



**2021 Benefits Open Enrollment**  
**Monday, November 16, 2020, 8:00 am PST**  
**through**  
**Friday, November 20, 2020, 5:00 pm PST**

## What you need to know

This year is an **“active”** enrollment, meaning you must go into ADP to elect your benefits. If you don’t, your coverage will default to the employer-paid Life & AD&D and any of the UNUM voluntary benefits in which you are currently enrolled

You will be enrolled in the plans you select for the 2021 calendar year and cannot change the elections unless you experience a qualified life event which includes marriage, divorce, a new child (by birth or adoption), or gain/loss of coverage under a different benefit plan

- Please contact Human Resources to determine if a family status change qualifies under the Plan document and IRS regulations

## What you need to do

- Review the plan summaries and program flyers available to you on ADP to determine the best benefits for you and your family
- Log into ADP at <https://workforcenow.adp.com> and enroll in benefits by the deadline
- For the UNUM products, you can enroll via phone at (800) 350-4471 or enroll online at <https://www.plane.biz/Logons/SRBrayLLCd>  
[ba](https://www.plane.biz/Logons/SRBrayLLCd)
- If you have questions, reach out to your Human Resources representative

**2021 Benefits Open Enrollment**

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2021	Medical
<b>What is staying the same</b>	Same suite of medical plans, from regional HMOs in CA, AZ, NV, and TX to national OAMC PPO and OAMC HDHP w/HSA plans
<b>What is changing</b>	<p><b>Plan Designs:</b> Every year, Aetna makes adjustments to the plan designs based on federal / state mandates or organizational changes. For 2021, this includes the following enhancements:</p> <ul style="list-style-type: none"> <li>• Any dependents of an employee enrolled in an HMO plan who are living out-of-state will be enrolled in a \$500 deductible PPO</li> <li>• CVS Minute Clinic Access: <b>Non</b>-HMO Aetna members will have access to covered services at any in-network walk-in clinic. For OAMC PPO enrollees – benefit is covered 100%; no copay. For OAMC HSA enrollees – the negotiated cost applies until the deductible is met, then the benefit is covered 100%</li> <li>• CA HMOs: Per state mandate, coverage for iatrogenic* infertility is covered and designated an essential health benefit (ESB)</li> <li>• Habilitation services and autism physical, occupational, and speech therapies must match the Mental Health “all other” benefit – all plans</li> <li>• Infusion therapy, at home or physician’s office, will follow the specialist copay or coinsurance – all plans</li> </ul> <p><b>Employee Premium Contributions:</b> Enrollees in the national OAMC PPO plan will pay lower monthly contributions that will match the monthly contributions for the TX and NV HMOs</p>

\*Fertility preservation for patients undergoing medical treatments that can compromise their ability to become pregnant

2021	Dental	Vision
<p><b>What is staying the same</b></p>	<p>DHMO and DPPO plan offerings through Aetna</p>	<p>Vision PPO offering through Aetna</p>
<p><b>What is changing</b></p>	<p>There will be a slight increase in your monthly contributions for a more robust DPPO plan. Aetna’s cost share is increasing for out-of-network services, which means you will be paying less if you go to a dental provider that is not contracted with Aetna</p>	<p>There will be a slight increase in your monthly contributions for a more robust vision plan. Allowances that the plan gives you towards the cost of frames and contacts, for example, are increasing which mean you pay less out-of-pocket</p>

For employees enrolled in the Aetna OAMC HDHP, you are eligible to open a Health Savings Account (HSA) directly through HealthEquity at <https://healthequity.com/open-an-hsa>

NOTE: You cannot have FSA and HSA accounts at the same time.



An FSA empowers you to set aside pre-tax money from every paycheck to help pay for qualified medical expenses. Choose a HealthEquity FSA and unlock these amazing benefits.



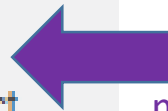
## PUT MORE MONEY IN YOUR POCKET

Each dollar you contribute to your FSA is tax-deductible.<sup>1</sup> That means you could potentially save as much as 30 percent or more on qualified medical expenses.<sup>2</sup> Don't think of it as money deducted from your paycheck—think of it as money added to your wallet.

## Know your options

- FSA elections can only be made during open enrollment (unless you have a qualifying life event)
- Choose the amount you want to contribute, then your employer will deduct that amount pre-tax in equal parts from each paycheck over 12 months
- Verify your exact grace period with your organization

You can contribute up to a maximum of \$2,750 in 2021



## GET YOUR MONEY RIGHT AWAY

Let's say you plan to contribute the IRS maximum to your FSA. You'll have access to the entire amount on the first day of the plan year. Take advantage. Spend now, contribute later.



## ENJOY AN EXTRA GRACE PERIOD

Don't worry about spending all your FSA dollars by the end of the year. Your organization gives you up to 2.5 extra months at the end of the plan year to spend your FSA funds.<sup>3</sup> Stay flexible and contribute with confidence.



## SPEND BEYOND THE DOCTOR'S OFFICE

Even though your FSA doesn't rollover, most members spend all their FSA dollars before the year ends. That's because you can use FSA dollars to cover a huge list of qualified medical expenses, including over-the-counter meds and menstrual care products.<sup>4</sup>

See a full list of eligible medical expenses at [HealthEquity.com/QME](https://healthequity.com/QME)



# Allstate Identity Protection



## With Allstate Identity Protection Pro Plus you'll be able to

-  See and control your personal data with our unique tool, Allstate Digital Footprint™
-  Monitor social media accounts for questionable content and signs of account takeover
-  Check your identity health score
-  View and manage alerts in real time
-  Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
-  Lock your TransUnion credit report in a click and get credit freeze assistance
-  Get help disputing errors on your credit report
-  See if your IP addresses have been compromised
-  Receive alerts for cash withdrawals, balance transfers, and large purchases
-  Get reimbursed for fraud-related losses like stolen 401(k) & HSA funds or fraudulent tax returns with our \$1 million identity theft insurance policy†
-  Protect yourself and your family (everyone that's "under your roof and wallet")\*

## InfoArmor is now Allstate Identity Protection

Same great company. Same powerful protection.

If you are currently enrolled, your account credentials (i.e., user name, password) will remain the same

Enroll via <https://workforcenow.adp.com>

## Sign up during open enrollment

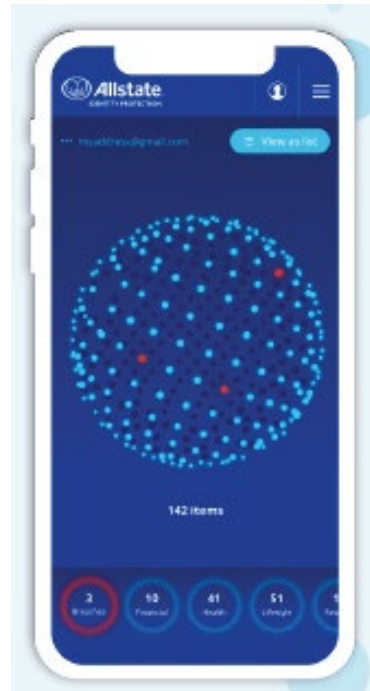
Questions? 1.800.789.2720  
[www.myaip.com](http://www.myaip.com)

Plans and pricing

**Allstate Identity Protection Pro Plus**

\$9.95 per person / month

\$17.95 per family / month





# ARAG Prepaid Legal Insurance



## What does legal insurance cover?

An UltimateAdvisor legal insurance plan from ARAG® **covers a wide range of legal needs** like the examples shown below — and many more — to help you address life's legal situations.

### Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

### Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

### Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

### Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

### Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

### Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

### Landlord/Tenant Issues

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

### Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

### Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Wills

## Why should you get legal insurance?



Work with a network attorney and attorney fees are **100% paid-in-full** for most covered matters.



Save an average of **\$2,065** per legal matter.\*



Access more than **14,000 attorneys** within ARAG's network with an average of 20 years of experience.



Address your covered legal situations with a network attorney who is only a **phone call away for legal help and representation.**



Use DIY Docs® to create any of **350+ legally valid documents**, including state-specific templates.

## How does legal insurance work?

- 1 **Call 800-247-4184** when you have a legal matter.
- 2 **Customer Care will walk you through your options** and help you get connected to an attorney in the network.
- 3 **Meet with your network attorney** over the phone or in person to begin resolving your legal issue.



*More details, please!* See the complete list of what your plan covers at:

[ARAGlegal.com/myInfo](https://araglegal.com/myInfo) Access Code: **18505pp**

Let's Talk! Call ARAG at 800-247-4184

## What does it cost?

UltimateAdvisor®

Family: \$18.00 monthly

- ✓ **Get cash back on eligible vet bills**  
Choose your reimbursement level of 50%, 70% or 90%<sup>1</sup>
- ✓ **Use any vet, anywhere**  
No networks, no pre-approvals
- ✓ **Available exclusively for employees**  
Plans with preferred pricing only offered through your company
- ✓ **Optional wellness coverage available**  
Includes spay/neuter, dental cleaning, exams, vaccinations and more
- ✓ **Same price for pets of all ages**  
Your rate won't go up because your pet had a birthday

## Choose from three levels of coverage with My Pet Protection

**50%**  
reimbursement

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**\$20-\$35/month<sup>2</sup>**

**70%**  
reimbursement

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**\$27-\$47/month<sup>2</sup>**

**90%**  
reimbursement

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**\$39-\$59/month<sup>2</sup>**

## How to use your pet insurance plan

1 |  Visit any vet, anywhere.

2 |  Submit claim.

3 |  Get reimbursed.

Learn more today. <http://www.petinsurance.com/powerplus>





Accidents, including poisonings and allergic reactions	✓	✓
Injuries, including cuts, sprains and broken bones	✓	✓
Common illnesses, including ear infections, vomiting and diarrhea	✓	✓
Serious/chronic illnesses, including cancer and diabetes	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization	✓	✓
X-rays, MRIs and CT scans	✓	✓
Prescription medications and therapeutic diets	✓	✓
Wellness exams	✓	
Vaccinations	✓	
Spay/neuter	✓	
Flea and tick prevention	✓	
Heartworm testing and prevention	✓	
Routine blood tests	✓	

Just like all other pet insurers, we don't cover **pre-existing conditions**.<sup>\*</sup> However, we go above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. Plus, both plans have a low \$250 annual deductible and a generous \$7,500 maximum annual benefit.

\*Any illness or injury that your pet had prior to the start of your policy will be considered a pre-existing condition.

## Easy enrollment

1 Select the species (dog or cat)\*\*

2 Provide your zip code

3 Pick your plan

\*\*To enroll your bird, rabbit, reptile or other exotic pet, please call 888-899-4874.

## Get more—enjoy these extras when you protect your pet with a Nationwide pet insurance policy

### vethelpline™

Unlimited, 24/7 access to a veterinary professional (\$150 value).



Multiple-pet discounts available.<sup>3</sup>



Simple online claims to help you save time.



Fast, convenient electronic claim payments.



Access to our award-winning magazine, *The Companion*.



Discounts on hand-picked pet products and services.



## Coverage and features

- **One low annual deductible**, not per incident
- **Choose up to 90% back** on eligible veterinary expenses<sup>1</sup>
- **Veterinary exams**, including specialty and emergency visits
- **Hospitalization and surgeries**
- **Injuries and illnesses**, including cancer and hereditary/congenital conditions
- **Diagnostic testing**, including radiographs, MRIs, CT scans and ultrasounds
- **Prescribed** holistic and alternative care
- **Illnesses and disease** caused by external and internal parasites
- **Preventive care**, such as vaccinations/titers and wellness bloodwork
- **No waiting period** for hereditary and congenital conditions
- And more

Learn more today about avian and exotic pet coverage from Nationwide.  
**877-738-7874**




# S.R. Bray LLC dba Power Plus

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- ❑ **Enrollment period:**  
November 16 through November 20, 2020
- ❑ **Benefits become effective:**  
January 1, 2021
- ❑ **Enroll online!**  
<https://www.plane.biz/Logons/SRBrayLLC dbaPowerPlus-112021/default.htm>
- ❑ **Enroll via Unum's call center!**  
Available during your enrollment period  
Monday through Friday from 5:00am to 5:00pm PST.

Call: (800) 350-4471



“It’s easy to enroll!”

## Your Unum voluntary benefits:

Critical Illness

Accident

Hospital

Short Term Disability

Whole Life

Term Life / AD&D



# Critical Illness Insurance (Attained Age)

Can pay money directly to you when you're diagnosed with certain serious illnesses.

## How does it work?

- If you're diagnosed with a covered illness, you can receive a benefit payment in one lump sum.
- You can use this money however you want.
- You can keep the coverage if you change jobs or retire.

## Why is this coverage so valuable?

- Pay out-of-pocket medical expenses, like co-pays and deductibles.
- You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer.
- The reoccurrence benefit pays 100% of your coverage amount. Diagnosis must be a least 180 days apart or the conditions can't be related to each other.

## Who can get coverage?

- **YOU:** Choose \$10,000 or \$20,000 of coverage with no medical questions if you apply during this enrollment
- **YOUR SPOUSE:** Spouses can get 50% of the employee coverage amount as long as you have purchased coverage for yourself
- **YOUR CHILDREN:** Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses, plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date.

## What's covered?

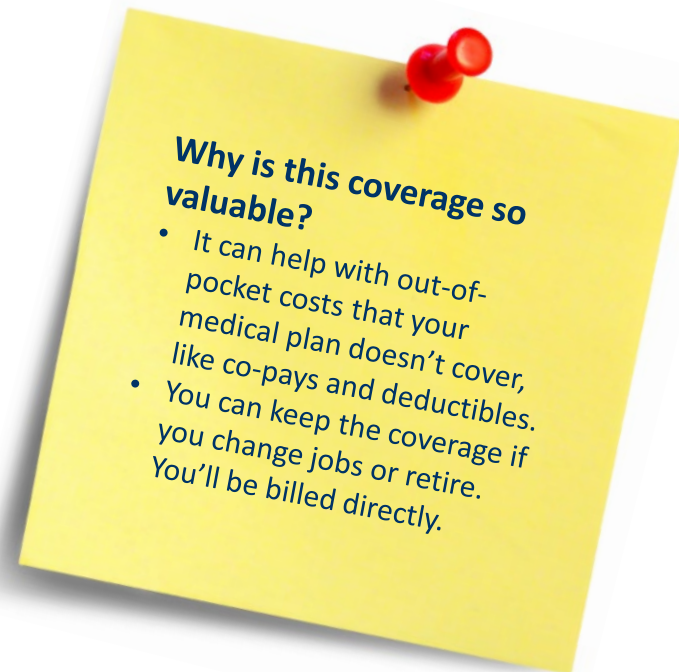
Critical illnesses	
<ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Stroke</li> <li>• Major organ failure</li> <li>• End-stage kidney failure</li> </ul>	<ul style="list-style-type: none"> <li>• Coronary artery disease Major (50%): Coronary artery bypass graft or valve replacement Minor (10%): Balloon angioplasty or stent placement</li> </ul>
Cancer conditions	
<ul style="list-style-type: none"> <li>• Invasive cancer — all breast cancer is considered invasive</li> </ul>	<ul style="list-style-type: none"> <li>• Non-invasive cancer (25%)</li> <li>• Skin cancer — \$500</li> </ul>
Progressive diseases	Supplemental conditions
<ul style="list-style-type: none"> <li>• Amyotrophic Lateral Sclerosis (ALS)</li> <li>• Dementia, including Alzheimer's disease</li> <li>• Multiple Sclerosis (MS)</li> <li>• Parkinson's disease</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of sight, hearing or speech</li> <li>• Benign brain tumor</li> <li>• Coma</li> <li>• Permanent Paralysis</li> <li>• Infectious Diseases (25%)</li> </ul>

# Accident Insurance

Can pay you money for covered accidental injuries and their treatment.

## How does it work?

- Can pay a set benefit amount based on the type of injury you have and the type of treatment you need.
- It covers accidents that occur **on and off** the job.
- Includes a range of incidents, from common injuries to more serious events.
- You are guaranteed base coverage, no medical questions!
- **\$100 Wellness Benefit** – per insured, per year.
- **\$200 Sickness Hospital Confinement Benefit** – optional benefit pays a daily amount if you’re in the hospital for a covered illness. It’s available to each family member who has coverage. You and your Spouse can receive \$200 per day. Coverage for children is 75% of that amount.



## Who can get coverage?

You	If you're actively at work*
Your spouse	Ages 17 and up
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

*See schedule of benefits for complete list of covered injuries and expenses.*



# Accident Insurance

## Schedule of Benefits

Covered injuries		Benefit amount	Emergency and hospitalization benefits		Benefit amount	Accidental death and other covered losses		Benefit amount
<b>Fractures</b>			<b>Emergency and hospitalization benefits</b>			<b>Accidental death and other covered losses</b>		
Open Reduction (dependent on location of injury)		\$150 to \$7,500	Ambulance (ground, once per accident)		\$400	<b>Accidental death*</b>		
Closed Reduction (dependent on location of injury)		\$75 to \$3,750	Air ambulance		\$1,500	Employee		\$50,000
Chips		25% of closed amount	Emergency room treatment		\$150	Spouse		\$20,000
<b>Dislocations</b>			Emergency treatment in physician office/urgent care facility		\$75	Child		\$10,000
Open Reduction (dependent on location of injury)		\$300 to \$6,000	Hospital admission (admission or intensive care admission once per covered accident)		\$1,000	*The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee-\$150,000; spouse-\$60,000; child-\$30,000		
Closed Reduction (dependent on location of injury)		\$150 to \$3,000	Intensive care admission (same as above)		\$1,500	<b>Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss</b>		
<b>Burns</b>			Hospital confinement (per day up to 365 days)		\$200	Loss of both hands or both feet; or		\$15,000
At least 10 square inches, but less than 20 square inches		2nd degree - \$0 3rd degree - \$2,500	Intensive care confinement (per day up to 15 days)		\$400	Loss of one hand and one foot; or		\$15,000
At least 20 square inches, but less than 35 square inches		2nd degree - \$0 3rd degree - \$5,000	Medical imaging test (once per accident)		\$200	Loss of one hand or one foot;		\$7,500
35 or more square inches of the body surface		2nd degree - \$1,000 3rd degree - \$10,000	Outpatient surgery facility service (once per accident)		\$300	Loss of two or more fingers, toes or any combination; or		\$1,500
Skin grafts for 2nd and 3rd degree burns		50% of burn benefit	Pain management (epidural, once per accident)		\$100	Loss of one finger or toe		\$750
<b>Skin graft for any other accidental traumatic loss of skin</b>			<b>Treatment and other services</b>		<b>Benefit amount</b>	<b>Catastrophic accidental dismemberment<sup>†</sup> — once per lifetime, not payable with catastrophic loss</b>		
At least 10 square inches, but less than 20 square inches		\$150	Surgery benefit			Loss of both hands or both feet; or loss of one hand and one foot		
At least 20 square inches, but less than 35 square inches		\$250	Open abdominal, thoracic		\$1,500	Employee (prior to age 65)		\$100,000
35 or more square inches of the body surface		\$500	Exploratory (without repair)		\$150	Spouse and child		\$50,000
Concussion		\$150	Hernia repair		\$150	Employee (ages 65-69)		\$50,000
Coma		\$10,000	Physician follow-up visit (2 visits per accident)		\$75	Spouse and child		\$25,000
Ruptured disc		\$800	Chiropractic visit (up to 3 visits per calendar year)		\$25	<b>Employee (70+ years old)</b>		
<b>Knee cartilage</b>			Therapy services (up to 10 per accident)			Spouse and child		
Torn with surgical repair		\$750	Occupational therapy		\$25	\$25,000		
Exploratory surgery or cartilage shaved, only		\$150	Speech therapy		\$25	Spouse and child		
Laceration		\$25-\$600	Physical therapy		\$25	\$12,500		
<b>Tendon/ligament and rotator cuff</b>			Prosthetic device or artificial limb			<b>Accidental loss — paralysis, sight, hearing and speech</b>		
Surgical repair of one		\$800	One		\$750	<b>Initial accidental loss — one benefit per accident, not payable with initial dismemberment</b>		
Surgical repair of two or more		\$1,200	More than one		\$1,500	Permanent paralysis; or		\$15,000
Exploratory surgery without repair		\$150	Appliance (once per accident)		\$100	Loss of sight of both eyes; or		\$15,000
<b>Dental work, emergency</b>			Blood, plasma and platelets		\$400	Loss of sight of one eye; or		\$7,500
Extraction		\$100	Travel due to accident (Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip)		\$0.40 per mile	Loss of the hearing of one ear		\$7,500
Crown		\$300	Lodging (per night up to 30 days per accident)		\$150	<b>Catastrophic accidental loss<sup>†</sup> — once per lifetime, not payable with catastrophic dismemberment</b>		
Eye injury		\$300	Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)		\$100	Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes		
<b>Accident coverage is a limited policy.</b>						Employee (prior to age 65)		\$100,000
						Spouse and child		\$50,000
						Employee (ages 65-69)		\$50,000
						Spouse and child		\$25,000
						Employee (70+ years old)		\$25,000
						Spouse and child		\$12,500
						<sup>†</sup> Catastrophic accidental loss benefit — payable after fulfilling a 365 day elimination period.		



# Hospital Insurance

Can pay benefits that help you with the costs of a covered hospital visit.

## How does it work?

- Pays **\$1,000** for each covered hospital admission, once per year
- Pays **\$100** for each day of your covered hospital stay, up to 15 days, once per year
- Helps covered employees and their families cope with the financial impacts of hospitalization
- You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.
- The money is paid directly to you – not to a hospital or care provider
- You must purchase coverage for yourself in order to purchase spouse or child coverage
- This plan has a 12 month pre-existing condition limitation.

## Why is this coverage so valuable?

- The benefits in this plan are compatible with a Health Savings Account (HSA).
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions. You'll be billed directly.

## Who can get coverage?

You	If you're actively at work
Your spouse	ages 17 to 64
Your children	Dependent children until their 26th birthday, regardless of marital or student status

Employee must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.



# Individual Short Term Disability

If you live outside of CA and do not have access to state-mandated disability insurance, UNUM's ISTD plan is an important option to consider.



Can replace a portion of your monthly income if you have a covered disability that keeps you from working

## How does it work?

If you become sick or injured and can't work, this insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 6 months depending on the plan you choose.

## Why is this coverage so valuable?

You can use the money however you choose. It can help you pay for your rent or mortgages, groceries, out-of-pocket medical expense and more.

## How much coverage can I get?

- Choose a monthly benefit between \$400 and \$5,000 for covered disabilities due to injury or illness.
- Coverage of up to 60% of your gross monthly salary may be offered, or 40% in CA, HI, NJ or NY.

## Elimination Period and Benefit Duration:

- Choose from 7/7/3 or 7/7/6 plans.
- 12/12 pre-existing condition limitation\*

*\*Pre-existing conditions: Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date. A pre-existing condition is defined in the policy as a condition for which symptoms existed that would cause a person to seek treatment from a physician or for which they were treated or received medical advice from a physician, or took medicine, within 12 months before the coverage effective date. Review your policy as this exclusion may not apply.*

*In CA the issue age is 17 to 64. CA policies will automatically receive the Mental and Nervous Rider. The coverage will provide a 100% of the base amount. The maximum benefit period is 24 months.*

## Consider your monthly expenses

	Food	\$ _____
	Transportation (gas, car payments, repairs)	_____
	Child care/elder care	_____
	Mortgage/rent	_____
	Utilities (electric, water, cable, phone)	_____
	Medical costs (co-pays, medications)	_____
	Insurance (health, life, car, home)	_____
	Total monthly expenses	\$ _____



# Whole Life Insurance

Can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.



## How does it work?

- ▶ Protection during your working years and into retirement
- ▶ Keep this coverage as long as you want
- ▶ Cost will not increase due to age
- ▶ Benefit amount stays the same and does not decrease as you get older
- ▶ **Earns cash value.** You can borrow from that cash value, or you can buy a smaller, paid-up policy – with no more premiums due
- ▶ **Portable.** You can keep your coverage if you leave the company or retire.
- ▶ **Premium.** Lifetime

## Who can get coverage?

<b>Individual Employee Coverage</b>	You can purchase coverage for as little as \$3 weekly, as long as the minimum benefit is at least \$2,000.
<b>Individual Spouse Coverage</b> Ages 15-80	You can purchase coverage for as little as \$3 weekly, as long as the minimum benefit is at least \$2,000.
<b>Individual Child Coverage</b>	You can purchase coverage for each child for as little as \$1 weekly.
<b>What's included?</b>	<ul style="list-style-type: none"> <li>• A "Living" Benefit</li> <li>• Waiver of Premium</li> <li>• Long Term Care Rider</li> </ul>

*Exclusions: Life Insurance benefits will not be paid for deaths caused by suicide. If within two years from the policy effective date, the insured commits suicide, whether sane or insane, Unum will not pay the death benefit. The amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, less the sum of any debt and the cost of any riders.*

*Termination of coverage: All coverage under this policy will terminate on the earliest of the following: Written request by you to terminate the policy; The insured dies; The policy matures; or The loan value exceeds the guaranteed cash value of this policy. This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21848 et al. or contact your Unum representative. Unum complies with state civil union and domestic partner laws when applicable.*

# Employer Funded Term Life with AD&D Insurance



Can provide money for your family if you die or are diagnosed with a terminal illness.

## How does it work?

- You keep the coverage for a set period of time, or “term.” If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.
- AD&D Insurance is also available, which can pay a benefit if you survive an accident but have certain serious injuries.

## Who can get coverage?

- **Employee Life benefit:** 1 times your earnings up to a maximum of \$400,000
- **Employee AD&D benefit:** 1 times your earnings up to a maximum of \$400,000

### Age reduction:

65% at age 65; 50% at age 70

## What else is included?

**Work-Life Balance Employee Assistance Program (EAP)** – get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

**Worldwide Emergency Travel Assistance** – One phone call gets you and your family immediate help anywhere in the world, as long as you are traveling 100 or more miles from home.

**A “Living” Benefit** – if you are diagnosed with a terminal illness with less than 12 months to live, you can request 100% of your life insurance benefit while you are still living.

**Waiver of Premium** – your cost may be waived if you are totally disabled for a period of time

**Portability** – you may be able to keep coverage if you leave the company or retire.

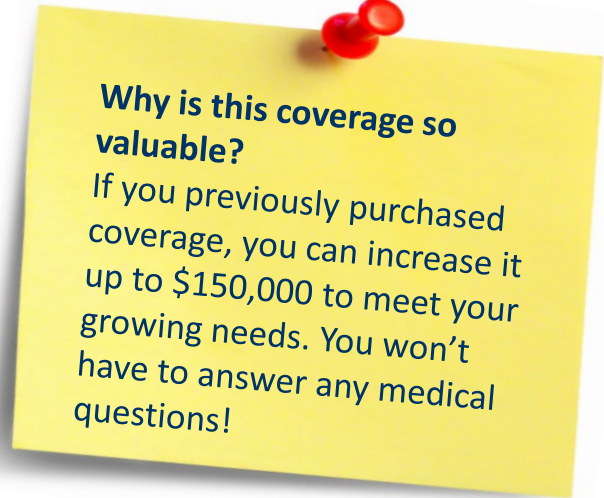
# Voluntary Term Life and Accidental Death & Dismemberment (AD&D)



Can provide money for your family if you die or are diagnosed with a terminal illness.

## How does it work?

- You choose the amount of coverage that's right for you, and you keep coverage for a set period of time, or "term".
- If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.
- Included: Living Benefit, Waiver of Premium and Portability
- **AD&D Insurance is also available**, which pays a benefit if you survive an accident but have certain serious injuries. It pays an additional amount if you die from a covered accident.



## Who can get Supplemental Term Life and AD&D coverage?

**YOU:** Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings. *If you are newly eligible or previously purchased coverage, you can get up to \$150,000 guaranteed issue with no medical questions.*

**YOUR SPOUSE:** Get up to \$500,000 of coverage in \$5,000 increments. Spouse coverage cannot exceed 100% of the coverage amount you purchase for yourself. *If you are newly eligible or previously purchased coverage for your Spouse, you can get up to \$25,000 guaranteed issue with no medical questions.*

**YOUR CHILDREN:** Get up to \$10,000 of coverage in \$2,000 increments, if eligible. One policy covers all of your children until their 26<sup>th</sup> birthday. The maximum benefit for children – live birth to 6 months is \$1,000.

## IMPORTANT: Evidence of Insurability (EOI) required for amounts greater than the "guaranteed issue" (GI) or for late entrants

- You will not be charged for increases in coverage above the GI until you are approved
- To receive approval, you must follow the EOI process in its entirety. Contact your HR rep for more details

No medical questions required for AD&D coverage. **Delayed Effective Date:** If you spouse or child has a serious injury, sickness, or disorder, or is confined, their coverage may not take effect. Payment of premium does not guarantee coverage. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan.

# Employee Assistance Program (EAP)

## Free Resource for Power Plus Employees



### Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™  
— helps you save on medical bills



### Who is covered?

Unum's EAP services are available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.



### Employee Assistance Program — Work/Life Balance

Toll-free 24/7 access:

- 1-800-854-1446  
(multilingual)
- [www.unum.com/lifebalance](http://www.unum.com/lifebalance)



*Turn to us, when you don't know where to turn.*

### Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor™ who can help you.

#### A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Family and parenting problems
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- And more

### Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

#### Ask our Work/Life Specialists about:

- Child care
- Financial services, debt management, credit report issues
- Elder care
- Even reducing your medical/dental bills!
- Legal questions
- And more
- Identity theft

### Help is easy to access:

- **Online/phone support:** Unlimited, confidential, 24/7.
- **In-person:** You can get up to 3 visits available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

# Check your claim status, documentation and updates online – anytime!



**1** Go to [www.unum.com/claims](http://www.unum.com/claims)

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

**unum** | Secure Internet Services

User ID (email address) Password Forgot password?

By clicking the LOGIN button below, you agree to our [Terms of Use](#) and [Privacy Notice](#).

Login

**2** Returning users, please log in with your user ID and password.

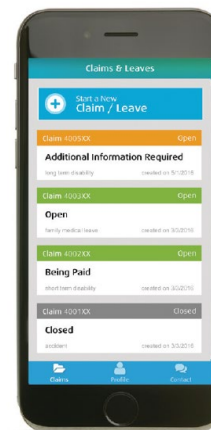
## Register for an account

Whether you have Unum coverage or offer Unum coverage, we are dedicated to serving your needs. Our secure website provides information and tools that can help you make the most of your relationship with Unum. Sign up today, so you have instant access to all of the important features of this site.

### Employees >

- File a claim/leave
- Download supplemental
- Check your claim status
- Update personal information
- Managing your claim is just a touch away. Go mobile with the Unum Customer App.

**3** First-time users, please register an account to file a new claim or leave, review the status of an existing claim, or view documentation.



Thank you!



ACCIDENT AND CRITICAL ILLNESS INSURANCE ARE LIMITED BENEFIT POLICIES.

**Group Coverage:**

Employees must be legally authorized to work in the U.S. and actively working at a U.S. location to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

**Individual Coverage:**

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a green card to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

Group Accident and Group Critical Illness Insurance are underwritten by:

Unum Life Insurance Company of America, Portland, ME

Individual Whole Life Insurance and Individual Short Term Disability are underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GA-1, L-21848, L-21820-CA, CI-1 or contact your Unum representative.

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CE-15335





# 401(k) Plan Features

- Two 401k options permitted:
  - Traditional (Pre-Tax), and
  - Roth (After-Tax) Contributions Permitted
- Company Match:
  - 100% company match for first 1% of employee contribution
  - 50% company match from 2% up to 6% of employee contribution
- 2 year Vesting of Employer contribution:
  - 0% vested for first 2 years of employment
  - 100% vested after 2 years of employment



# 2021 401(k) limits

- Annual contribution maximum = \$19,500
- Annual “catch up” contribution (employees over 50) = \$6,500
- Maximum contribution percentage = 80%
- Eligibility requirements:
  - full-time employee
  - 90 days from the first of the month following date of hire



# David M. Vaughan CFP®

- CEO Clearview 401(k) Consultants, Inc. a Member of Pensionmark Financial Group
- Independent Financial Advisor since 2004
- Obtained CERTIFIED FINANCIAL PLANNER™ professional designation in 2007
- Specializing in 401(k) since 2008
- Cell 949.278.1885
- Email [dvaughan@clearview401k.com](mailto:dvaughan@clearview401k.com)

# Questions?



**2021 Benefits Open Enrollment**  
**Monday, November 16, 2020, 8:00 am PST**  
**through**  
**Friday, November 20, 2020, 5:00 pm PST**