	\$6.18	\$8.03	\$11.91	\$19.20	
<b>\$30,000</b>	\$1.25	\$1.38	\$1.94	\$2.77	\$4.02	\$6.09	\$9.28	\$12.05	\$17.86	\$28.80	
<b>\$40,000</b>	\$1.66	\$1.85	\$2.58	\$3.69	\$5.35	\$8.12	\$12.37	\$16.06	\$23.82	\$38.40	
<b>\$50,000</b>	\$2.08	\$2.31	\$3.23	\$4.62	\$6.69	\$10.15	\$15.46	\$20.08	\$29.77	\$48.00	
<b>\$60,000</b>	\$2.49	\$2.77	\$3.88	\$5.54	\$8.03	\$12.18	\$18.55	\$24.09	\$35.72	\$57.60	
<b>\$70,000</b>	\$2.91	\$3.23	\$4.52	\$6.46	\$9.37	\$14.22	\$21.65	\$28.11	\$41.68	\$67.20	
<b>\$80,000</b>	\$3.32	\$3.69	\$5.17	\$7.38	\$10.71	\$16.25	\$24.74	\$32.12	\$47.63	\$76.80	
<b>\$90,000</b>	\$3.74	\$4.15	\$5.82	\$8.31	\$12.05	\$18.28	\$27.83	\$36.14	\$53.58	\$86.40	
<b>\$100,000</b>	\$4.15	\$4.62	\$6.46	\$9.23	\$13.38	\$20.31	\$30.92	\$40.15	\$59.54	\$96.00	

# VOLUNTARY DISABILITY INSURANCE

You probably have insurance for your car or home, but what about the source of income that pays for it? You rely on your paycheck for so many things, but what if you were suddenly unable to work due to an accident or illness? How will you put food on the table, pay your mortgage or heat your home? Disability insurance can help replace lost income and make a difficult time a little easier. Chancy Drugs gives you the opportunity to enroll in Voluntary Short Term and Voluntary Long Term Disability coverage through The Standard. The cost for these **plans are age based**. See below for a breakdown of how these benefits work. Costs will be available on the enrollment system.

**Enrollment Opportunity:** If you waive coverage during last year's open enrollment or as a new hire, you will be required to fill out an Evidence of Insurability form in order to be approved for the coverage.

## VOLUNTARY SHORT TERM DISABILITY

What Your Benefits Cover:	
Benefit Percentage	60%
Weekly Benefit Maximum	\$1,000
Benefit Duration	11 weeks
Benefits begin	15th day for injury/illness

## VOLUNTARY LONG TERM DISABILITY

What Your Benefits Cover:	
Benefit Percentage	60%
Monthly Benefit Maximum	\$5,000
Benefit Duration	SSNRA
Benefits begin	91st day
Pre-ex	3 / 12



# VOLUNTARY ACCIDENT INSURANCE

Affordable insurance that can help you pay for the out-of-pocket costs you may experience after an accident. Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs while you are not at work, on or after your coverage effective date. The benefit amount depends on the type of injury and care received. You have the option to elect coverage through Reliance Standard. Accident Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Base Accidental Death Benefits	Common Carrier Benefit 3x
Employee	\$50,000
Spouse	\$25,000
Child	\$10,000
Portable	Yes
Off the job injury only	Yes
Initial Hospital Confinement	\$100 per day up to 365 Days
Intensive Care Confinement (per day)	\$200 Per Day / Up to 30 Days
Fracture	Up to \$10,000 Depending on Injury
Wellness Benefit	N / A
Lacerations	Up to \$400
Complete Dislocation	Up to \$4,800
Brain Injury Diagnosis (Concussion)	\$100
Coma w/ Respiratory Assistance	\$5,000
Regular Ambulance	\$150
Air Ambulance	\$750
Paraplegia	\$5,000
Quadriplegia	\$10,000
Family Member Lodging (per day / 30 day max)	\$100 Per Day

Bi-Weekly Deductions	
Employee Only	\$3.43
Employee + One	\$4.74
Employee + Child(ren)	\$6.45
Family	\$8.00

# VOLUNTARY CRITICAL ILLNESS INSURANCE

An affordable way to help protect against the financial stress of a serious illness, Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. You have the option to elect Critical Illness Insurance through Reliance Standard. Critical Illness Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. The premium amount is based on your age and is shown below.

Benefits that will be paid	Initial Benefit
Employee Benefit Amount	\$10,000 increments up to \$20,000
Spouse Amount	100% EE Amt - \$10,000 inc. up to \$20,000
Child Amount	50% Employee Amount
Pre-existing Exclusion	N/A
Alzheimer's	100% of Benefit Amount
Benign Brain Tumor	100% of Benefit Amount
Coma	25% of Benefit Amount
Heart Attack	100% of Benefit Amount
Stroke	100% of Benefit Amount
Paralysis	100% of Benefit Amount
Major Organ Failure	100% of Benefit Amount

Age (Based on Employee's Age)	Employee Rate per \$1,000	Employee Monthly cost per \$10,000	Employee Bi-weekly deduction
<29	\$0.32	\$3.20	\$1.48
30-34	\$0.50	\$5.00	\$2.321
35-39	\$0.62	\$6.20	\$2.86
40-44	\$0.87	\$8.70	\$4.02
45-49	\$1.32	\$13.20	\$6.09
50-54	\$1.86	\$18.66	\$8.58
55-59	\$2.58	\$25.80	\$11.91
60-64	\$3.81	\$38.10	\$17.58
65-69	\$5.68	\$56.80	\$26.22
70-74	\$9.26	\$92.60	\$42.74
75-79	\$15.59	\$155.90	\$71.95
80-84	\$21.46	\$214.60	\$99.05
85+	\$35.89	\$358.90	\$165.65

# GLOSSARY

**Brand Name Preferred Drugs**—Drugs for which generic equivalents are not available. They have been in the market for a time and are widely accepted. The Pharmacy carrier has arranged a significant discount on these drugs. While brand name drugs cost more than generics, they are less than non-preferred brand name drugs. In most cases, an alternative generic medication is available, which saves you money.

**Brand Name Non-Preferred Drugs**—Drugs with the highest copayment. Generally, these are higher-cost medications that have recently come on the market. In most cases, an alternative preferred medication is available at a lower cost.

**Contracted Rate** —The Plan has contracted lower than usual rates for in-network services. If you use services outside of the network, you may be responsible for charges that are over the contracted amounts, also known as reasonable and customary amounts.

**Copayment (Copay)**—A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

**Deductible**—The annual amount you and your family must pay each year before the plan pays certain benefits, the Chancy Drugs deductible starts over every January 1st on a calendar year basis.

**Dental Basic Services** —This includes fillings and periodontal maintenance.

**Dental Major Services** —This includes extractions, endodontics/periodontics, crowns, dentures and implants.

**Dental Preventive Services** —This includes cleaning, exams and full mouth x-rays.

**Embedded Deductible** —Each member has an individual deductible to reach before co-insurance takes effect even if the coverage is through a family plan.

**Generic Drugs**—Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Food and Drug Administration.

**In-Network**—Use of a health care provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pocket expenses because of the Contracted Rates and because the Plan pays a higher coinsurance.

**Out-of-Network**—Use of a health care provider that does not participate in a plan's network.

**Mail Order Pharmacy**—Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door, as well as automatic refills at your choice.

**Inpatient**—Services provided to an individual during an overnight hospital stay.

**Outpatient**—Services provided to an individual at a hospital facility without an overnight hospital stay.

**Out-of-Pocket Maximum (OOP)**—The maximum amount you and your family must pay for eligible expenses each plan year and includes your medical and prescription deductibles, copayments and coinsurance costs. Once your expenses reach the out-of-pocket maximum, the plan pays eligible expenses at 100% for the remainder of the year, except for prescriptions under the PPO plan.

**Primary Care Physician (PCP)**—A physician (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.

**Specialist**—A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, gastroenterologist or neurologist)

