



Synergy Services, Inc.

2023

EMPLOYEE BENEFITS REVIEW

Thank you for your interest in the employee benefits package offered to all eligible employees of Synergy Services.

During this presentation we will discuss

- Synergy's Total Rewards Program
- The options available to you
- Resources to help you manage your benefits experience

Let's get started...

Synergy's Total Rewards Strategy

Salary is just one component of a broader compensation philosophy at Synergy. We call it “Total Rewards” because it showcases the many ways employees benefit — both personally and professionally — from joining the Synergy team.



MEDICAL



Kansas City

Plan & Network Options

1

Spira Care EPO with BlueSelect Plus Network

(Exclusive Provider Organization)

- Access to Spira Care Centers
- **Must live or work in one of 12 counties:**
 - Missouri:** Clay, Jackson, Platte, Cass, Clinton, DeKalb, Johnson, Lafayette, Ray, Caldwell
 - Kansas:** Johnson, Wyandotte
- In-Network coverage only, except emergencies
- Do not have to select a primary care physician
- National and International Coverage outside of the 32-county BlueKC service area

2

Traditional HMO Blue Care

(Health Maintenance Organization)

- Traditional Plan
- **Must** select a primary care physician
- In-Network coverage only, except emergencies

3

Traditional PPO Preferred Care Blue

(Preferred Provider Organization)

- Traditional Plan – 2 options
- Do not have to select a primary care physician
- In and Out of Network coverage
- National and International Coverage

2023 Medical Plan Rates

	Monthly Rates	*Per 24 Pay Periods	Per Pay Period Change from 2022
<u>HMO Rate:</u>			
Employee Only	\$181.16	\$90.58	\$4.67
Empl. & Spouse	\$994.22	\$497.11	no participants
Empl & Child	\$726.46	\$363.23	\$4.95
Family	\$1,210.48	\$605.24	\$8.28
<u>PPO/1000 Rate:</u>			
Employee Only	\$162.06	\$81.03	\$4.64
Empl. & Spouse	\$837.56	\$418.78	\$3.91
Empl & Child	\$626.64	\$313.32	(\$5.33)
Family	\$1,049.14	\$524.57	(\$6.15)
<u>PPO/2700 Rate:</u>			
Employee Only	\$109.86	\$54.93	(\$10.01)
Empl & Spouse	\$718.76	\$359.38	\$6.63
Empl & Child	\$535.88	\$267.94	(\$2.87)
Family	\$897.02	\$448.51	(\$2.60)
<u>Spira Rate:</u>			
Employee Only	\$101.24	\$50.62	(\$8.59)
Empl & Spouse	\$699.62	\$349.81	no participants
Empl & Child	\$505.24	\$252.62	\$5.73
Family	\$836.76	\$418.38	\$7.08

*Withhold premiums 24 out of the 26 pay periods a year.

SPIRA Care Plan

Blue Select Plus Network (EPO)

Options for receiving care



Spira Care Centers with integrated primary care services

- Spira Care EPO – No additional cost for services at a Spira Care Center; Rx copays apply



Your plan's network for services outside the Care Centers

- BlueSelect Plus Network – Plan deductible and Rx copays apply for services received outside a care center

EPO:

In an Exclusive Provider Organization (EPO) insurance model members must receive all care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) except for emergency services. Non-emergency services received out-of-network will not be covered.



SPIRA CARE EPO PLAN—BLUE SELECT PLUS

BlueKC.com	In-Network	Out-of-Network
Deductible: Individual/Family	Individual: \$1,500 Family \$3,000	Not Covered
Coinsurance (your share):	Member Pays: 0% Plan Pays: 100%	Not Covered
Inpatient or Outpatient Services	Deductible	Not Covered
Radiology	Spira: No Charge Non-Spira: Deductible	Not Covered
Other Radiology (MRI, MRA, CT and PET Scans) <i>Physician's Office, Imaging Center, Outpatient Setting, Hospital</i>	Deductible	Not Covered
Office Visits	Spira: No Charge Non-Spira: Deductible	Not Covered
Urgent Care <i>(Minute Clinics, Take Care Centers)</i>	Spira: No Charge Non-Spira: Deductible	Not Covered
Emergency Room	Deductible	
Prescriptions	Tier 1: \$15 Co-Pay Tier 2: \$50 Co-Pay Tier 3: Deductible	Not Covered
Out-of-Pocket Maximum:** Individual	\$1,500	Not Covered
Out-of-Pocket Maximum:** Family	\$3,000	Not Covered

**Out-of-Pocket Maximum includes all medical and Rx copays.

Extended Benefits at the Care Centers

COMPREHENSIVE SERVICES



Adult and Pediatric
Primary and
Preventative Care



Sick Care



Chronic Condition
Management



Behavioral Health
Consultations



Digital
X-Rays⁺



Lab
Draws



Patient Wellness
Follow-ups



Health Coaches On-Site

CONVENIENT BENEFITS



Common Prescriptions
Filled On-Site^{*}



Specialist Referrals
& Scheduling



Patient Wellness
Follow-Ups



Support in Understanding
your Plan's Network



Extended Full-Service
Hours



Access to A Healthier
You Platform



On-line Scheduling for
most appointment types,
call for sick care needs



Virtual Care and Online
Communications

⁺ X-rays are available at select locations only,
but are at no additional cost to members.

^{*} Select prescriptions will be offered on-site at
your regular co-pay or deductible level.

THERE'S A SPIRA CARE CENTER NEAR YOU.

Crossroads

1916 Grand Boulevard
Kansas City, MO 64108

Independence

(Opening late 2022/early 2023)

3717 S Whitney Avenue
Independence, MO 64055

Lee's Summit

760 NW Blue Parkway
Lee's Summit, MO 64086

Liberty

8350 N Church Road
Kansas City, MO 64158

Olathe

15710 W 135th Street, Suite 200
Olathe, KS 66062

Overland Park

7341 W 133rd Street
Overland Park, KS 66213

Shawnee

10824 Shawnee Mission Parkway
Shawnee, KS 66203

Tiffany Springs

8765 N Ambassador Drive
Kansas City, MO 64154

Wyandotte

9800 Troup Avenue
Kansas City, KS 66111

Spira Care & BlueSelect Plus Network

Spira Care Centers serve members' primary care needs while access to the BlueSelect Plus network offers coverage for any specialty needs outside the Care Centers. (Cost applies towards your annual deductible.)

- 4,100+ Physicians & Specialists
- 11,000 Access Points
- Lower Overall Cost
- In- & Out-of-Network Emergency Room Coverage
- Higher-Quality Care



NEW ADDITIONS EFFECTIVE 11/01/2022! Prime Health Facilities

- Providence Medical Center
- St. Joseph Medical Center
- St. Mary's Medical Center

Traditional Plan(s)

Blue Care (HMO)

Preferred-Care Blue (PPO)

Traditional HMO – Blue Care Network

BlueKC.com	In-Network	Out-of-Network
Deductible: Individual/Family	N/A	N/A
Coinsurance (your share):	N/A	N/A
Inpatient or Outpatient Services	\$400 per day up to \$2,000 per Calendar Year	Not Covered
MRI, MRA, CT and PET Scans <i>Physician's Office, Imaging Center, Outpatient Setting, Hospital</i>	\$100 copay per scan	Not Covered
Office Visits	PCP: \$30 copay Specialist: \$60 copay	Not Covered
Urgent Care <i>(Minute Clinics, Take Care Centers)</i>	\$60 copay	Not Covered
Emergency Room	\$100 copay per visit <i>(copay waived if admitted)</i>	
Prescription Drug Coverage Retail: Mail Order:	\$15/\$70/\$110/\$200 \$37.50/\$175/\$275/NA	Not Covered
Out-of-Pocket Maximum: Individual / Family	\$3,300 / \$6,600	N/A

Traditional PPO (\$1,000 Ded) - Preferred-Care Blue Network

BlueKC.com	In-Network	Out-of-Network
Deductible: Individual/Family	\$1,000 / \$3,000	
Coinsurance (your share):	20%	50%
Inpatient or Outpatient Services	Deductible then 20%	Deductible then 50%
MRI, MRA, CT and PET Scans <i>Physician's Office, Imaging Center, Outpatient Setting, Hospital</i>	Deductible then 20%	Deductible then 50%
Office Visits	Office Visit: \$30 copay	Deductible then 50%
Urgent Care <i>(Minute Clinics, Take Care Centers)</i>	\$30 copay	Deductible then 50%
Emergency Room	\$100 copay, then deductible then 20% <i>(copay waived if admitted)</i>	
Prescription Drug Coverage Retail: Mail Order:	\$15/\$70/\$110/\$200 \$37.50/\$175/\$275/NA	copay then 50% N/A
Out-of-Pocket Maximum: Individual / Family	\$4,000 / \$8,000	\$8,000 / \$16,000

Traditional PPO (\$2,700 Ded) - Preferred-Care Blue Network

BlueKC.com	In-Network	Out-of-Network
Deductible: Individual/Family	\$2,700 / \$5,400	
Coinsurance (your share):	20%	40%
Inpatient or Outpatient Services	Deductible then 20%	Deductible then 40%
MRI, MRA, CT and PET Scans <i>Physician's Office, Imaging Center, Outpatient Setting, Hospital</i>	Deductible then 20%	Deductible then 40%
Office Visits	Office Visit: \$40 copay	Deductible then 40%
Urgent Care <i>(Minute Clinics, Take Care Centers)</i>	\$40 copay	Deductible then 40%
Emergency Room	\$100 copay, then deductible then 20% <i>(copay waived if admitted)</i>	
Prescription Drug Coverage Retail: Mail Order:	\$15/\$70/\$110/\$200 \$37.50/\$175/\$275/NA	copay then 50% N/A
Out-of-Pocket Maximum:** Individual / Family	\$5,400 / \$10,800	\$10,800 / \$21,600

Added-Value Services

BLUE KC VIRTUAL CARE IS ALWAYS ON.

SO YOU HAVE AFFORDABLE
ACCESS TO 24/7 HEALTHCARE.



Blue Cross and Blue Shield of Kansas City (Blue KC) provides our members with 24/7 sick care or for behavioral health needs by appointment. Now it's easier than ever for you to "see" a provider right from your smartphone, tablet or computer. Try out this convenient service the next time you need sick care or for behavioral health appointments.



To access Blue KC Virtual Care, download the **MyBlueKC** mobile app, or visit **BLUEKCvirtualcare.com**

Blue KC partners with American Well's (Amwell) Virtual Care Providers to provide our members with 24/7 sick care and behavioral health support by appointment.

ALWAYS PRIVATE AND SECURE.

URGENT OR SICK CARE NEEDS

- No appointment necessary

BEHAVIORAL HEALTHCARE NEEDS

- Therapists and psychiatrists are available for scheduled sessions



Scan the QR code above with your mobile device to **download the App.**



Use Rx Savings Solutions To Save On Prescriptions

Yes, there's something you can do about prescription costs.

Rx Savings Solutions is a secure, online tool that helps you find ways to save money on your prescription drugs. Your health plan offers this service free of charge to all members and their dependents enrolled in medical benefits.

This is how it should be...



Selection

Discover all the options available to treat your condition and compare them to your current prescription(s).



Price

Know exactly what a medication costs, if your plan covers it, and the impact on your deductible.



Convenience

Never miss a savings opportunity, even in the doctor's office, and request a lower-cost prescription in just a few clicks.



Assistance

If you have a savings opportunity, the experienced Rx Savings staff can work directly with your doctor to help you make safe changes and start saving quickly!

This is how you can save...



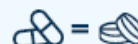
Same Drug, Different Form

Believe it or not, a capsule might cost more than a tablet or liquid form - or vice versa. You never know, but now you will.



Different Drug, Same Treatment

There is usually more than one medication available to treat a medical condition. We show you all of them, along with their costs.



Same Ingredients, Different Pills

If a drug has two active ingredients, the price can skyrocket! Take the active ingredients separately at the same time for the same treatment at a lower cost.



Same Active Ingredient, Lower Price

If a generic is available, we'll find it. If there is more than one option, you'll know exactly what each one costs.

DIABETES MANAGEMENT, SIMPLIFIED

If you or a covered dependent have diabetes, **Livongo for Diabetes** provides a simple, advanced blood glucose meter, and as many strips and lancets as you need, at no cost to you.

Livongo for Diabetes: It's all in the meter and on the house.



Personalized tips with each blood glucose check



Real-time support when you're out of range



Strip reordering, right from your meter



Optional family alerts keep everyone in the loop



Send a health summary report directly from your meter



Automatic uploads mean no more paper logbooks



Unlimited strips.
Unlimited lancets.
It's all free for you.

If you or a covered dependent have diabetes, join today at join.livongo.com/BLUEKC/register or call (800) 945-4355.

Use registration code: **BLUEKC**

This program is offered at no cost to eligible members and covered dependents with diabetes through your Blue KC health plan. Livongo is an independent company that manages the diabetes management program on behalf of Blue KC.

IT PAYS TO SHOP FOR HEALTHCARE

Did you know that costs can vary for medical procedures depending on where you go? In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go.

SmartShopper allows you to shop for routine procedures, preventive exams, imaging scans and scheduled surgeries, compare costs, and earn cash rewards for choosing cost-effective, in-network options. The reward you receive will vary depending on the procedure. To start shopping using SmartShopper, simply log into the Blue KC member portal.

HOW SMARTSHOPPER WORKS



SHOP

When your doctor recommends a medical test or procedure, evaluate your options for care at MyBlueKC.com.



GET CARE

Receive care at a reward-eligible location of your choice, in your plan's network.



EARN A REWARD

After your claim is paid, SmartShopper will mail you a reward check.

SHOW ME THE NUMBERS

\$25-\$500

Range of cash rewards
offered depending on type
of procedure

\$92

Average SmartShopper
incentive earned

>200

Number of procedures
eligible for cash rewards

98%

Satisfaction score for
employees who shopped
with SmartShopper

\$0

Cost to use the
SmartShopper program
for Blue KC members



Kansas City

Login to MyBlueKC.com for more information.

Your Member Portal: MyBlueKC.com

Desktop and Mobile

My Information

Quickly print/email your ID card

View Plan Benefits

View coverage & pharmacy info

Review Claims

View claims, EOB's, deductible and Out of Pocket Max

Access to Wellness

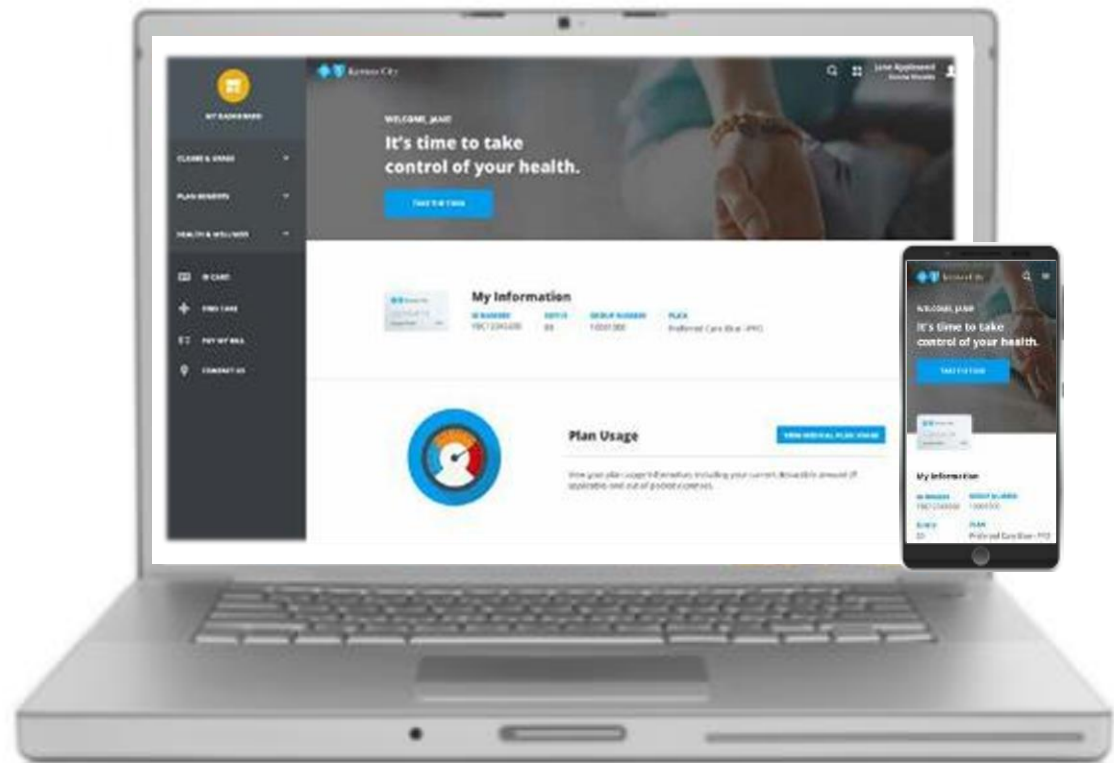
A Healthier You

Find Care

Find doctors, hospitals, pharmacies, dental providers

Ask Us

Get answers to your questions



REGISTER!

You don't even need your member ID card!

DENTAL

Humana

2023 Dental Plan Rates

Monthly Rate Per 24 Pay Periods Per Pay Period

Change from 2022

Preventative Plus Plan:

Employee only:	\$16.22	\$8.11	\$0.23
Employee + Spouse:	\$35.94	\$17.97	\$0.52
Employee + Child(ren):	\$41.14	\$20.57	\$0.61
Family:	\$64.33	\$32.70	\$1.50

Humana PPO Plan:

Employee only:	\$29.70	\$14.85	\$0.44
Employee + Spouse:	\$67.16	\$33.58	\$1.02
Employee + Child(ren):	\$65.18	\$32.59	\$0.85
Family:	\$103.75	\$51.88	\$1.45

	Preventive Plus		PPO In-Network	PPO Out-of-Network
Calendar-year Deductible	\$50 Individual \$150 Family		\$50 Individual \$150 Family	\$100 Individual \$300 Family
Calendar-year Maximum	\$1,000 per covered person		\$1,000 per covered person	
Preventive Services Exams, x-rays, cleanings	0%, no deductible		0%, no deductible	0%, no deductible
Basic Services Basic oral surgery, basic extractions, fillings	50% after deductible		10% after deductible	20% after deductible
Major Services Crowns, Inlays/Onlays, Bridges, Dentures	Discount only*		40% after deductible	50% after deductible
Orthodontia Services**	Discount only*		50%, no deductible	50%, no deductible

**Discounts on in-network services only. Out-of-pocket expenses do not apply to deductible or annual maximum.*

***Orthodontia Services on the PPO plan are for dependent children through age 18 and have a \$1,000 lifetime benefit maximum. 12-month waiting period applies for ortho and Major Services.*

VISION



	In-Network (Insight Network)
Eye Exam (once every 12 months) w/dilation, as necessary	\$10 copay
Prescription Glasses	\$25 copay
Lenses (once every 12 months): Single Vision Lined multi-focal Lenticular	Included in glasses copay
Lenses Enhancements: Scratch Resistant Coating Standard Progressive	\$0 copay \$90 copay
Frames (once every 24 months): Up to \$130 allowance	Included in glasses copay, 20% discount on balance over \$130
Contact Lenses (once every 12 months instead of glasses): Conventional, Disposable Medically Necessary Standard Exam and Fitting	\$0 copay \$130 allowance Covered in full Up to \$40

2023 Vision Rates

	Monthly Rates	Per 24 Pay Periods
Employee only:	\$5.80	\$2.90
Employee + Spouse:	\$10.44	\$5.22
Employee + Child(ren):	\$10.73	\$5.37
Family:	\$20.30	\$10.15

- No change from 2022

FLEXIBLE SPENDING ACCOUNT

ALERUS

What is a Flexible Spending Account (FSA)?

Allows you to set aside pre-tax dollars to pay for eligible health care or dependent care expenses not covered by insurance.

Medical Reimbursement

\$2,000 maximum election

Use to pay for eligible medical and prescription copays, dental, orthodontia, and vision care expenses. Can carryover up to \$570 to next plan year.

Dependent Care Reimbursement

\$5,000 maximum election per household

Use to pay for eligible child-care, elder care, or care for a disabled dependent

Use your election amount for expenses incurred (1/1/23 – 12/31/23)

- Be Conservative!
- Use it or Lose it!
 - Any balance up to \$570 in your medical reimbursement account may be carried over to the next plan year from 2022 to 2023. This will increase to \$610 from 2023 to 2024.

Flexible Spending Account

- Must re-enroll for this benefit each year!
 - If you participated in 2022, you can re-enroll online.
 - Will enroll via Employee Navigator. Still use the Alerus website and/or app to view account, submit claims, etc.
- Debit Card
 - The Health Benefits card allows participants to pay for healthcare expenses directly from their FSA, without the wait for reimbursement. The Health Benefits card can only be used at merchants that provide healthcare services, such as pharmacies and clinics, and will not work at non-healthcare establishments. In some cases participants will still be required to submit itemized documentation for their Health Benefits card purchases, however, the wait for reimbursement is eliminated.

LIFE & AD&D DISABILITY

Mutual *of* **Omaha**

Synergy Services understands that life insurance is an important benefit that can help minimize financial burdens during some of life's most difficult transitions and provides all eligible employees with a life insurance benefit in the amount of **\$50,000**. The benefit includes an equal amount of accidental death and dismemberment insurance.

Synergy Services also understands that some families have different needs and is now making available the opportunity to purchase additional term life insurance.

	Benefit Amount
Employee	\$10,000 to 5x annual salary up to \$500,000**
	<i>Employees with existing coverage under \$100,000 may add an additional \$10,000 during this open enrollment without EOI**.</i>
Spouse*	\$5,000 to 50% of employee's benefit up to \$250,000**
	Spouse coverage terminates at age 70
Child(ren)*	\$10,000 (14 days to age 26)

*Employee must elect coverage in order to cover a spouse or dependent

**Any new election of coverage or increases in coverage over \$10,000 or for spouses require evidence of insurability and approval by Mutual of Omaha.

Voluntary Life Insurance Rates Kansas City

PARTICIPATION ASSUMPTIONS

Minimum Participation	Number of Eligible Employees	Contribution Structure
25%	157	100% employee paid

COST SUMMARY*

Voluntary Term Life

An employee, age 40, can get \$100,000 in coverage for \$22 per month.
(\$100,000/1000*.22)

Age Band	Employee & Spouse Rate per \$1,000	All Children Rate per \$1,000
<25	\$0.09	\$0.16
25 - 29	\$0.09	--
30 - 34	\$0.10	--
35 - 39	\$0.13	--
40 - 44	\$0.20	--
45 - 49	\$0.34	--
50 - 54	\$0.57	--
55 - 59	\$0.89	--
60 - 64	\$1.39	--
65 - 69	\$2.50	--
70 - 74	\$4.47	--
75 - 79	\$7.37	--
80 - 84	\$14.93	--
85 - 89	\$14.93	--
90 - 100	\$14.93	--

* This plan is rated using the same rates for the employee and spouse. Employee and spouse rates are calculated based on the employee's current age as of the effective date of the plan. Employee and spouse rates are adjusted once each year on the plan anniversary date for employees advancing to the next age band. Spouse coverage terminates when the employee attains age 70 (regardless of the spouse's actual age).

Voluntary AD&D

Employee Rate per \$1,000	Spouse Rate per \$1,000	All Children Rate per \$1,000
\$0.02	\$0.02	\$0.04

RATE GUARANTEE

2 Years

RATE GUARANTEE DATE

01/01/2023

Synergy Services understands the importance of income protection and offers eligible employees both short-term and long-term disability benefits.

Benefit	Amount	
Short Term Disability	66 2/3% of weekly earnings up to \$500 per week	
	Elimination Period:	30 days
	Maximum Benefit Period:	22 weeks
Long Term Disability	60% of monthly earnings up to \$5,000 per month	
	Elimination Period:	180 days
	Maximum Benefit Period:	Own Occ – 24 months Any Occ – up to SSNRA

Employee Assistance Program (EAP)



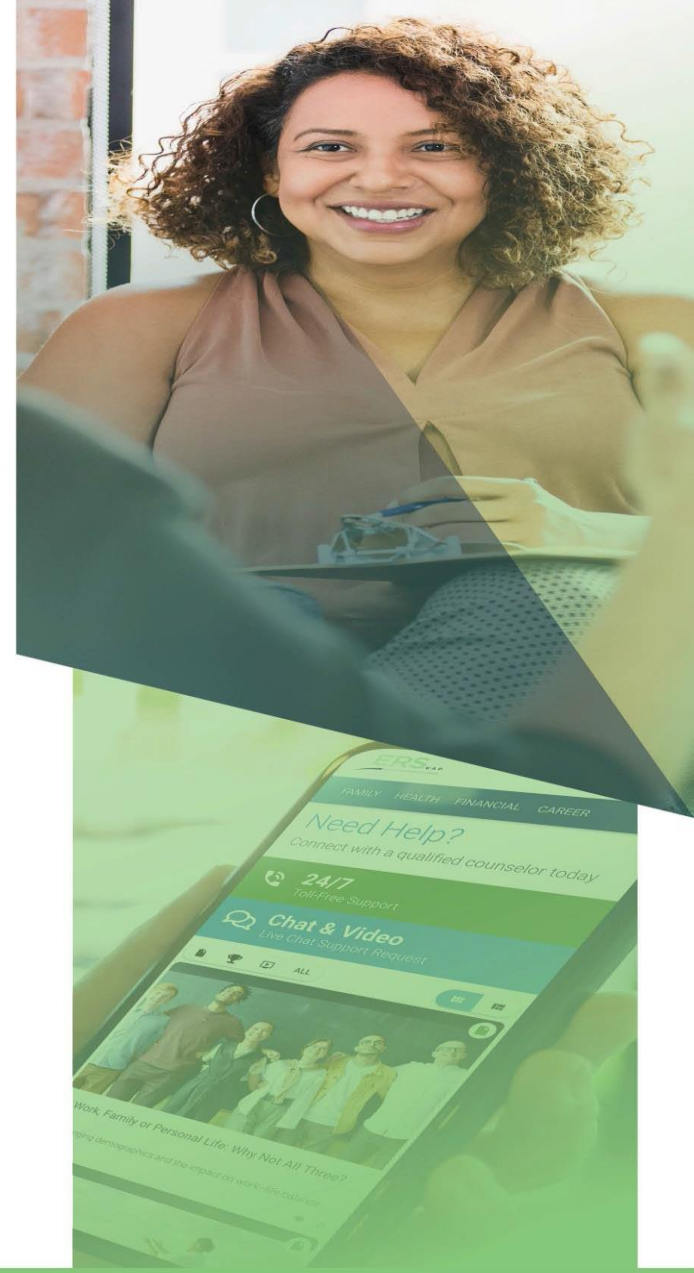
Life comes with challenges.

Your Assistance Program is here to help.

Your Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

- ☐ **Mental Health Sessions**
- ☐ **Life Coaching**
- ☐ **Financial Consultation**
- ☐ **Legal Consultation**
- ☐ **Work-Life Resources and Referrals**
- ☐ **Personal Assistant**
- ☐ **Medical Advocacy**
- ☐ **Member Portal and App**



Your Assistance Program offers a wide range of benefits to help improve mental health, reduce stress and make life easier—all easily accessible through your member portal and app.

Video, Chat and Telephonic Access

24/7/365 access to request mental health sessions and life management referrals

Thousands of Self-Care Articles and Resources

Explore videos, provider resource locators, personal assessments, calculators and tools

Events Calendar and Free Webinars

Sign up for the latest webinars and online training sessions

Exclusive Discounts

Save money on entertainment, gifts, travel and consumer goods

Getting Started Is Easy

- Visit your landing page, www.ers-eap.com and click on "Select Portal & App" in the top menu
- Register to create a new account using your company code: **synerg**
- A confirmation email will be sent to complete the process



Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Your Employee Assistance Program (EAP) can be the answer for you and your family.

We're Here to Help

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- ✓ Emotional Well-Being
- ✓ Family and Relationships
- ✓ Legal and Financial
- ✓ Healthy Life Styles
- ✓ Work and Life Transitions

EAP Benefits

- ✓ Access to EAP Professionals 24 hours a day, seven days a week
- ✓ Provides information and referral resources
- ✓ Service for employees and eligible dependents
- ✓ Online resources for:
 - *Substance use and other addictions*
 - *Dependent and Elder Care resources*

- ✓ Access to a library of educational articles, handouts and resources via mutualofomaha.com/eap
 - *Legal library and online forms*
 - *Financial and online tools*

What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. If additional services are needed, your EAP will help locate appropriate resources in your area.

Don't delay if you need help. Visit mutualofomaha.com/eap or call 800-316-2796 for confidential consultation and resource services.



401(k)

Synergy offers a 401(k) Plan.

- All eligible employees can start contributing upon hire.
 - First time participants will need to submit an enrollment form to HR for processing. Any further changes will be made via the Alerus website.
- A company matching benefit is offered after an employee has met the requirements of the plan. This includes a one year waiting period.
 - Match in 2023 will continue to be 50% on first 4%. Meaning, if you put in 4%, Synergy will put in 2%.

Relias Learning Management System

Synergy Provides access to Relias to all staff for continuing education purposes.

- Award Winning Courses - over 5,000 options for current and engaging learning content. Our industry-proven courses allow you to provide customized, relevant training that your staff can take anytime and anywhere.
- Relias tracks, updates, and maintains requirements for 135+ national accrediting organizations and multiple state regulatory boards.

NEXT STEPS

- **Annual Enrollment Period:** Once-a-year opportunity to enroll in, make changes to or cancel coverage for yourself and your dependents.
- **Initial Eligibility:** Your first opportunity to enroll in benefits following your applicable new hire waiting period.
- **Qualifying Event/Status Change:** An event which causes a change in your personal circumstances, i.e.:
 - Marriage or Divorce
 - Birth or Adoption
 - Death
 - Change in employment status
 - Change in insurance coverage
- **Special Enrollment Period:** A specified amount of time allowing you to make coverage changes as a result of a qualifying event.

Step 1: Log In

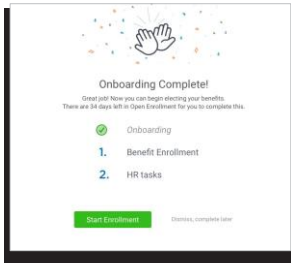
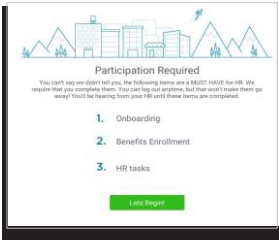
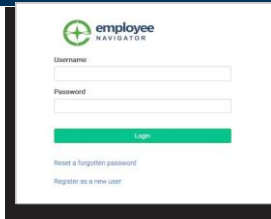
Go to www.employeenavigator.com and click **Login**

- Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.

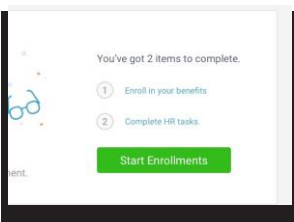
- First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account and create your own username and password.

Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.



Step 3: Onboarding (For first time users, if applicable) Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.



Step 4: Start Enrollments

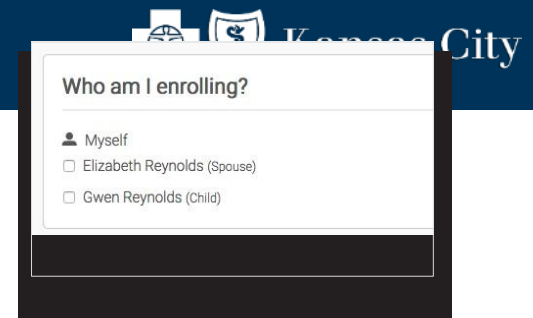
After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

HOW TO ENROLL

Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

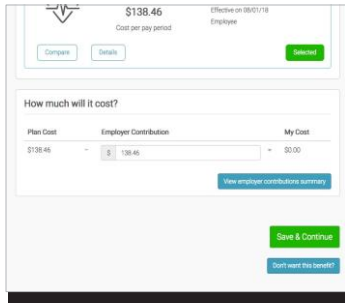


Who am I enrolling?

☒ Myself

☐ Elizabeth Reynolds (Spouse)

☐ Gwen Reynolds (Child)



\$138.46
Cost per pay period

Effective on 09/01/18
Employee

Compare Details Select

How much will it cost?

Plan Cost	Employer Contribution	My Cost
\$138.46	\$ 138.46	\$0.00

View employer contribution summary

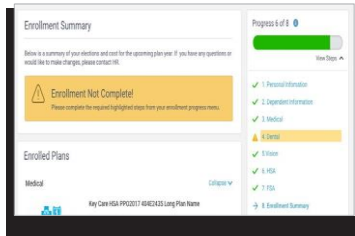
Save & Continue Don't want this benefit

Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.



Enrollment Summary

Progress 5 of 8

Below is a summary of your elections and cost for the upcoming plan year. If you have any questions or would like to make changes, please contact HR.

Enrollment Not Complete! Please complete the required highlighted items from your enrollment progress screen.

Enrolled Plans

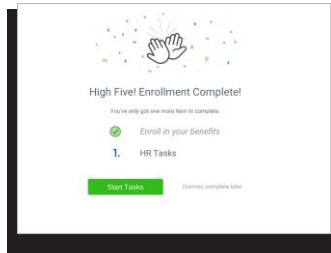
Medical

My Core HSA PPO2017 4042K25 Long Plan Name

8. Enrollment Summary

Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.



High Five! Enrollment Complete!

You've only got one more item to complete.

Enroll in your benefits

1. HR Tasks

Start Tasks Continue, complete later

Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!



You can login to review your benefits 24/7

- **Review plan options**
 - Benefits Summary
 - www.employeenavigator.com
- **Make benefit selections**
 - All employees must complete enrollment through Employee Navigator by 12/15/22.

THANK YOU

