

PRIMEHEALTH



2026
benefit

DECEMBER 3RD – 9TH

open enrollment



AGENDA

- Eligibility & Enrollment
- Review of 2026 Benefits
- How to Enroll



2026 BENEFITS



- **Medical – Individual Coverage Health Reimbursement Arrangements (ICHRA's)**
- **Dental – Cigna**
- **Vision – VSP**
- **Basic Life/AD&D – Lincoln Financial**
- **Disability STD/LTD – Lincoln Financial**
- **Voluntary Benefits – Accident /Critical Illness with Guardian**
- **Pet Insurance with Spot Pet**
- **LifeLock Identity Theft**
- **Employee Assistance Program (EAP) – Mines & Associates**

ELIGIBILITY

Who can enroll?

- Employees working at least 30 hours/week
- Legal spouse
- Domestic Partner
- Children under the age of 26

When can you enroll?

- Within 30 days of your date of hire (effective the first of the month following one month)
- During annual open enrollment
- Within 30 days of a Qualifying Event





MEDICAL COVERAGE

PrimeHealth+ will offer Individual Coverage Health Reimbursement Arrangements

- **Enrollment support** – You will be able to receive personalized support and guidance to help you choose and enroll in a health plan that meets your needs
- **Portability** – You can take your health care benefits with you if you change jobs or become self-employed
- If you are 65+ you should activate Medicare Parts A and B

ICHRA

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An ICHRA (Individual Coverage Health Reimbursement Arrangement) is a health benefit where you get tax-free money from your employer to choose your own individual health insurance plan.

Think of it like a 401(k) for your health plan

Key benefits of an ICHRA

- ✓ **Freedom of Choice:** You pick the carrier and plan that best suits your individual needs.
- ✓ **Payroll Deductions:** If the health plan you select costs more than your employer's ICHRA contribution, the difference is taken via a payroll deduction.
- ✓ **You own the plan with the carrier:** If you leave your employer during the plan year, you still own the plan and can keep the health insurance plan .

Contact the zizzl health Concierge Customer Service Line with any questions:

support@zizzlhealth.com or 414-800-2278

ICHRA - PRE ENROLLMENT CHECKLIST



Gather Personal Information

- You will need a **birthdate and Social Security Number** for every family member you intend to cover. If entered incorrectly, it can cause coverage delays or even denials



Assess your family's healthcare needs

- **Providers:** Most plans, but not all, have narrow provider networks where, except for emergencies, they exclude “out-of-network” services. If you have preferred doctors, hospitals, or specialists ensure you know they are considered In the network of the insurance plan you are considering.
- **Prescriptions:** Each plan has a unique list of prescription medications they cover. Make a list of those you want covered. Make sure to have the exact spelling, dosage and whether it is considered generic.

ICHRA - PRE ENROLLMENT CHECKLIST



Register your zizzl health account

- In order to log into the zizzl health site, you must first Register your account and create a password. If you have not already registered, you will receive an email from support@zizzlhealth.com with a link to Register.



Shop and Enroll

- Once you have registered your account you can go to the zizzl health site to research the plans available to you.
- Consider Plan Details and any exclusions or limitations the plan has in place.
- Understand the costs. Assess premiums, deductibles, copayments, and coinsurance. Please note, all Plan Premiums are listed as Monthly.
- Make sure to enroll on time. You cannot change your plan until Annual Enrollment, unless you qualify for a Special Enrollment or Life Event.



Get Help

- Utilize the in-system chat feature
- Call our Concierge Team at 414-800-2278
- Email support@zizzlhealth.com



VOLUNTARY BENEFITS

GUARDIAN ACCIDENT



- Protection for the unexpected, that's the benefit of the Group Accident Plan
- After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

- Ambulance rides
- Emergency room visits
- Surgery and anesthesia
- Prescriptions
- Major Diagnostic Testing
- Burns

| | Monthly |
|---------------------|---------|
| Employee Only | \$9.28 |
| Employee & Spouse | \$14.73 |
| Employee & Children | \$15.22 |
| Family | \$20.67 |

- Does not offset or coordinate with any other coverage, funds come directly to you
- Includes a \$75 health screening benefit for any wellness exam, per calendar year, for each family member on the plan
- This coverage is portable at the same great rate!

GUARDIAN CRITICAL ILLNESS



○ Provides a lump sum benefit if you are diagnosed with a critical illness, such as:

- Cancer
- Heart Attack
- Stroke
- Major Organ Transplant
- Kidney Failure
- Bone Marrow Transplant
- Coronary Artery Bypass Surgery
- Skin Cancer
- Alzheimer's / Parkinson's
- And several other conditions



○ **New!** Infertility coverage — helping with costs related to infertility treatments

○ Rates based on age and level of coverage

○ Employees can elect a benefit in \$10,000 increments up to \$30,000 maximum; your spouse can elect same coverage as employee; each dependent child is covered at 50% of the employee's amount free of charge

○ This coverage is portable at the same great rate!

IDENTITY THEFT PROTECTION WITH LIFELOCK

Why Consider Identity Theft Protection?

1. 1 in 4 people have experienced identity theft.
2. In an always-on, ever connected world, the risk of identity theft is real. There is a new identity fraud victim every two seconds.
3. If you are notified of a breach, you are 11 times more likely to be a victim of identity fraud. In addition, nearly 1 in 3 consumers notified of a data breach became victims of identity fraud in 2016.

Benefit Plan - Monthly Rates

| |
|-----------------------------------|
| 👤 Employee Only (18+ Years Old) |
| 👤👤 Employee + Family ^Δ |

Benefit Premier

| | |
|--|---------|
| | \$11.49 |
| | \$21.98 |



LIFELOCK BENEFIT ESSENTIAL / PREMIER

- ✓ LifeLock Identity Alert® System†
- ✓ Lost Wallet Protection
- ✓ Address Change Verification
- ✓ Black Market Website Surveillance
- ✓ Live Member Service Support
- ✓ LifeLock Privacy Monitor™
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ Identity Restoration Support
- ✓ Fictitious Identity Monitoring
- ✓ Court Records Scanning
- ✓ Data Breach Notifications
- ✓ Investment Account Activity Alerts†
- ✓ Service Guarantee for Lawyers and Experts‡
- ✓ Checking and Savings Account Application Alerts†
- ✓ Stolen Funds Reimbursement up to \$1 Million‡
- ✓ Personal Expense Compensation up to \$1 Million‡
- ✓ Credit Inquiry Alerts†²
- ✓ Checking and Savings Account Activity Alerts†
- ✓ Bank Account Takeover Alerts†
- ✓ Annual Credit Report & Credit Scores: Three Bureaus¹
- ✓ Monthly Credit Score Tracking
- ✓ Priority Live Member Service Support
- ✓ File Sharing Network Searches
- ✓ Sex Offender Registry Alerts

* Please refer to the product brochure for complete details.





Spot Pet Insurance Employee Benefit

Receive up to a 20% Discount*

Top Rated Pet Insurance

Spot coverage helps you protect your pet in case of accidents, illnesses, and emergencies.

No Network!

You can visit any licensed vet, emergency clinic, or specialist in the US or Canada.

24/7 Vet Telehealth Service Included

Easy Claims Process

- 1 Visit Any Licensed Vet**
Get vet treatment in the US or Canada.
- 2 Submit Your Claim**
Send us your bill online, in our app, or via fax.
- 3 Get Cash Back**
Get paid back for eligible vet bills for covered conditions.

Get your price: spotpet.link/primehealth

Or Call 1-800-905-1595 and use EB_PRIMEHEALTH

Customizable Coverage Options

You choose what is best for your pet and your budget!



Accident Only



Accident + Illness



Preventative Care Add-Ons

ANNUAL LIMIT



REIMBURSEMENT



ANNUAL DEDUCTIBLE



*10% group employee discount on every pet, plus a 10% multi-pet discount on each additional pet. Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit spotpetins.com/sample-policy. Preventive Care reimbursements are based on a schedule. Spot On Coverage reimbursements are based on the invoice. Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance plans are underwritten by United States Fire Insurance Company. Insurance plans are marketed and produced by Spot Pet Insurance Services, LLC. (NPN # 19246385) © 2021 United States Fire Insurance Company. Copyright 2021, Spot Pet Insurance Services, LLC. All Rights Reserved. U03137-RA17. Paid Endorsement



DENTAL COVERAGE



DENTAL PLAN



| Key Dental Benefits | Total Cigna DPPO | Out of Network |
|---|---|----------------|
| Deductible (Individual/Family) | \$50 Individual/\$150 Family *Applies to Basic and Major Services only | |
| Benefit Maximum | \$1,500 per Individual | |
| Covered Services | | |
| Preventive Services Diagnostic & Preventive | 100% | 100% |
| Basic Services Fillings/Simple Extractions/Oral Surgery/Endodontics/Periodontics and more | 80% | 80% |
| Major Services Crowns/Inlays/Onlays/Stainless Steel/Resin Crowns Dentures/Bridges | 50% | 50% |
| Orthodontic | Not Included | |

DENTAL PLAN



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Cigna Oral Health Integration Program (OHIP) provides 100% reimbursement for preventive dental treatments to combat dental issues such as gum disease and tooth decay. The program is for people with certain medical conditions with a higher risk of oral health issues. There's no additional cost for the Oral Health Integration Program – if you qualify, you get reimbursed.

Virtual dentist is available with Cigna - Services would be for urgent/acute pain; **24/7/365 access to licensed dentists.**

- Tooth and gum pain
- Inflammation
- Infection
- Broken teeth and other dental-related concerns
- Prescribe medication and direct any necessary follow-up care

Member Tools - Mycigna.com Portal

Included with our dental plan is access to **Brighter**, the dental industry leading search and score system for providers that is exclusive to Cigna.

- Choose a dentist by viewing their enhanced profile which includes information about their education, professional history, and office features, including videos and photos for dentists who choose to provide them.
- Easily note the best providers by the display of a "Brighter Score" that measures affordability, experience, and patient satisfaction

DENTAL PREMIUMS



| Dental Premiums | Full Monthly | PrimeHealth+ Monthly | Employee Monthly | Employee Semi-Monthly |
|-----------------|--------------|----------------------|------------------|-----------------------|
| Employee | \$46.13 | \$31.53 | \$11.99 | \$6.00 |
| E/Spouse | \$88.56 | \$50.61 | \$32.94 | \$16.47 |
| E/Child(ren) | \$94.11 | \$54.01 | \$34.77 | \$17.39 |
| Family | \$153.14 | \$86.00 | \$58.47 | \$29.24 |



VISION COVERAGE



VISION PLAN HIGHLIGHTS



| Key Vision Benefits | In-Network | Out-of-network |
|--|--|--------------------------|
| Routine Eye Exam Once every 12 months | \$10 Copay | Up to \$45 reimbursement |
| Materials Copay | \$25 Copay | N/A |
| Lenses (once every 12 months) | | |
| Basic Lenses (single/bifocal/trifocal) | No charge after materials copay | \$35/ \$50 /\$65/\$100 |
| Frames Once every 24 months | \$130 allowance Plus 20% off above retail frame allowance | Up to \$70 |
| Contact Lenses (in lieu of eyeglasses) Once every 12 months | \$130 allowance | Up to \$105 |



VISION PREMIUMS



| VSP Premiums | Full Monthly | PrimeHealth+ Monthly | Employee Monthly | Employee Semi-Monthly |
|--------------|--------------|----------------------|------------------|-----------------------|
| Employee | \$8.14 | \$0.00 | \$8.14 | \$4.07 |
| E/Spouse | \$13.03 | \$0.00 | \$13.03 | \$6.52 |
| E/Child(ren) | \$13.30 | \$0.00 | \$13.30 | \$6.65 |
| Family | \$21.45 | \$0.00 | \$21.45 | \$10.73 |





LIFE/AD&D INSURANCE



BASIC LIFE / AD&D

- **100% paid by PrimeHealth+**
- **Provided through Lincoln Financial**
 - Flat \$50,000
 - AD&D insurance provides benefits to you and your beneficiary if, due to an accident, you suffer loss of life or a limb 2.0x up to \$100,000
 - Designate or update your beneficiary information



VOLUNTARY LIFE / AD&D



- In addition to group life insurance, you have the opportunity to purchase additional voluntary life insurance for yourself and your family
- Provided through Lincoln Financial

| Guarantee Issue | | Benefit Options |
|-----------------|-----------|---|
| Employee | \$100,000 | Employees may purchase life in \$10,000 increments; Up to 5x annual salary not to exceed \$500,000 |
| Spouse/RDP | \$10,000 | \$5,000 increments; minimum of \$5,000 up to \$250,000 (not to exceed 2.5 times the employee's annual salary or 50% of the employee's benefit amount) |
| Child(ren) | \$10,000 | 14 days to 6 months - \$250 6 months to 19 years or age 23 if unmarried, & full-time student - \$10,000 |

Guaranteed Issue

During the initial eligibility period (1st time offer of coverage), you can receive coverage up to the Guaranteed Issue (GI) amounts without having to provide Evidence of Insurability (EOI), or information about your health. Going forward, any increase of more than two increments will be subject to EOI.



DISABILITY INSURANCE



SHORT-TERM DISABILITY

- 100% paid by PrimeHealth+
- Provided through Lincoln Financial

Plan Highlights

| | |
|---------------------------------|--|
| Benefit Percentage | 60% of your weekly salary |
| Weekly Benefit Amount | \$2,500 |
| When Benefits Begin | 1 st day for accident or 8 th day for sickness |
| Maximum Benefit Duration | 13 weeks |

LONG-TERM DISABILITY

- 100% paid by PrimeHealth+
- Provided through Lincoln Financial

| Plan Highlights | |
|---------------------------------|---|
| Benefit Percentage | 60% of your monthly salary |
| Monthly Benefit Maximum | \$10,000 per month |
| When Benefits Begin | After 90 days of disability |
| Maximum Benefit Duration | Social Security Normal Retirement Age (SSNRA) |



EMPLOYEE ASSISTANCE PROGRAM

EMPLOYEE ASSISTANCE PROGRAM



Counseling

Free and confidential counseling services for everyday life situations including stress, anxiety, depression, family situations, drug and alcohol abuse, relationships, death and grief, and work-related topics.



Legal & Financial

Practical legal and financial assistance that includes:

- **Free 30-minute consult** per legal/financial matter.
- **25% discount** on select services after the initial consult.
- Use your **EAP sessions** for financial/Medicare coaching.



Work/Life

Unlimited work/life services to help find the right service for your needs such as childcare, eldercare, and convenience services including everything from nutrition classes to finding the perfect dog walker.



EMPLOYEE ASSISTANCE PROGRAM



Wellness

No matter your wellness goals, MINES can help. You have:

- **4 professional wellness sessions** with a personal coach.
- **4 sessions** of parental coaching & lactation consults.
- **6 week** Virtual smoking cessation or stress reduction program.



Online

Sign on to *Personal Advantage* to access:

- **Online Resource Library** full of articles, assessments, training, and financial tools designed to beat stress and improve work/life balance.
- **eM Life mindfulness service** for live sessions, community support, and expert instructors that can help you live a healthier, more balanced life.
- **Supportiv** for on-demand peer-to-peer small group chats tailored to bring together individuals who share similar struggles and lived experiences. All facilitated by trained moderators and available 24 hours a day!



EMPLOYEE ASSISTANCE PROGRAM

- 6 counseling sessions per life situation, per contract year
- Digital message-based, telephonic, video, and face-to-face counseling available
- For Employees and household members 26 years old and under
- Free and Confidential support 24/7
- Visit minesandassociates.com; Company code: primehealth
- Call MINES at 1-800-873-7138





FLEXIBLE SPENDING ACCOUNTS

HEALTH SAVINGS ACCOUNTS

FLEXIBLE SPENDING ACCOUNTS (FSA)

- Set aside a portion of your income, **before taxes**, to pay for qualified health care and/or dependent care expenses
- Decrease your taxable income and increase your take-home pay

Health Care FSA

- **\$3,400** maximum annual contribution
- Eligible expenses include:
 - Coinsurance
 - Copays
 - Deductibles
 - Dental treatment
 - Vision care
 - Prescriptions

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.



IMPORTANT FSA RULE - USE IT OR LOSE IT

- Unused health care funds will NOT be returned to you or carried over to the following year.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Dependent Care FSA (new limits for 2026)

- **\$7,500** maximum annual contribution (per family)
- \$3,750 if married filing separately
- Eligible expenses include:
 - Care of a dependent child **under the age of 13** by babysitters, nursery schools, pre-school or daycare centers
 - Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

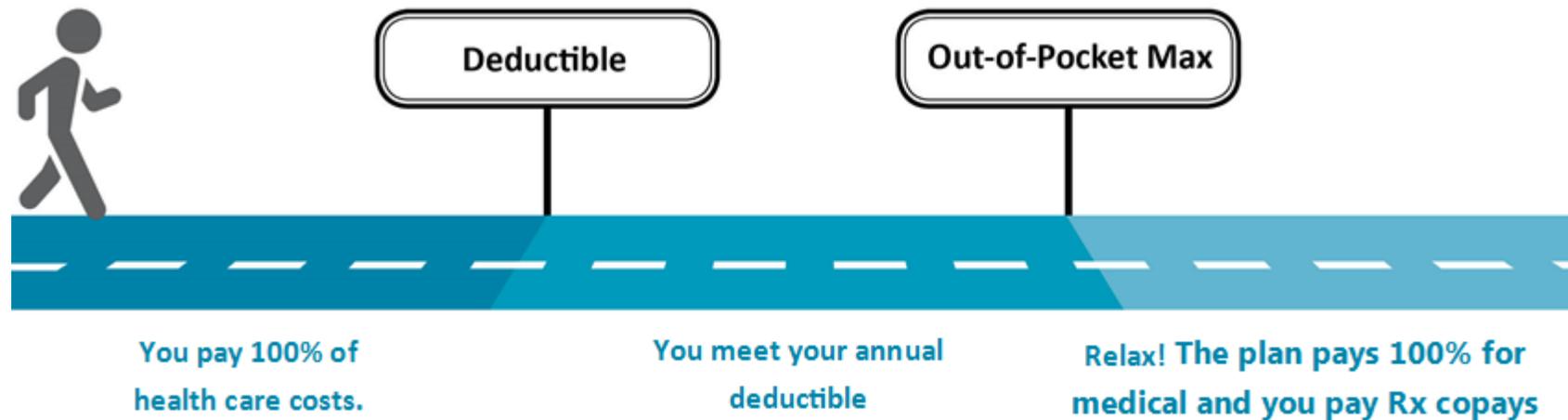
IMPORTANT FSA RULES – USE IT OR LOSE IT

- Unused dependent care funds will NOT be returned to you or carried over to the following year.

WHAT IS AN HDHP/HSA?

An HSA plan pairs a high-deductible health plan with a health savings account (HSA). An HSA is designed to empower you to take control of the money you spend on your health care and allows you to save money for future health care expenses. The account is controlled by you and if the funds are not used, the money will continue to grow over time. You can put money in the HSA anytime, up to an IRS yearly maximum. The 2026 annual IRS contribution limits are **\$4,400 for individual coverage** and **\$8,750 for family coverage**. Individuals aged 55 and older can contribute an additional **\$1,000 per year**.

How the HDHP Plan Works



BUT REALLY...WHAT DOES AN HSA DO?

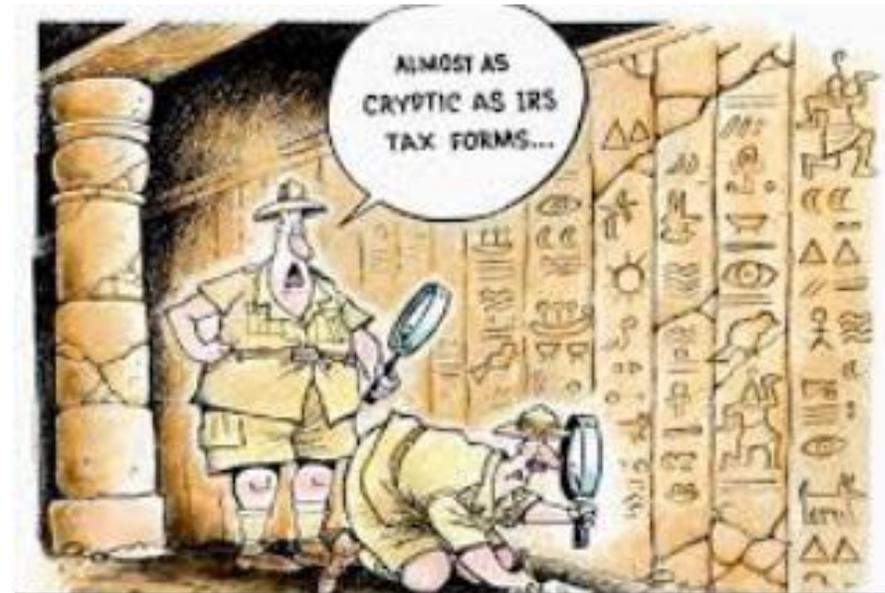
SAVES TAXES!

Everyone has medical expenses. Using an HSA allows you to use tax free money to pay for those expenses.

TRIPLE tax savings

- Money goes in pre-tax
- Money GROWS tax free
- Money comes out tax free
- Money can be invested like a 401k once you have a certain amount. See your bank for details.

Eliminates stress when medical expenses occur!



THE IRS RULES

Contribution Rules

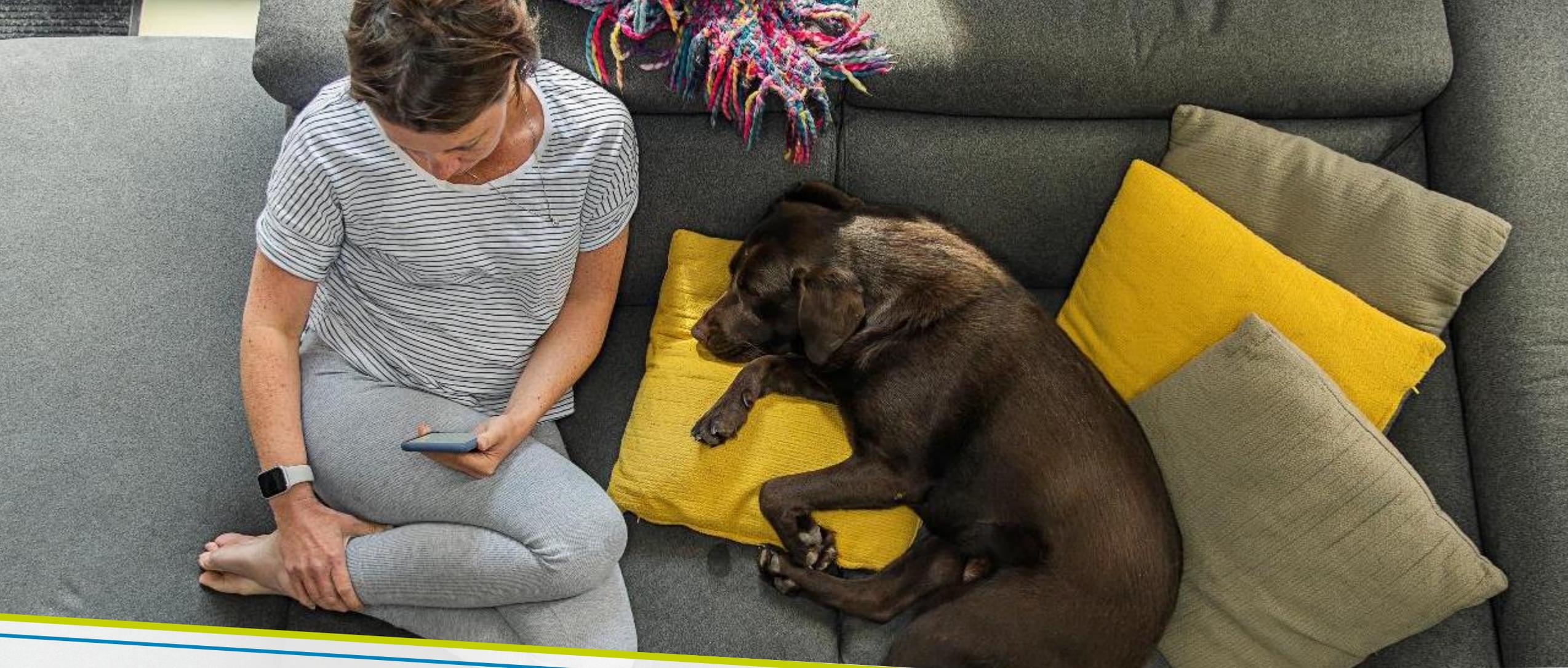
Putting \$\$\$ IN

- ❑ You have to be on an HDHP to contribute to an HSA
- ❑ You cannot have other insurance that is NOT an HDHP
 - Spouse's plan
 - FSA
 - Medicare / Tricare
- ❑ NO double dipping!

Contribution Rules

Getting \$\$\$ OUT

- ❑ Designed to be used for eligible medical, dental and vision expenses
- ❑ Use only for expenses you incur after you open your Health Savings Account
- ❑ What is eligible is defined by the IRS (www.irs.gov/pub/irs-pdg/p502.pdf)
- ❑ Can be used for any tax dependent even if they are not on your plan
 - ❑ **Over aged children and Domestic Partners** that you do not claim can also open their own HSA and contribute up to the annual family limit. Does not impact what you can put in



VALUABLE EXTRAS

GoodRx - Drug Discount Program

GoodRx provides prices and discounts for thousands of prescription drugs at more than 75,000 local and mail-order pharmacies in the USA.

Think of them like an Orbitz for prescription drugs. Doctors, hospitals, clinics, and patients use them every day to save money.

www.goodrx.com

Simply enter the name of any drug (generic or brand-name) into the form, give a location (city, state, or ZIP), and they'll show you the lowest price they can find at both local and mail order pharmacies for a variety of dosages and quantities for your prescription.



Find the lowest price on prescriptions right from your phone or iPad. Their free, easy-to-use mobile apps feature:

- Instant access to the lowest prices for prescription drugs at more than 75,000 pharmacies
- Coupons and savings tips that can cut your prescription costs by 50% or more
- Side effects, pharmacy hours and locations, pill images, and much more!

Or, just go to m.goodrx.com from any mobile phone.

PrimeHealth+ Discount Marketplace

Enjoy discounts, rewards, and perks on 1,000s of brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Tickets
- Auto & Home Insurance



It's easy to access and start saving!

1. Go to: <https://mypathperks.benefithub.com/>
2. Not Registered? Click on link for "Don't have an account? Signup"
3. Complete Registration using Referral Code: K7WEWL

Or scan here now!



Questions? Call 1-866-664-4621 or email customercare@benefithub.com

HOW TO ENROLL

- All current eligible employees will receive an open enrollment packet
- The employee change form will also be posted in the PrimeHealth+ Drive, Human Resource Forms, Other Forms
- Open enrollment is open from 12/3-12/9

QUESTIONS? Reach out to your carrier contacts!

| Coverage | Carrier | Phone # | Website/Email |
|--|---------------------------|--------------|--|
| Medical – Individual ICHRA | Zizzl | 414-800-2278 | support@zizzlhealth.com |
| Dental | Cigna | 866-494-2111 | www.mycigna.com |
| Vision | Vision Service Plan (VSP) | 800-877-7195 | www.vsp.com |
| Flexible Spending Heath Savings Account | Rocky Mountain Reserve | 888-722-1223 | www.rockymountainreserve.com |
| Life/AD&D | Lincoln | 877-275-5462 | www.lfg.com |
| Disability | Lincoln | 877-275-5462 | www.lfg.com |
| EAP | Mines & Associates | 800-873-7138 | www.minesandassociates.com Company Code: marillac |
| Accident& Critical Illness | Guardian | 720-793-2651 | brandy.mcgraw@hubinternational.com |
| Identity Theft Protection | Lifelock | 800-607-9174 | www.Lifelock.com |
| Medicare Questions | Dan Jones | 720-207-2365 | dan.jones@hubinternational.com |
| Pet Insurance | Spot Pet | 800-905-1595 | Spotpet.link/marillachealth EB_MARILLACHEALTH |



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<https://www.brainshark.com/hubintl/vu?pi=zlpzKLdcczdowNz0>

QUESTIONS