



2026 Benefits Guide

**Whoa & Co, Inc. dba
Eldridge Electric Company
Triple R Electric**

July 1, 2026 – June 30, 2027



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Important Contacts

Benefit Portal	
Visit Benefit Portal for all information about your plans	https://eldridge.benefitsconsulting.us
Medical Administrator	
Coastal Administrative Services	Member Services Phone: 855-373-8232
	Member Services Email: customerservice@casbenefits.com
	Website / Member portal: https://www.casbenefits.com/
Innovative Care Management - Medical Management (for pre-certification)	800-862-3338
Pharmacy	
US-Rx Care	877-200-5533
	Pharmacy search and member portal: https://usrxcare.com/member/
	Mail order prescription: https://www.prescriptionmartpharmacy.com/
Network	
First Health	800-226-5116
	Provider search: https://providerlocator.firsthealth.com/LocateProvider/LocateProviderSearch/
No Cost Prescription Medications	
ScriptSourcing - Free brand name medications	410-902-8811
	Email: save@scriptsourcing.com
	Medication search: https://scriptsourcing.com/med-finder/
Hospital Bill Negotiation Service	
Goodbill	Member Services Phone: 206-759-7344
	Email: members@goodbill.com
	Website / Member portal: https://www.goodbill.com/cas
Cobra	
Diversified Administration, Inc.	954-983-9970
	https://www.div125.com/
Ancillary Plans	
QCD of America Dental Discount Membership	800-229-0304
	Participating QCD dentist: https://www.qcdofamerica.com/find-a-dentist/
	https://www.qcdofamerica.com/
Mutual of Omaha Dental, Vision, Group Life, Voluntary Life, Accident, STD, LTD, Accident, Critical Illness and Hospital Indemnity	800-877-5176
	https://www.mutualofomaha.com/
Altique Team	
Allison DePaoli - Lead Consultant	210-617-3086
	acdepaoli@altique.com
Kimberly Walker - Account Manager	726-224-8120
	kwalker@altique.com
Jane Sye - Analyst	210-441-6666
	clientcare@altique.com

Welcome to Open Enrollment

Pick the best benefits for you and your family

Whoa & Co, Inc. strives to provide you and your family with a comprehensive and valuable benefits package.

We want to make sure you're getting the most out of our benefits—that's why we've put together this Employee Benefits Enrollment Guide.

This enrollment guide will provide an overview of our benefits program, which gives you access to the coverage you need for all types of things life brings your way.

The Company's benefit plans allow you to choose the options that work best for your own needs and your pocketbook.

The key to getting the most from our benefits program is to take an active role in understanding and using the plans so that you get the best value for the money you spend.

Elections you make during open enrollment will become effective on **July 1, 2026**.

We have an online enrollment system – **Employee Navigator**. All employees are required to register and make their elections, regardless if you are making any changes to your coverage. See the next page for instructions on how to register with **Employee Navigator**.

If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR.

Who is eligible?

If you're a full-time employee at Whoa & Co, Inc. you're eligible to enroll in the benefits outlined in this guide.

As a regular, full-time employee, you are eligible for benefits on the **first day** of the month **following 60 days from date of hire**.

Dependent Eligibility:

You may also cover your eligible dependents, including:

- Your legal spouse (as defined by the federal IRS tax code)
- Your dependent child (up to age 26); A child under the age of 26 who is your natural child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship.
- Disabled Children (over age 26; Unmarried children over the age of 26 who are not able to support themselves due to mental disability, physical disability, mental illness, or developmental disability.)

Initial Enrollment

Coverage will begin on the **first day** of the month **following 60 days from date of hire**. If you do not enroll on time, you will have to wait until the next annual Open Enrollment to enroll in other benefits and make changes to coverage.

Annual Open Enrollment

During annual Open Enrollment, you may change insurance elections for coverage. This is the **ONLY** time throughout the year that you can make changes without a qualifying event.

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 things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Death of a spouse, child or other qualified dependent
- Change in employment status (i.e., part-time vs. fulltime)
- Medicare eligibility

If a qualifying event does occur, you have **30 days** from the event to update your coverage in Employee Navigator and provide Human Resources with supporting documentation.

Enrolling with Employee Navigator

ALL employees MUST enroll this year in our online enrollment system, **Employee Navigator**.

New User

1. Go to www.employeenavigator.com, click "Login" on top right.
2. Click "Register as new user"
3. Complete the "Find your company record" section:
 - a. Company Identifier: **EldElectric**
 - b. Date of birth format: MM/DD/YYYY
 - c. Password: Must be at least 6 characters and contain a symbol (#,?, @, etc.) **AND** a number
4. Click "Register"
5. Click "Start"

The screenshot shows the 'Verify Your Account' page. It has a heading 'Verify Your Account' and a sub-heading 'First, let's find your company record'. Below this are four input fields: 'First Name', 'Last Name', 'Company Identifier' (with a note '(provided by HR)'), and 'PIN' (with a note '(Last 4 Digits of SSN / ID)'). Below these fields is a 'Birth Date' field with a note '(mm/dd/yyyy)'. At the bottom of the form is a green button labeled 'Next >'.

The screenshot shows a dashboard for a new hire. On the left, it says 'Hello,' followed by 'It's time to enroll.' and 'You have 10 days left to complete your elections.' On the right, there is a box with the text 'New Hire Enrollment' and 'Incomplete'. To the right of this box is a green button labeled 'Start'.

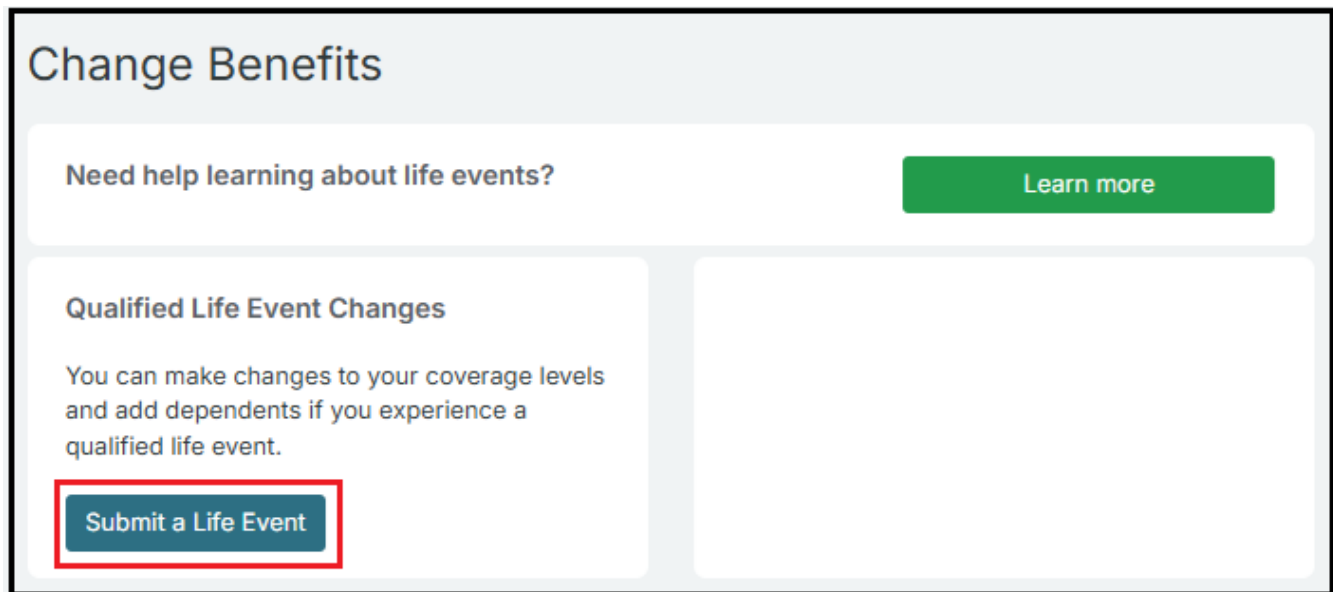
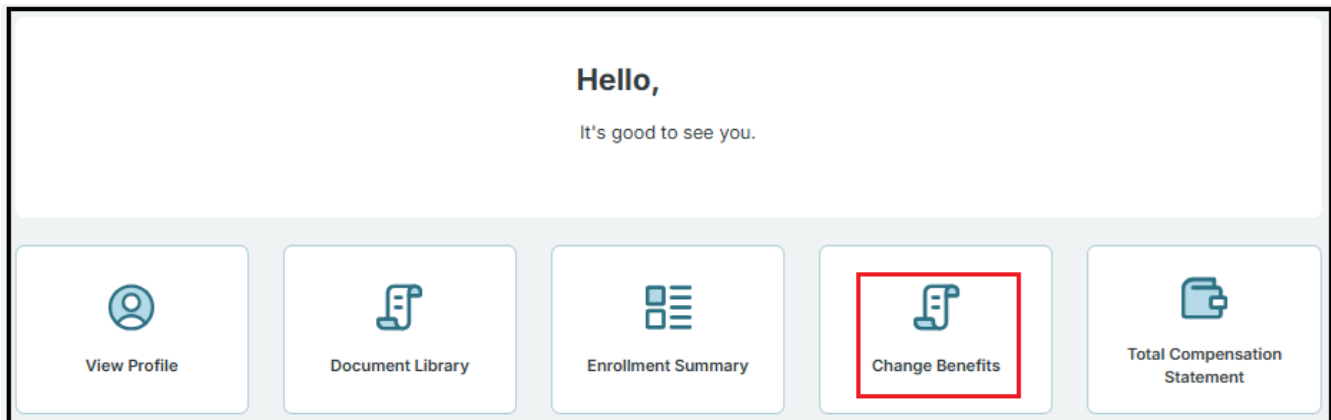
Existing User

1. Go to www.employeenavigator.com, click "Login" on top right.
2. Enter your Username and Password
3. If you forgot your Username or Password, click "Forgot Username?" or "Forgot Password?"
4. Then enter your email address, you will receive your Username in the email, or the Password Reset email.

The screenshot shows the login page for Employee Navigator. It features the company logo at the top. Below the logo are two input fields: 'Username' and 'Password'. Below these fields is a green button labeled 'Login'. At the bottom of the page, there are two links: 'Forgot Username?' and 'Forgot Password?', both enclosed in red boxes.

How to make changes in Employee Navigator (Life Events):

1. Login to Employee Navigator: www.employeenavigator.com, click "Login" on top right. (Use the username and password that you have created to login)
2. Click "Change Benefits – Submit a Life Event".



3. Select the Life Event from the drop-down list.
4. Follow the instructions on-screen to add or drop coverage.
5. Submit paperwork supporting the qualifying event to HR within 30 days of the event date for approval. If paperwork is not submitted within 30 days of the event, changes will not be approved per IRS guidelines, and you will need to wait until the next Open Enrollment.

Let's get started

Select your Life Event

--Select--

Life Events

Birth or Adoption

Marriage

Domestic Partnership

Divorce or Legal Separation

Dissolution or Legal Separation of Domestic Partnership

Spouse Open Enrollment

Employee or Dependent Loss of Coverage

Employee or Dependent Gain of Coverage

Dependent is over eligible age

Legal Guardianship/Custody

Death of Dependent

Life Events that require HR to begin

Court Order/Judgement

Change in Hours

Leave of Absence

A **Qualifying Life Event** occurs when you have a major life change that may alter your benefit needs. This opens a limited timeframe, outside of your employer's annual open enrollment period, where you may have the opportunity to enroll in, modify or end benefit coverage for yourself and/or your eligible family members.

You will be able to walk through all your benefits that can be changed based on the event you have selected.

Begin Updates

Cancel

change.

Update Plans

employee or dependents.

Process Correction

Collapse

2025 AFA 090611 6500 LGA 100/50 (EmployeeGo)

Medical



2026

Low Plan



2026

High Plan

Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network
Single	\$2,000	\$10,000	\$500	\$10,000
Family	\$6,000	\$30,000	\$1,500	\$30,000
Out of Pocket Maximum				
Single	\$6,350	\$20,000	\$2,500	\$20,000
Family	\$12,700	\$60,000	\$7,500	\$60,000
Benefits				
Primary Care Visit	\$40	50% coinsurance	\$30	40% coinsurance
Specialist Visit	\$40	50% coinsurance	\$30	40% coinsurance
Preventive Care	No Charge	50% coinsurance	No Charge	40% coinsurance
Diagnostic Test	\$40	50% coinsurance	\$30	40% coinsurance
Imaging	30% coinsurance	50% coinsurance	10% coinsurance	40% coinsurance
Outpatient Facility Fee	30% coinsurance	50% coinsurance	10% coinsurance	40% coinsurance
Outpatient Surgeon Fee	30% coinsurance	50% coinsurance	10% coinsurance	40% coinsurance
Emergency Room	\$450 copay/visit, then 30% coinsurance	\$450 copay/visit, then 30% coinsurance	\$250 copay/visit, then 10% coinsurance	\$250 copay/visit, then 10% coinsurance
Urgent Care	30% coinsurance (hospital-based) / \$75 copay (other locations)	50% coinsurance	10% coinsurance (hospital-based) / \$60 copay (other locations)	40% coinsurance
Inpatient Facility Fee	30% coinsurance	\$500 copay/admission then 50% coinsurance	10% coinsurance	\$500 copay/admission then 40% coinsurance
Inpatient Surgeon Fee	30% coinsurance	50% coinsurance	10% coinsurance	40% coinsurance
Prescription Deductible	\$200	Not Covered	\$0	Not Covered
Preferred Generics and Some Brands	\$10 copay	Not Covered	\$10 copay	Not Covered
Preferred Brands and Some Generics	\$25 copay	Not Covered	\$20 copay	Not Covered
Non-Preferred Brands and Generics	\$40 copay	Not Covered	\$40 copay	Not Covered
Specialty	\$350 copay	Not Covered	\$350 copay	Not Covered

Disclaimer: This is a partial listing of your covered benefits. For a complete accurate listing of covered benefits, limitations and exclusions, refer to your certificate of coverage.

Premium Per Employee Paycheck

Employee Only	\$11.92	\$80.00
Employee + Spouse	\$189.62	\$270.39
Employee + Child(ren)	\$114.62	\$189.62
Family	\$264.62	\$385.77

How to find First Health Providers

Find a Health Care Provider



Through your health plan, you have access to the First Health network of doctors, hospitals, and facilities. First Health is a national PPO network offering you a range of quality choices to help you stay healthy. With this access, you will be guaranteed lower copays and coinsurance when you receive care from an in-network provider versus one that is out-of-network.

Steps to finding a First Health Network provider:

- 1) Go to [Network selection](#) and select "First Health Network."
- 2) Select the type of provider you are looking for: physician, hospital, urgent care center, lab and radiology, or all providers.
- 3) Select Search by ZIP code or Search by state.
- 4) Click Search now
- 5) View your results, or refine your search further from the results provided.

We have a new member Portal!

Introducing AccessCAS

www.casbenefits.com/AccessCAS

Understanding your benefits and managing a claim shouldn't add stress to your life. You should always have the guidance you need to know how to get the most out of your benefits, and we're here to do just that.

Get the forms and resources you need to quickly and simply manage your healthcare online.

- Download and send your ID card directly to your provider's office
- Check claim status
- View your benefits coverage
- Find a provider

SET UP A NEW ACCOUNT

Your current account at www.casbenefits.com is still active, however CAS is moving all member accounts to the new platform. We are sharing this information with you as we change over.

You will need to set up an account through www.casbenefits.com/AccessCAS to view your latest benefits information.



CAS PORTAL - MOBILE ACCESS

Android:

1. On your device, open Chrome.
2. Go to www.casbenefits.com/AccessCAS
3. Click Access CAS button
4. Sign in

iPhone & iPad

1. On your device, open Safari / Chrome.
2. Go to www.casbenefits.com/AccessCAS
3. Click Access CAS button
4. Sign in
5. Find and tap the Share icon. 
6. Find and tap: Add to Home Screen.

Questions?

(855) 373-8232

customerservice@casbenefits.com



MAIL ORDER

US-Rx Care's Mail Order Prescriptions for Non-Specialty Medications are delivered through Prescription Mart, your contracted Mail Order Pharmacy.

Information for Prescribers

Your doctor can:

- E-prescribe directly to: Prescription Mart (NPI: 1821120981)
 - Fax prescriptions to: 409-866-1317
- Note:** The pharmacy can only accept faxed prescriptions received directly from your prescriber's office.

Pharmacy Contact Information

Phone: 800-630-3206

Pharmacy Hours

Monday to Friday	7 am – 6 pm CST
Saturday	7 am – 1 pm CST
Sunday	Closed

Pharmacy Mailing Address
Prescription Mart
P.O. Box 12607
Beaumont, TX 77726

You must register prior to obtaining your medications. There are two ways to register:

1. **Online:** For fastest registration, simply register on-line at www.presmartinc.com.
2. **By mail:** To ensure the pharmacy has all needed information prior to dispensing medication for you, please complete the form located at www.prescriptionmartpharmacy.com/patient-profile-form and mail along with your prescriptions to Prescription Mart.

Prescription Mart will contact you by phone before mailing your medication. They will also verify that the correct medication is being dispensed, confirm your credit card information for billing purposes, and verify your shipping instructions.

If you have general questions about your pharmacy benefit, please contact:

US-Rx Care Member Services
(877) 200-5533

Scriptsourcing – Free brand name medications



\$0 RX COPAY PROGRAM

Name-brand maintenance & specialty medications



How to Enroll

- 1 Search for Your Medication**
Use the Med-Finder tool or call us directly and ask for a member advocate.
- 2 Submit Your Enrollment Forms**
A member advocate will walk you through the entire enrollment process.
- 3 \$0 COPAYS**
Once enrolled you receive your medication(s) at no cost.

Med-Finder



Scan here to search for your medication & schedule a call
or
Call 410-902-8811



Employees and their dependents pay a **\$0 copay** for their medication(s).



ScriptSourcing saves the health plan money and **lowers premiums and deductibles.**



Prescriptions are **shipped directly** to the member.

WWW.SCRIPTSOURCING.COM/MED-FINDER

Goodbill – Hospital bill negotiation service

Goodbill

Save big on your hospital bills.

You get free access to Goodbill as part of your health plan. With Goodbill, you can **save up to 100%** through hospital discounts.



"A fantastic experience. Saved me 25% on my total hospital bill. I will continue to use this service forever!"

Carsen S.
Patient



How it works



Hospital sends estimate

We get a preview of your charges to review before they're finalized.



We contact you for info

Our member concierge reaches out to screen you for discount eligibility.



You save money

If you're eligible, we help you secure discounts of up to 100% off.

Frequently Asked Questions



How do you save me money?

Most hospitals are nonprofit and must offer income-based discounts. We screen you for eligibility and help you apply. Even families earning over \$120,000 often qualify.



How much could I save?

As much as 100% off your bill. That could amount to hundreds or thousands of dollars for a single visit, especially if you haven't met your out-of-pocket limit for the year. Our service is completely free as part of your health plan.

TIME

USA TODAY

Money

Modern
Healthcare

iHeart
PODCASTS

USNews



Questions?
Get in touch!

Visit us
goodbill.com/cas

Email us
members@goodbill.com

Call us
(206) 759-7344



QCD

Dental Discount Membership

Deductible	In-Network (QCD Affiliated Dentist)	Out-of-Network
Single	\$0	Not Covered
Family	\$0	Not Covered
Annual Maximum	\$0	Not Covered
Dental Coverage		
Cleanings	\$24	Not Covered
Exams	\$9	Not Covered
X-Rays	\$28	Not Covered
Amalgam (1 Surface)	\$28	Not Covered
Simple Extractions	\$36	Not Covered
Root Canal (1 Canal)	\$185	Not Covered
Porcelain W/Metal Crowns	\$350	Not Covered
Dentures (Upper or Lower)	\$400	Not Covered

Disclaimer: This is a partial listing of your covered benefits. For a complete accurate listing of covered benefits, limitations and exclusions, refer to your certificate of coverage.

Premium Per Employee Paycheck

Employee Only	\$0.00
Employee + 1	\$2.31
Employee + Family	\$3.23

Participating QCD dentist: <https://www.qcdofamerica.com/find-a-dentist/>

Dental 2

Mutual of Omaha

Dental Plan

Deductible	In-Network	Out-of-Network
Single	\$50	\$50
Family	\$150	\$150
Annual Maximum	\$1,000	\$1,000
Dental Coverage		
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Orthodontia (Child)	50%	50%
Orthodontia Lifetime Maximum	\$1,000	

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Premium Per Employee Paycheck

Employee Only	\$5.63
Employee + Spouse	\$11.97
Employee + Child(ren)	\$17.13
Family	\$23.47

Online Reference Guide for Plan Members



You have a great dental plan — now learn how to make full use of it to ensure proper dental health for you and your family.

With online access you can:



View benefits information, eligibility and claims



Print or view Explanation of Benefits (EOBs)



Locate a provider, by ZIP code or address



Access the Dental Wellness Center

Getting Started

1. Go to MutualofOmaha.com/dental
2. Click on the "Access Member Benefit Information" link and select the "Register Now" button. You will enter your Member ID number (located on your member ID card) or the last 4 digits of your Social Security Number and follow the instructions to create your user name and password.

Visit as many times as you need to view or print copies of your coverage information.

Note: Due to HIPAA a spouse and adult child will have to register separately.

Logging On

1. Go to MutualofOmaha.com/dental
2. Click on the "Access Member Benefit Information" and enter your username and password
3. Click the "Login" button

Online Tools

In the Member Web Portal you can access your benefit information, including:

- View your coverage information and eligibility
- Individuals included under your plan
- After you've visited the dentist, use the "Claims" tab to find historical claim data
- View or print your Explanation of Benefits (EOB) from the "Documents" tab

Visit our Dental Wellness Center filled with tools and resources to make informed decisions about your dental health care, including:

- Find a Dentist search and Cost Estimator tools
- Dental Library comprised of articles, videos and definitions
- Ask A Dentist email feature
- Dental Health News, and much more

Access a Claim Form

If you visit an out-of-network provider, you can download a claim form from the home page.

Request an ID Card

800-927-9197

Vision

Mutual of Omaha

Vision Plan

Vision Coverage	In-Network	Out-of-Network
Eye Exam	\$10	Up to \$37
Single Vision Lens	\$10	Up to \$32
Lined Bi-Focal Lens	\$10	Up to \$48
Lined Tri-Focal Lens	\$10	Up to \$76
Frame Allowance	\$150 retail allowance; 20% discount on balance	Up to \$66
Frequencies		
Exam Frequency	Every 12 Months	
Lens Frequency	Every 12 Months	
Frame Frequency	Every 24 Months	

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Premium Per Employee Paycheck

Employee Only	\$1.56
Employee + Spouse	\$2.95
Employee + Child(ren)	\$3.21
Family	\$4.13

Online Reference Guide for Plan Members



You have a great vision insurance plan. Now learn how you can make full use of our vision plan website to ensure proper vision health for you and your family.

With online access you can:

- View benefits information
- View claims history and Explanation of Benefits
- Locate a provider
- Access forms or submit a claim online

Getting Started

- Log on to MutualofOmaha.com/vision
- Click on "View my vision benefits"
- Click the "Create an account" button – enter your name, date of birth, member ID number (located on your member ID card) or the last four digits of your Social Security Number (if provided by your employer) and follow the instructions to select your username and password

Logging On

- Go to MutualofOmaha.com/vision
- Click on "View my vision benefits"
- Enter your username and password
- Click the "Login" button

Online Tools and Resources

View your benefits

- Coverage and effective dates
- Dependents included in the plan
- Benefits used by you and your dependents
- Print ID cards

Track Claims

Access a claim form

If you visit an out-of-network provider, you will have to pay for services out-of-pocket and submit a claim form located in the "Forms" section.

Find a provider

Once you've created an account and signed in, click "Provider Locator." From here, you can search by ZIP code or "use my location" to find a provider near you.

Customer Service

833-279-4358



Download the EyeMed Members App on your iPhone, iPad or Android to view benefit information and ID card.



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Group Life

Mutual of Omaha

Group Life

Life Insurance Benefits	
Life Insurance Coverage	Flat \$30K
Accidental Death & Dismemberment	Flat \$30K
Age Reduction Schedule	50% at age 75

Disclaimer: This is a partial listing of your covered benefits. For a complete accurate listing of covered benefits, limitations and exclusions, refer to your certificate of coverage.

Voluntary Life

Mutual of Omaha

Voluntary Life

Life Insurance Benefits	
Employee Life Insurance Coverage	\$50K to \$200K in increments of \$10K (may not exceed 5X annual earnings)
Spouse Life Insurance Coverage	\$25K to \$100K in increments of \$25K (may not exceed 50% of employee amount)
Child(ren) Life Insurance Coverage	\$10,000
Accidental Death & Dismemberment	Same as above
Age Reduction Schedule	50% at age 75
Guaranteed Insurability	EE - \$100K SP - \$50K CH - \$10K

Disclaimer: This is a partial listing of your covered benefits. For a complete accurate listing of covered benefits, limitations and exclusions, refer to your certificate of coverage.

Monthly Rates per \$1,000 of Coverage (For personalized rates, please refer to Employee Navigator)

Age Bands	Employee	Spouse
< 24	\$0.016	\$0.016
25 - 29	\$0.016	\$0.016
30 - 34	\$0.021	\$0.021
35 - 39	\$0.028	\$0.028
40 - 44	\$0.042	\$0.042
45 - 49	\$0.069	\$0.069
50 - 54	\$0.118	\$0.118
55 - 59	\$0.198	\$0.198
60 - 64	\$0.288	\$0.288
65 - 69	\$0.480	\$0.480
70+	\$0.944	\$0.944
Child(ren)	\$0.044	

Accident



Mutual of Omaha Accident Low

Benefit	Amount
Urgent Care	\$75
Ambulance	Up to \$500
Emergency Room	\$100
Follow-up Treatments	\$50 up to 2 per Accident
Physical Therapy	\$25 up to 6 per Accident
Medical Device	\$50 (once per Accident)
Fractures	Up to \$3,000
Hospital Admission	\$750 (once per Accident)
Daily Hospitalization Benefit	\$100/day (365 days max)
Transportation	\$150/trip (up to 3 per Accident)
Lodging	\$100/night (up to 30 nights per Accident)
Catastrophic Insurance Amount	EE: \$20K; SP: 20K; CH: 10K



Mutual of Omaha Accident High

Amount
\$125
Up to \$1,500
\$200
\$100 up to 2 per Accident
\$50 up to 6 per Accident
\$200 (once per Accident)
Up to \$6,000
\$1,500 (once per Accident)
\$300/day (365 days max)
\$450/trip (up to 3 per Accident)
\$150/night (up to 30 nights per Accident)
EE: \$50K; SP: 25K; CH: 10K

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Premium Per Employee Paycheck

Employee Only	\$1.98	\$4.78
Employee + Spouse	\$3.10	\$7.51
Employee + Child(ren)	\$3.22	\$8.42
Family	\$5.11	\$13.16

Voluntary Short Term Disability

Mutual of Omaha

Voluntary STD

STD Insurance Benefits	
Maximum Weekly Benefit	60% up to max \$1,500
Elimination period	14 days injury /14 days sickness
Maximum Duration of Benefits	11 weeks
Pre-Existing conditions	3/6

Disclaimer: This is a partial listing of your covered benefits. For a complete accurate listing of covered benefits, limitations and exclusions, refer to your certificate of coverage.

Premium Per Employee Paycheck

Employee Premium Per Paycheck	For personalized rates, please refer to Employee Navigator
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Group Long Term Disability

Mutual of Omaha

Group LTD

LTD Insurance Benefits	
Maximum Monthly Benefit	60% up to max \$9,000
Elimination period	90 days
Maximum Duration of Benefits	SS ADEA (social security normal retirement age)
Pre-Existing conditions	3/12
Own Occupation Limitation	24 months

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Critical Illness

Mutual of Omaha

Voluntary Critical Illness

Critical Illness Benefit	
Employee Scheduled Benefit	\$5,000 to \$50,000 in the increments of \$5,000
Spouse Scheduled Benefit	\$5,000 to \$50,000 in the increments of \$5,000 (may not exceed 100% of employee benefit)
Child Scheduled Benefit	Up to 50% of employee benefit (up to \$25,000)
Guaranteed Insurability	EE - \$50K SP - \$50K CH - \$25K
Pre-Existing Condition Clause	N/A
Health Screening Benefit	\$50 per person per year (up to 6 per family)
Illness	% of Schedule Benefit
Cancer	First Occurrence: 100%; Reoccurrence: 100%
Heart Attack	First Occurrence: 100%; Reoccurrence: 100%
Major Organ Failure	First Occurrence: 100%; Reoccurrence: 100%
Stroke	First Occurrence: 100%; Reoccurrence: 100%

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Monthly Rates per \$1,000 of Coverage (For personalized rates, please refer to Employee Navigator)

< 30	\$0.219
30 - 39	\$0.249
40 - 49	\$0.360
50 - 59	\$0.688
60 - 69	\$1.401
70 - 79	\$2.395
80 - 99	\$3.282

Hospital Indemnity

Mutual of Omaha

Voluntary Hospital Indemnity

Hospital Indemnity Benefit	
Hospital Admission	\$1,000 per admission (limited to a combined total of 2 admissions, with a claim separation of 30 days, per policy year)
Daily Hospital Confinement	\$100 per day
ICU Admission	\$2,000 per admission (limited to a combined total of 2 admissions, with a claim separation of 30 days, per policy year)
Daily ICU Confinement	\$200 per day
Health Screening Benefit	\$50 per person per year (up to 6 per family)

Disclaimer: This is a partial listing of your covered benefits. For a complete accurate listing of covered benefits, limitations and exclusions, refer to your certificate of coverage.

Premium Per Employee Paycheck

Employee Only	\$3.75
Employee + Spouse	\$8.61
Employee + Child(ren)	\$5.17
Family	\$10.34

Your Hearing Discount Program



Program Benefits - In addition to your hearing care benefit, you will have access to complimentary aftercare*, including:

- ✓ **Custom hearing solutions** — wide choice of products from the industry's leading brands
- ✓ **Risk-free trial** — find your right fit by trying your hearing aids for 60 days
- ✓ **Follow-up care** — ensures a smooth transition to your new hearing aids
- ✓ **Battery support** — battery supply or charging station to keep your hearing aids powered
- ✓ **Warranty** — 3-year coverage for loss, repairs, or damage
- ✓ **Financing** — no interest for those who qualify
- ✓ **Savings for family and friends** — your parents, siblings, in-laws, and friends qualify, too

***Risk-free trial** - 100% money back guarantee if not completely satisfied, no return or restocking fees. Follow-up care - for one year following purchase. Batteries - two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty - Exclusions and limitations may apply. Contact Client Services (1-844-267-5436) for details.

Accessing Your Benefits is as Easy as ...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

To learn more visit amplifonusa.com/mutualofomaha.

	Level 1	Level 2	Level 3	Level 4	Level 5
Hearing Aid Features	Standard features	Additional, easy-to-use functions	Designed for work and play	Enhanced to keep you on the go	Leading technology keeps you connected
One Simple Price	\$995	\$1,495	\$1,795	\$2,195	\$2,645



This is not health insurance. Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Mutual of Omaha Insurance Company has been authorized to provide marketing services including sales. Mutual of Omaha Insurance Company and Amplifon are independent, unaffiliated companies.

Worldwide Travel Assistance That Travels With You



Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip - We'll Be There If You Need Us - 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

*Brought to you by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Services provided by AXA Assistance USA (AXA)

**Available at any time, not subject to 100 mile travel radius

452632

Emergency Travel Support Services

- Telephonic translation and interpreter services - 24/7 access to telephone translation services
- Locating legal services - referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage - assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash - assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages - assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement - coordination of credit card, airline ticket or other documentation replacement
- Vehicle return - if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company



WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

For inquiries within the
U.S. call toll free:

1-800-856-9947

Outside the U.S.
call collect:

(312) 935-3658



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(312) 935-3658

Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment - in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

Identity Theft

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

Recovery Information

- Information regarding the steps to recover from credit card and check fraud

- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

Travel Assistance Plan Limitations

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. AXA is not affiliated in any way with Mutual of Omaha companies. Each company is responsible for its own financial and contractual obligations. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will make all reasonable efforts to help you resolve the emergency situation. Both companies are responsible for their own contractual and financial obligations.



Carry this card with you
when you travel

Brought to you by Mutual of Omaha.
Services provided by AXA Assistance USA.



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when you travel

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Services provided by AXA Assistance USA.

Will Preparation Services

Services provided by Epoq, Inc.



Create your will at
www.willprepservices.com
and use the code **MUTUALWILLS**
to register

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die.

Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

That's why it's good you have access to FREE online will preparation services provided by Epoq, Inc. (Epoq).

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following FREE documents:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

Here's how it works:

- Log on to www.willprepservices.com and use the code **MUTUALWILLS** to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Companion Life Insurance Company (United and Companion) and Epoq are independent, unaffiliated companies. Although United and Companion make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United and Companion do not provide, are not responsible for, do not assume any liability for and do not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United and Companion also are not responsible and do not assume liability for any disclosure of personal data or information by Epoq. These services are only available to group life insurance customers of United and Companion.

Good Oral Health = Better Overall Health



Exclusive Offer

Through an affiliation with Z Sonic, Mutual of Omaha dental customers can take advantage of an exclusive offer to purchase the Z Sonic Pulse toothbrush or the Z Sonic mini toothbrush for a price below retail value.

**Special Price! Z Sonic Pulse
Toothbrush – \$59.95**
(original price \$99.95)



Or _____

**Z Sonic Mini
Toothbrush – \$14.50**
(original price \$19.95)



TOOTHBRUSHES KEY FEATURES:

- **Eliminates** – 21% more plaque and reduces Gingivitis by 11%
- **Efficient** – 2x the whitening power over manual brushing
- **Effective** – Adjustable up to 41,000 sonic pulses/minute with variable speed controller

Order Options:

Z Sonic Pulse – \$59.95 (originally \$99.95)

- Classic Brush Heads – \$5.47 each* (originally \$10.94)
- Premium Brush Heads – \$6.47 each* (originally \$12.94)

Z Sonic Mini – \$14.50 (originally \$19.95)

- Z Sonic Mini Brush Heads – \$4.00 each* (originally \$8.00)
- Z Sonic Mini Youth Brush Heads – \$3.50 each* (originally \$7.00)

*With purchase of 4 count

Here's How to Order: _____

Online

1. Go to: myzsonic.com/moo
2. Add products to your cart
3. Enter payment information

By Phone

1. Call (888) 228-7706
(mention the Mutual of Omaha member special)

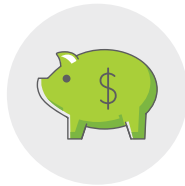


EXCLUSIVE OFFERS

Savings Beyond the Vision Benefit

At Mutual of Omaha, we know members want added value from their vision benefits. We offer exclusive, special offers on vision-related products and services that members can use above and beyond their vision benefit. It's one more way we help them keep their eyes healthy and save some cash, too.

To access these special offers, members simply visit their Mutual of Omaha member portal and click on the special offers tab. From there, they're set to shop the savings. New offers are added often, so it's a place they'll want to check before they go for their eye exam.



Savings You Can See

Our special offers page provides:

- Discounts and rebates on items such as frames, lenses and contacts
- Exclusive offers from network providers and retailers
- Free shipping from online providers
- And more



**INDEPENDENT
PROVIDER
NETWORK**



LENSCRAFTERS®

**PEARLE
VISION™**
EST. 1961

OPTICAL™



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

2026 Special Offers*

Members can find current special offers when they log in to their member portal.

Brand	Offer
LensCrafters®	▪ Get a \$50 bonus on a complete pair purchase and 50% off additional pairs
Target Optical®	▪ Receive a bonus of up to \$50 on a complete pair purchase ▪ Get up to \$150 in instant savings on an annual supply of contact lenses
Pearle Vision®	▪ Receive a bonus of \$50 off a complete pair (frame and lenses) of eyeglasses or prescription sunglasses
ForEyes	▪ Get up to \$50 off a complete pair of eyeglasses
Glasses.com®	▪ Get \$40 off transitions or polarized lenses
Contactsdirect.com®	▪ Save 15% on contact lens
FramesDirect.com	▪ Get \$55 off progressive, transition or blue light lenses
LASIK	▪ Use up to \$1,000 toward LASIK at LasikPlus®, TLC Laser Eye Center and The LASIK Vision Institute
MiSight®	▪ Save \$200 on MiSight 1-day soft contact lenses¹ designed specifically for kids with nearsightedness
Amplifon	▪ Up to 66% off hearing aids at locations nationwide
Hilco Vision	▪ Save on lens cleaners, Croakies retainers, child and adult cases
Available at participating in-network providers	▪ Get 40% off a complete second pair (frame and lens) of prescription glasses or 20% off non complete pair purchase ▪ Enjoy a 20% discount on nonprescription sunglasses

* Limitations and exclusions may apply. Offers are subject to change throughout the year. Discounts are not insured benefits. See your plan’s policy. Offers are not valid in the state of Texas.

¹Purchase of (8) 90-packs or (4) 180-packs only.



We are here for you

Contact your Mutual of Omaha sales representative or visit mutualofomaha.com to learn more.



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Altique Consulting

Agency Website : <https://altique.com/>

Agency Phone number : 726-224-8120

This guide contains a high-level information on plan benefits. It is not intended to be a comprehensive listing of benefits, nor does it contain complete information on plan limits and exclusions. The controlling provisions are provided in specific policies, and this summary does not modify those provisions or benefits in any way. Benefit plan exclusions, limitations, and/or reductions may apply. Each plan is governed by master insurance policies, insurance contracts and plan documents. If there is any difference in this summary, the legal contracts, and policies, the plan documents will govern.