

2025 Benefit Guide

Goodwill Columbus



2025 Benefits Overview

Carrier	Insurance Type	Who Pays
Sidecar	Medical	Goodwill & You
Delta Dental	Dental	You
EyeMed	Vision	Goodwill & You
The Hartford	Life & AD&D	Goodwill
The Hartford	Voluntary Life & AD&D	You
The Hartford	Long-Term Disability	Goodwill
The Hartford	Short-Term Disability	Goodwill
The Hartford	Short-Term Disability Buy-Up	You
The Hartford	Accident & Critical Illness	You

2025 BENEFIT SUMMARY

- Your Medical Insurance will be transitioning to Sidecar Health. Also, you will no longer be offered a HDHP/HSA. Goodwill is implementing a PPO plan that offers first dollar coverage for services such as doctor office visits and prescription medications.
- Your Dental Insurance will now be managed by Delta Dental.
- Your Vision Insurance will now be managed by EyeMed.
- Life, Disability, Accident, and Critical Illness Insurance will now be managed by The Hartford.
- Compliant Wellness rates will go into effect, 1/1/2025 for employees that have completed their wellness incentives in 2024. This program is managed by Wellworks.

Benefit Resources



sidecar health

Website – sidecarhealth.com

Customer Service – 877-653-6440



Website – deltadental.com

Customer Service – 888-899-3734



Website – retiremed.com

Customer Service – 866-988-0571



Website – eyemed.com

Customer Service – 888-581-3648



Website – thehartford.com

Customer Service – 800-523-2233



Website – mbperks.com

Customer Service – 866-988-0571



Website – dayforcehcm.com

Company – gwcols

Username: firstname.lastname

Password: your personal password

To reset your password: IT.Support@gwcols.com

Other Dayforce Support: dayforce.support@gwcols.com

App available on the Apple App Store & Google Play Store

Eligibility

Who is eligible?

If you are a full-time employee that works 30 hours or more per week at Goodwill Columbus, you are eligible to enroll in the benefits outlined in this guide. Dependents may be covered on your medical, dental, vision, accident, critical illness, and voluntary life policy if they meet eligibility requirements.

When to enroll

Open enrollment begins on **November 11th, 2024, and ends at 11:59pm on November 25th, 2024**. The benefits you choose during open enrollment will become effective on January 1, 2025.

How to enroll

All employees need to complete Open Enrollment elections using their Dayforce account. You must complete it online at

<https://my.dayforce.com/bell/mydayforce/mydayforce.aspx>. Your Company ID is **GWCOLS**.

There will be guided sessions provided during Open Enrollment to help those that need assistance.

How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child, or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

If you experience a qualifying event, you must contact HR within 30 days of the event.

Employee Per Pay Costs

Medical & Dental Benefits

Medical Insurance – Non-Tobacco Users

Tier Coverage	Non-Wellness Compliant Per Pay Cost	Wellness Compliant Per Pay Cost
Employee Only	\$47.16	\$32.16
Employee + Spouse	\$170.56	\$155.56
Employee + Child(ren)	\$128.53	\$113.53
Employee + Family	\$233.75	\$218.75

Medical Insurance – Tobacco Users

Tier Coverage	Non-Wellness Compliant Per Pay Cost	Wellness Compliant Per Pay Cost
Employee Only	\$80.16	\$65.16
Employee + Spouse	\$203.56	\$188.56
Employee + Child(ren)	\$161.53	\$146.53
Employee + Family	\$266.75	\$251.75

Dental Insurance

Tier Coverage	CORE Plan Per Pay Cost	BUY-UP Plan Per Pay Cost
Employee Only	\$6.03	\$11.64
Employee + 1	\$13.61	\$21.85
Employee + Family	\$21.21	\$32.04

The Tobacco Surcharge is \$33 per pay

The Wellness Credit is \$15 per pay

Employee Per Pay Costs

Vision, Accident, Disability, Life, & Critical Illness Benefits

Vision Insurance

Tier Coverage	CORE Plan Per Pay Cost	BUY-UP Plan Per Pay Cost
Employee Only	\$1.04	\$2.15
Employee + Family	\$2.36	\$4.86

Accident Insurance

Tier Coverage	Per Pay Cost
Employee Only	\$4.88
Employee + Spouse	\$7.70
Employee + Child(ren)	\$8.34
Employee + Family	\$13.04

Disability Insurance

Core Short-Term Disability	Buy-Up Option 1 & 2 Short-Term Disability	Long-Term Disability
100% paid for by Goodwill	Rates found on Dayforce	100% paid for by Goodwill

Life & Critical Illness Insurance

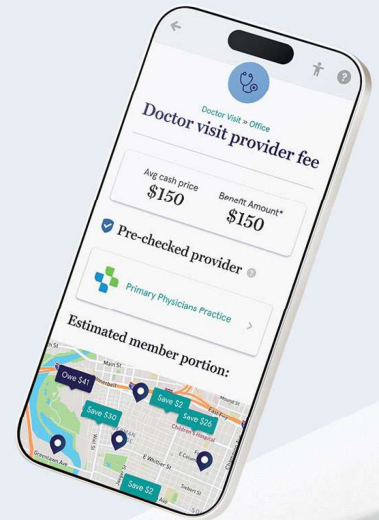
Basic Employee & Dependent Life	Voluntary Life	Critical Illness
100% paid for by Goodwill	Rates found on Dayforce	Rates found Dayforce

Medical Plan Highlight

Sidecar Health	No-Network
Deductible	\$5,000 Indv. / \$10,000 Family Embedded
Preventive Care	\$0 Covered in Full
Co-insurance	0%
Prescription Drugs	\$0 When you fill medications at or below the benefit amount
Primary Care & Specialist Office Visits	\$0 When you access a service at or below the benefit amount
X-rays, Labs, & Diagnostic Services	\$0 after deductible When you access a service at or below the benefit amount
Urgent Care	\$0 after deductible When you access a service at or below the benefit amount
Hospital Services – Inpatient, Outpatient, & Emergency Room	\$0 after deductible When you access a service at or below the benefit amount

Clearing the way to quality care

Scan the QR code to learn more



The Sidecar Health difference

See any doctor

Get care any time and anywhere without network restrictions or referrals

No prior authorization

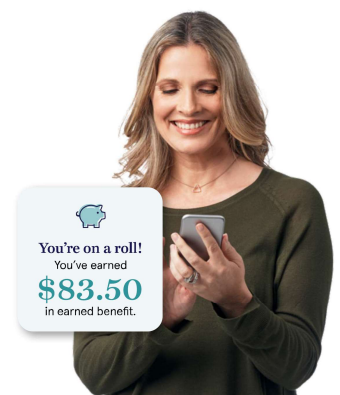
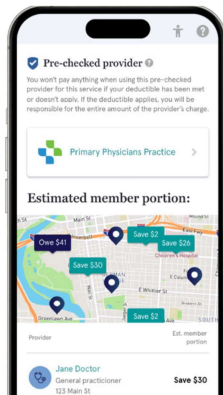
Your doctor, not your health insurance company, makes your care decisions

Broad Rx access

Access your Rx without formularies or refill restrictions

Earn cash back*

When care costs less than the Benefit Amount, we share the savings with you



Welcome to modern, common sense health insurance

Sidecar Health gives you the information you need to decide where to get care the ability to pay for your care at any pharmacy or provider with unprecedented protections.

✓ **Always a choice** so you don't have to pay more than your deductible

✓ **No surprise costs** when there are emergencies or unplanned events

✓ **Member Care support** 7 days/week over call, chat, and our messaging center

New member next steps

Welcome to Sidecar Health. Below, you'll find simple steps to start using your coverage.

Step 1

Complete enrollment through your employer.

Step 2

Register for an account.

You will receive a welcome email from Sidecar Health. Follow the "register account" link within your email.



Or scan the QR code for a step-by-step video on how to register.

If you did not receive an email or if your dependent would like to register for an account, visit sidecarhealth.com/register.

Step 3

Activate the Sidecar Health VISA benefit card.

Each member on your policy will receive a card in the mail, within your welcome kit. Activate all cards on your policy before you get care.



Visit sidecarhealth.com/activate or call the activation line at (877) 652-2818.



Visit our quick start page for more getting started tips and resources.



Have questions? We're real people, with real answers:

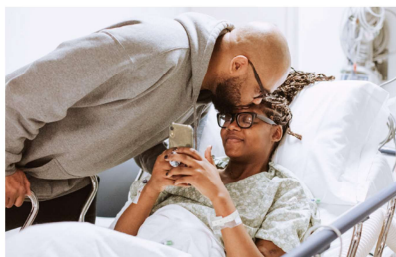
Chat with our Member Care team 7 days a week on our website or at (855) 282-0822 TTY: 711.
Or visit sidecarhealth.com/employerplanfaqs.

Employer sponsored major medical plans

In an emergency, you're protected

Both medically and financially

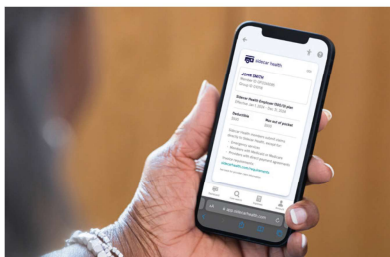
Here's what to do in an emergency:



Step 1

Get to the E.R.

Find the closest medical facility to get the care you need. You can use any emergency facility.



Step 2

Show your ID card

During check in, when the emergency room asks for your insurance information, show your digital member ID card, found in the member portal. It will explain where to send your claim.

IMPORTANT: Do not pay; your emergency provider will send the claim directly to Sidecar Health.



Step 3

Get care

Receive necessary care.

Remember, your emergency provider is **required by law** to not charge you before receiving care. They will send your claim directly to Sidecar Health and bill you afterwards for any owed deductible amount.

No surprise bills from the emergency room

In an emergency, you are only responsible for covered charges up to your deductible.

If you have an outstanding deductible: Your emergency provider will bill you directly for any owed deductible amount. To pay the bill, use your personal payment method, not your Sidecar Health VISA benefit card.


Have questions? We're real people, with real answers:

Chat with our Member Care team 7 days a week on our website or at (855) 282-0822 TTY: 711.

Or visit sidecarhealth.com/employerplanfaqs.

Talking to your provider about Sidecar Health

Getting pricing and scheduling care

Do not use this script with providers designated as  “no swipe”. Ask these providers (e.g. ER, Quest Diagnostics, LabCorp and ProMedica) to bill Sidecar Health. Do not pay them directly. Learn more at sidecarhealth.com/NoSwipe.

Start with:

Hi, I’m a patient of [Doctor X] and I’m looking to schedule care. I have a new insurance plan through my employer, and it works differently than typical insurance. I’ll pay you directly in full for the care I receive, similar to a self-pay patient.

After my visit, I’ll need an itemized medical invoice from you. I submit that to my insurance company so they can apply my benefits. I work with them on the back end, so you don’t have to. Here are the questions I have before we schedule care:

1. Can you tell me what my services will cost, including any incremental fees (such as facility fees, test, labs)?
2. Some providers offer a discount for patients like me that pay right away. Is that the case for you, too? I’ve heard it called a “prompt pay” or “self-pay” discount.
3. Can you confirm that you’ll be able to provide me with an itemized medical invoice after I get care?



Have questions? We’re real people, with real answers:

Chat with our Member Care team 7 days a week on our website or at **(855) 282-0822** TTY: 711.
Or visit sidecarhealth.com/employerplanfaqs.

WELLNESS PORTAL

In order for your participation in the program to be tracked, eligible participants must login under the **Goodwill Columbus** Portal. Your account has already been created for you! You **do not** need to register. Please follow the steps below to log into your Wellworks For You account.

In accordance with HIPAA confidentiality laws, your individual data is accessible only to you and the third-party vendor, Wellworks For You.

LOG INTO THE WELLNESS PORTAL

1. Go to www.wellworksforyoulogin.com
2. Your username is: **GWC_EmployeeID** (no spaces, dashes, or other punctuation)
 - **Example:** GWC_123456
3. Your temporary password* is: **Your date of birth in MMDDYYYY format.** Including leading zeroes, excluding slashes, dashes, or other punctuation.
 - **Example:** A date of birth of January 22, 1973 password would be 01221973
4. Accept the terms of the Consent Form
5. Fill in the required information

⚠️ *PLEASE NOTE:

The temporary password is only for the first time you access the Wellness Portal and you will be prompted to change it upon entry. If you have accessed the Wellness Portal in the past, you should continue to use your existing password.

FORGOT YOUR USERNAME OR PASSWORD?

1. Go to www.wellworksforyoulogin.com
2. Click the link **Forgot Username** or **Forgot Password**
3. Follow the instructions to retrieve your username or reset your password
4. If issues persist, please contact Wellworks For You at **800.425.4657**

WELLWORKS FOR YOU MOBILE APP

Utilize the **QR Codes** to download the Mobile App! You will use the **same login credentials** to access the mobile app.



AGE/GENDER CANCER SCREENINGS

For the 2024 Wellness Program, you must be up to date on the applicable Age/Gender Cancer Screenings. Please see the table below for each Gender, Age, Cancer Screening, and time frame. Your Wellness Portal will reflect the applicable age/gender preventive exams you are required to complete or submit documentation for.

Gender	Age	Cancer Screenings	Timeframe
Female	50-74	Breast Cancer Screening	Every 2 Years
Female	21-65	Pap Smear or HPV Co-Testing	Every 3 Years
Female/Male	50-74	Colonoscopy*	Every 10 Years
Female/Male	50-74	Sigmoidoscopy*	Every 5 Years
Female/Male	50-74	Fecal Occult Blood Test*	Every Year

***Please Note:** You are only required to complete **one (1)** of these three (3) exams. You are not required to complete the colonoscopy, sigmoidoscopy, AND the fecal occult blood test.

INCENTIVES

All medically enrolled employees must complete the **two (2)** steps of the Wellness Program to be eligible for an incentive.

REQUIREMENTS	DEADLINE	INCENTIVE
STEP 1: Annual Physical Exam with Primary Care Physician	October 31, 2024	Insurance Premium Discount in 2025
STEP 2: Be up to date on all Age/Gender Cancer Screenings		

The Wellness Program will restart on January 1st, 2025. If you complete your wellness requirements in 2025, you will be eligible for lower premiums in 2026. Be on the lookout for updated information regarding 2026's requirements early 2025.



We Simplify Medicare for You.

Turning 65 means you are eligible for Medicare! Whether you continue working past age 65 or are considering retirement, RetireMed advisors help you evaluate your health insurance options.

We May Save You Money.

You may **save money and receive more benefits** by switching to Medicare from your employer coverage. We will guide you in selecting the right plan, at no cost to you.

A No-Cost Resource.

RetireMed is your no-cost resource for Medicare expertise.

Our local advisors offer you:

- Expert Medicare guidance
- Personalized plan research and selection
- Help with health plans for people not yet Medicare eligible
- Lifelong support

Find out why more than **50,000** individuals in Ohio, Kentucky, Indiana, and Florida have trusted RetireMed with their health coverage needs.

Contact Us
866.600.4266
retiremed.com/mb



**Scan With Your
Smart Phone**

Dental Plans Highlight

Delta Dental – In-Network Benefits

	CORE Plan	BUY-UP Plan
Network Names	Delta Dental PPO & Premier	Delta Dental PPO & Premier
Deductible	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
Preventive	100% covered, deductible waived	100% covered, deductible waived
Basic (you pay)	50% after deductible	20% after deductible
Major (you pay)	50% after deductible	50% after deductible
Annual Maximum per person	\$1,000	\$1,000
Orthodontics (dependents through age 18)	50%	50%
Ortho Lifetime Maximum	\$1,000	\$1,000

Out-of-Network coverage is available; however, providers are permitted to balance bill you for amounts not covered by the plan. Meaning, you would pay the difference between Delta Dental's approved rates and your OON provider's cost.

Search for providers at www.deltadentaloh.com





Stay Informed About Your Dental Benefits With Member Portal

Member Portal is designed to give you 24/7 access to important information regarding your dental benefits.

Use this secure online tool for access to eligibility information, current benefits information, claims information and more.

Once you have logged in to Member Portal, remember to sign up for electronic delivery of Explanation of Benefits (EOB) statements. You will be able to view your EOBs online and print copies when necessary.



All users must first register to gain access to the Member Portal. Privacy of your online benefit information is assured through highly secure encryption technology.

Get started today

1. Visit www.memberportal.com.

2. Log in.

NOTE: Member Portal has replaced Consumer Toolkit®.

If you currently have a Consumer Toolkit account, your username and password for Consumer Toolkit will work for Member Portal.

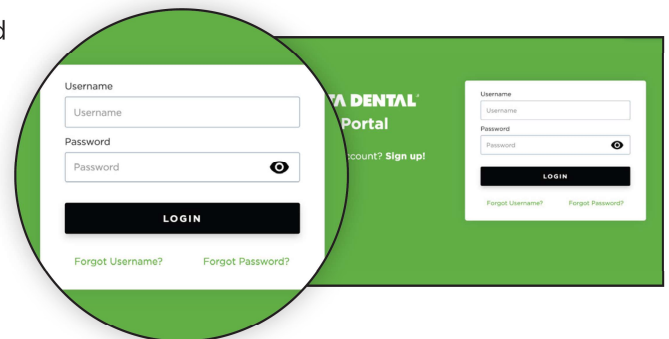
- If you have already registered, enter your credentials and click the “Login” button.
- If you are new to Member Portal, click the “Sign up!” link to register.

NOTE: You will need the subscriber’s (the person whose name is on the benefit package) member ID. The member ID is an assigned number unique to the subscriber. In most cases, the member ID is the same as the subscriber’s Social Security number.

3. Complete required fields and follow the on-screen instructions.

4. Select your own username and password to access the site.

Additional help can be accessed through the Help menu within Member Portal. If you need further assistance, call Toolkit Support at 866-356-0301.

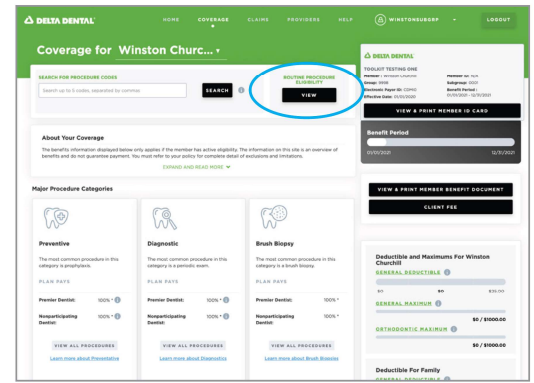


See reverse for additional features.

Member Portal features

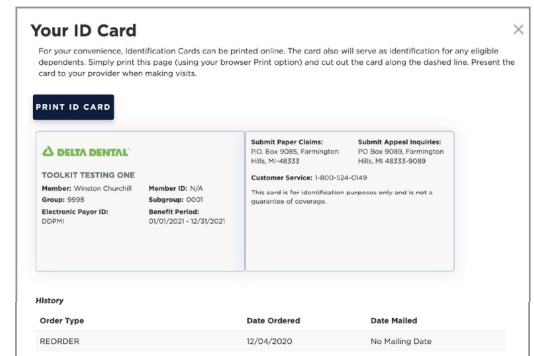
Find your benefits

Confirm eligibility and review benefits by clicking the **Coverage** link at the top.



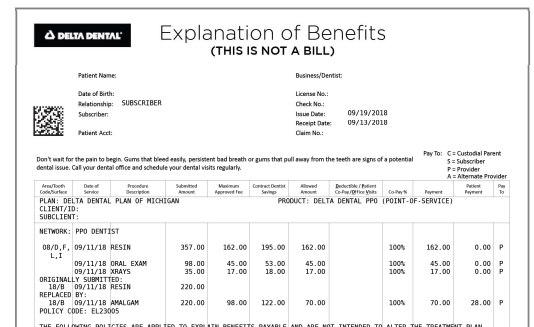
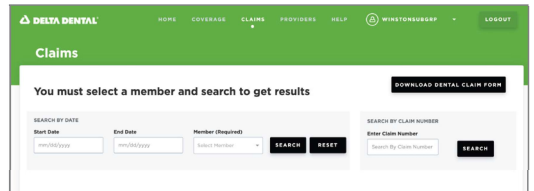
Print ID card

View and print your ID card 24/7 by following the **Print ID Card** link.



View your EOBs

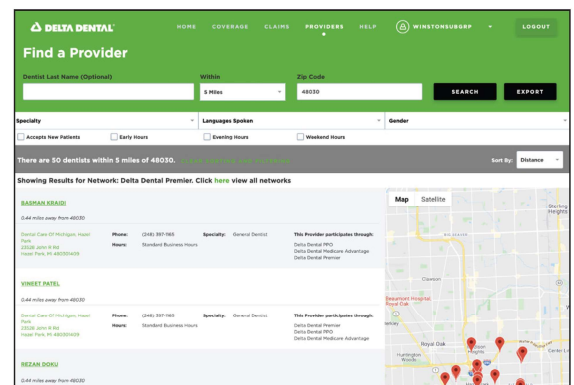
Review and print EOBs by clicking the **Claims** link and entering the dates and patient's name.



Find a dentist

Use the **Find a Provider** link to select your Delta Dental network and find a participating dentist near you.

Nationwide, three out of four dentists participate in of Delta Dental networks, which means members have lots of choices nearby.



Vision Plans Highlight

EyeMed – In-Network Benefits

	CORE Plan	BUY-UP Plan
Network	Insight	Insight
Eye Exam	\$10 copay \$0 copay when using a PLUS Provider	\$10 copay \$0 copay when using a PLUS Provider
Frames	\$0 copay up to \$130 allowance; \$0 copay up to \$180 when using PLUS Providers; 20% off remaining balance	\$0 copay up to \$150 allowance; \$0 copay up to \$200 when using PLUS Providers; 20% off remaining balance
Spectacle Lenses: Single/Bifocal/Trifocal	\$25 copay	\$25 copay
Conventional Contacts	\$0 copay up to \$130 allowance; \$0 copay up to \$180 when using PLUS Providers; 15% off remaining balance	\$0 copay up to \$130 allowance; \$0 copay up to \$180 when using PLUS Providers; 15% off remaining balance
Medically Necessary Contacts	\$0 copay, paid in full by EyeMed	\$0 copay, paid in full by EyeMed
Frequency: Exam/Frames/Lenses	Exams & Lenses: 12 months Frames: 24 months	Exams, Lenses, & Frames: 12 months

Out-of-Network coverage is available; however, your coverage for vision services are less. Please visit Xplore and review the vision benefit summary for exact OON coverage.

Search for providers at www.eyemed.com



VISION BENEFITS, HOWEVER YOU SHOP

There's more in store – online

IN-NETWORK. ONLINE. OUTSTANDING.

The ways people like to shop are as varied as their prescriptions, which is why your vision benefits give you the option to shop exactly how you want. Prefer heading into your favorite brick-and-mortar retailer? Go for it. Rather shop online? We've got you covered – with more in-network options than ever.

Shop and buy frames, contacts and sunglasses, just like you would in the store – but from your computer, smartphone or tablet. It's fast, it's easy and it's all built into your vision benefits.

CONVENIENT ONLINE SHOPPING

- Choose from hundreds of brand-name frames and contacts
- Instantly apply your in-network benefits at checkout
- Enjoy free shipping and returns

LENSCRAFTERS®

lenscrafters.com

OPTICAL®

targetoptical.com

Ray-Ban®

ray-ban.com

GLASSES.COM

glasses.com

contactsdirect

contactsdirect.com

OAKLEY®

oakley.com

DON'T HAVE A CURRENT PRESCRIPTION?

The Provider Locator on Member Web and the EyeMed app will help you find the right place for an eye exam.

SEE THE GOOD STUFF

Register on eyemed.com/member or grab the EyeMed app (App Store or Google Play) now

This information is available broadly and is not plan or state specific. Offers are not valid in the state of Texas.

INDEPENDENT
PROVIDER
NETWORK

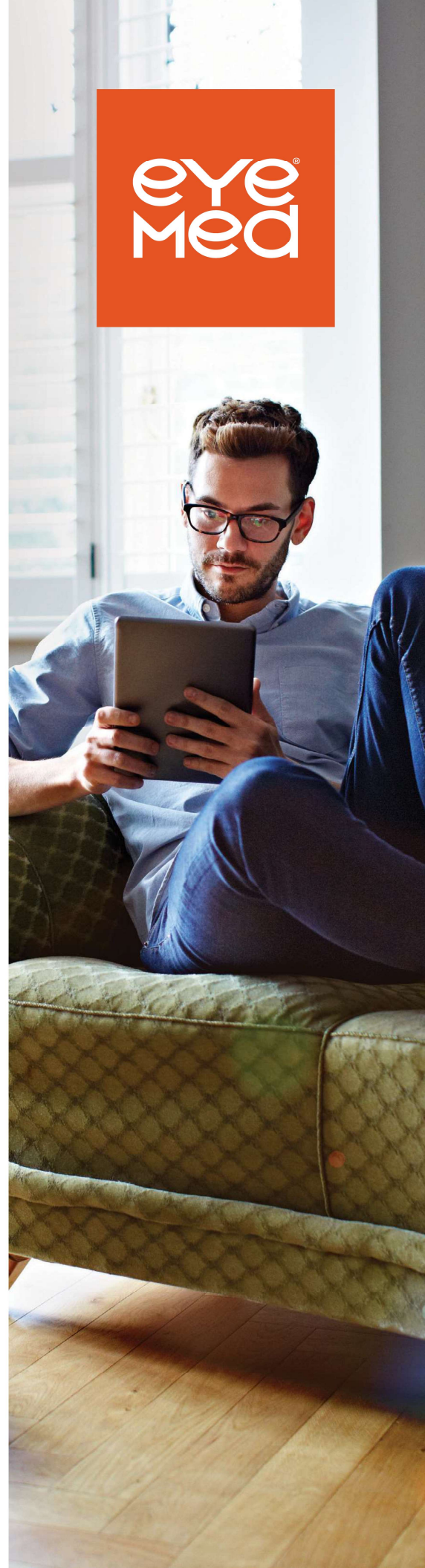


LENSCRAFTERS®

PEARLE
VISION

OPTICAL®

eye
Med



EXPERIENCE MORE: ONLINE ACCESS

HOW TO: enjoy your own eye site

MEMBER WEB ON EYEMED.COM

Your vision plan is like a friendly smile – it doesn't do any good if it's hidden away. Member Web at eyemed.com is here, there and everywhere. It's your vision plan control center. A place to manage the details of every visit and every claim. Instantly. Easily. Smile-ly.

START MANAGING YOUR BENEFITS IN A FEW EASY STEPS:

1. Visit eyemed.com and click on Member Login.
2. If you're a new user, click on Create an Account.
3. Register using your member ID or the last four digits of your social security number (You'll get an email asking to confirm your account.).*
4. Finish setting up your new account with your email address and a password (To keep it secure, we list some password "musts.").
5. Come back anytime to change your password, email address and billing preferences (It's all under Manage Profiles.).

LOG IN 24/7 TO:

- View your benefit details
- Confirm eligibility
- Check claim status
- Print replacement ID cards
- Locate a provider
- Schedule an appointment online**
- View health and wellness information
- Get special offers



SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now

* Depends on how your benefit administrator entered you into the system.

** Most, but not all, network providers offer this.

This information is available broadly and is not plan or state specific. Offers are not valid in the state of Texas.

The logo for EyeMed, featuring the word "eye" in a lowercase, rounded font above the word "Med" in a similar font, both in white on a magenta square background.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL

Basic & Voluntary Life Benefits

Goodwill Columbus paid Life insurance can help provide for your loved ones if something were to happen to you. Goodwill pays for the full cost of this benefit. Make sure you review and update your beneficiaries in Dayforce while making your Open Enrollment elections.

The Hartford – Basic Employee, Spouse, & Child Life

Benefit Eligible	All full-time employees
Benefit Amount: Employees	Management Salaried EEs: \$50,000 All other Full-Time EEs: \$20,000
Benefit Amount: Spouse	\$5,000
Benefit Amount: Children	Birth to 26 years old: \$2,000

Employees have the opportunity to elect to purchase Voluntary Life Insurance that provides an additional life insurance benefit for you, your spouse and/or your dependent child(ren). This benefit is 100% Employee Paid. Depending on the amount you elect, or if you waived the benefit when first offered, you may be subject to an EOI or Evidence of Insurability. This is a short medical questionnaire that The Hartford would send that you as the policy holder would need to complete and submit in order for The Hartford to review your policy. Any cost will be shown on Dayforce before you finalize your elections.

The Hartford – Voluntary Employee, Spouse, & Child Life

Benefit Eligible	All full-time employees
Benefit Amount: Employees	You can elect in \$10,000 increments up to 5x your salary; maximum of \$500,000 Guarantee Issued Amount: \$130,000
Benefit Amount: Spouse	You can elect in \$5,000 not to exceed 100% of EE election; maximum of \$100,000 Guarantee Issued Amount: \$25,000
Benefit Amount: Children over 14 days old	You can elect in \$2,000 not to exceed 100% of EE election; maximum of \$10,000 Guarantee Issued Amount: N/A



Short-Term Disability Benefits

Goodwill provides benefits eligible associates with a core short-term disability income benefit. You have an option of electing buy-up options, but these are 100% Employee Paid. This benefit is income protection for your family. If you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Any cost will be shown on Dayforce before you finalize your elections.

The Hartford – Core Short-Term Disability

Benefit Eligible	All full-time employees
Disability Elimination Period	14 days for both injury & illness
Benefit Duration	11 weeks after 14-day elimination period
Benefit Amount	50% of base salary paid out weekly with a \$200 maximum

The Hartford – Buy-Up Option 1 Short-Term Disability

Benefit Eligible	All full-time employees
Disability Elimination Period	14 days for both injury & illness
Benefit Duration	11 weeks after 14-day elimination period
Benefit Amount	50% of base salary paid out weekly with a \$500 maximum

The Hartford – Buy-Up Option 2 Short-Term Disability

Benefit Eligible	All full-time employees
Disability Elimination Period	14 days for both injury & illness
Benefit Duration	11 weeks after 14-day elimination period
Benefit Amount	60% of base salary paid out weekly with a \$1,900 maximum



Long-Term Disability Benefit

Goodwill provides benefits eligible associates with a long-term disability income benefit. This benefit is income protection for your family that extends past your short-term disability benefit. Goodwill pays for the full cost of this benefit.

The Hartford – Long-Term Disability	
Benefit Eligible	All full-time employees
Disability Elimination Period	90 days
Benefit Duration	Social Security Normal Retirement Age
Benefit Amount	60% of base salary paid out monthly with a \$10,000 maximum



MAKE THE MOST OF YOUR BENEFITS PACKAGE

ADDITIONAL SERVICES FROM THE HARTFORD

Life and Disability Insurance from

The Hartford can help protect the financial future of your loved ones. Your coverage includes valuable services that can help you and your family.

Services for Life insurance include:

FUNERAL PLANNING¹

Helps provide peace of mind when it's needed most.

The Hartford's Funeral Planning Services offers a suite of online tools to help guide you through key decisions. It allows for pre-planning and entails a step-by-step checklist, an expert care team, will preparation and burial arrangements.

Register online at: join.empathy.com/hartfordcare

Once you register, access these services by calling: **229-544-2332**

WILL PREP¹

Create a simple will from the convenience of your home.

Whether your assets are few or many, it's important to have a will. The Hartford helps you protect your family's future by creating a will online, backed by online support from licensed attorneys. Just follow the instructions to create a will that's customized and legally binding.

Register online at: join.empathy.com/hartfordcare

Once you register, access these services by calling: **229-544-2332**

BEREAVEMENT

Getting through a loss is hard. Getting support shouldn't be.

Bereavement Services¹ provide a personalized bereavement solution built to help families deal with the many challenges that loss can bring. Empathy provides high-quality, complimentary, on-demand support for every group life beneficiary anticipating or dealing with loss, so that they and their families have everything they need during this difficult time.

This includes grief support services, estate and probate services, helpful planning tools, digital app, document storage, after-loss support, and access to online content designed to assist with the grieving process.

TO ACCESS THESE SERVICES:

Visit: empathy.com/partner/hartford

To Register: join.empathy.com/hartford

Via Digital App, use Access Code: **EMP-HART**

Contact: hartford@empathy.com

For questions, call: **270-681-1364**

Additional insured and Beneficiary Assist² services provide compassionate expertise to help employees or their loved ones cope with emotional, financial and legal issues that arise before or after a loss. Includes unlimited phone contact with professionals, as well as five face-to-face sessions.* Additionally, health care support services are available for employees that are terminally ill. Access these services by calling: **800-411-7239**



**THE
HARTFORD**

What do I do first?

In the event of a life-threatening emergency, call local emergency authorities first for immediate assistance.

Then, contact Travel Assistance via phone:

U.S. and Canada:

800-243-6108 (toll-free)

Outside U.S.: **202-828-5885**

Or email: assist@imglobal.com

Ability Assist® & HealthChampionSM

Call toll-free:

800-96-HELPS

(800-964-3577)

To register, visit:

www.guidanceresources.com

Use Company Code: **HLF902**

Use Company Name: **ABILI**

Select: "Ability Assist Program" to create your own confidential user name and password



(Cut here, or snap a photo with a mobile device to capture information above.)

Services for Life and Disability insurance include:

TRAVEL ASSISTANCE WITH IDENTITY THEFT SUPPORT²

Travel Assistance is available when traveling more than 100 miles from home and for 90 days or less. Services include but are not limited to:

- Medical assistance, including worldwide medical referrals, medical monitoring, prescription transfer, replacement of medical devices and corrective lenses.
- Emergency transports, medical repatriations and evacuations and repatriations of mortal remains.
- Pre-trip information, lost luggage/document assistance and legal referrals.

Identity Theft Support Services³ provide 24/7/365 assistance including education on how to prevent theft and guidance on what to do if a theft occurs.

Caseworkers help review credit information, and if a theft has occurred, will notify major credit bureaus, assist with completing an identity theft affidavit, help with replacing credit/debit cards and more.

ABILITY ASSIST® COUNSELING WITH HEALTHCHAMPION® HEALTH CARE NAVIGATION^{2,4}

Life can be challenging. Getting support doesn't have to be.

Ability Assist Counseling Services offers 24/7 access to master's level clinicians. Includes three face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal and work-life concerns.

If your company provides life or disability coverage for less than 5,000 people, Ability Assist is available to you at any time if you're covered by a Group Life policy or Leave Management services with The Hartford. If your company provides disability coverage for more than 5,000 people, you'll have access to this service once you have an approved claim or leave. See your benefits manager for details.

HealthChampion offers Health Care Navigation support if you've become disabled or are diagnosed with a critical illness. You'll receive guidance on care options, helpful resources and help with timely and fair resolution of issues.

Visit TheHartford.com/employeebenefits

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*California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

¹ Bereavement Services, Funeral Planning Services and Will Prep Services are provided through The Hartford by Empathy. Empathy is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/beyond-insurance for more information.

² Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/beyond-insurance for more information.

³ Identity Theft Support Services are not available in NY.

⁴ HealthChampion® specialists are available during business hours only. Inquiries outside this time frame can request a callback the next day or schedule an appointment.

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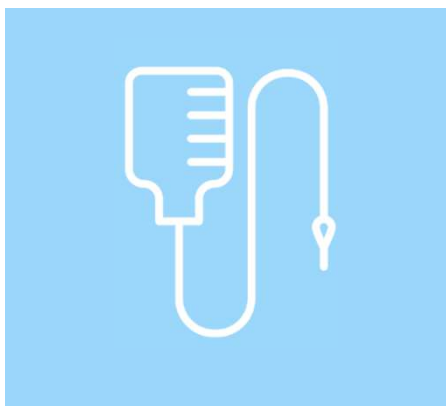
Business Insurance
Employee Benefits
Auto
Home

Accident & Critical Illness Benefits

Having an unexpected accident, or medical diagnoses can cause more than physical harm, it can also harm your finances. These coverages are not associated with medical benefits, so you do not need to be on the medical plan to enroll in any of these three plans. These policies will help you pay for out-of-pocket expenses that are associated with a covered service by paying you cash based on your injuries. For a full list of the benefits, refer to your benefit summaries located on Xplore. These benefits are 100% Employee Paid; any cost will be shown on Dayforce before you finalize your elections.



Accident insurance helps offset the cost resulting from an unforeseen injuries such as broken bones, burns, eye injuries, concussion, deep cuts, ruptured discs, and torn ligaments.



Critical illness insurance delivers an added layer of financial security by paying a lump-sum benefit when a serious diagnosis strikes. Covered conditions usually include cancer, heart attack, stroke, major organ failure and end-stage kidney disease.

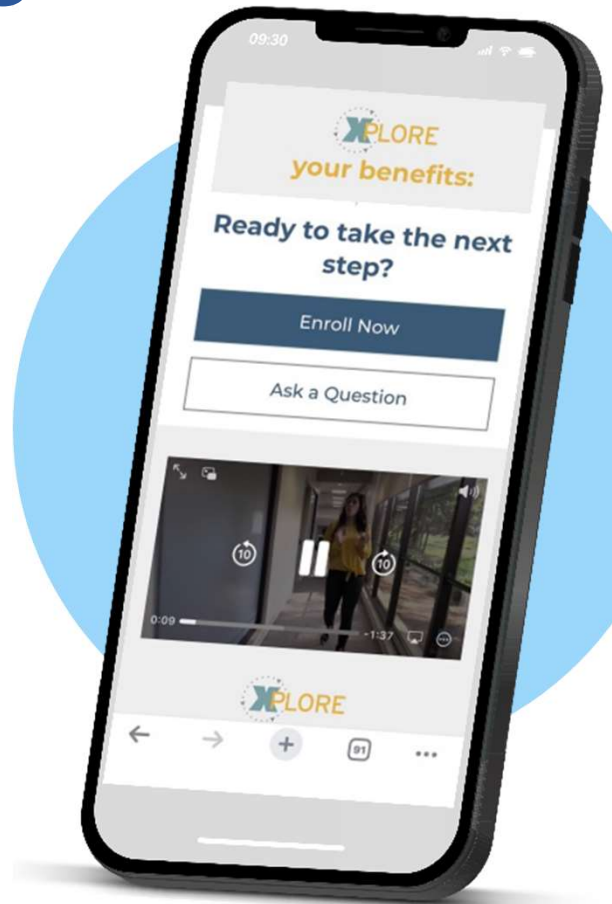
Both plans are offered through The Hartford. They also have a wellness benefit included where employees and covered dependents can receive a \$50 payout for completing a wellness exam during the plan year. Each plan will payout if you are enrolled, and each member enrolled in eligible for their own benefit. For example, if I enroll onto both plans with a spouse, we would be eligible for \$200 total when we each complete a wellness exam, and submit the claims to The Hartford



MyMobileWallet is Xplore!

In Xplore you will find:

- Benefit overviews
- Video tutorials
- Premium costs and important plan documents
- Tips & valuable hacks to get the most out of your plan
- Access MB Perks discount program
- Contact information for the MB Advocate Team



Xplore has replaced MyMobileWallet and houses all your benefit information. Scan the QR Code to access the site. An email address is NOT required to gain access.

McGOHAN BRABENDER ADVOCATE TEAM

WHAT WE DO

- Research
- Communicate
- Problem Solve
- Educate

HOW IT WORKS

If you've contacted your physician or carrier and weren't satisfied with the response, our MB Advocates are there to step in on your behalf.

Issues we can assist with:

- Claim Issues (Medical, Dental & Vision)
- Provider Billing Questions
- Coordination of Benefits
- Pre-authorization Help

HELP US GET STARTED BY PROVIDING:

- Employer name
- Employee name
- Date of Birth
- Patient Name/Date of Birth
- Insurance Member ID or SSN
- Service Date
- Provider Name/Contact Information
- Summary of Issue
- For Prescription Issues, include medication name, dosage, quantity, pharmacy name/phone number, prescribing physician's name/phone number

SUBMIT YOUR REQUEST:

[CLICK HERE](#)

OR SCAN QR CODE

*Please complete all fields on the form.



If you are having issues submitting your request, you can contact us:

Monday-Friday, 8 a.m. to 5 p.m. EST

p: 937.260.4300 or 877.635.5372

f: 937.499.1160

e: mbadvocates@mbbenefits.com



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Member Perks

Visit <https://mbperks.com>

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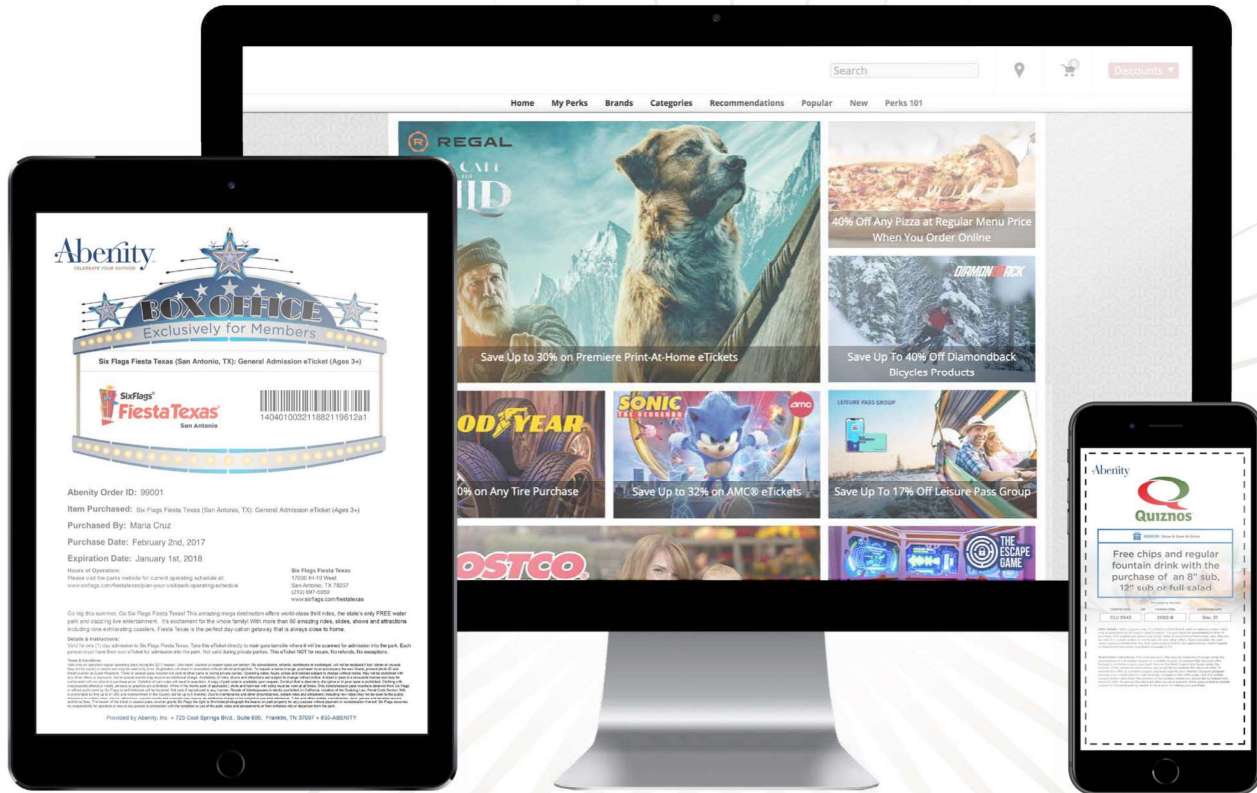


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