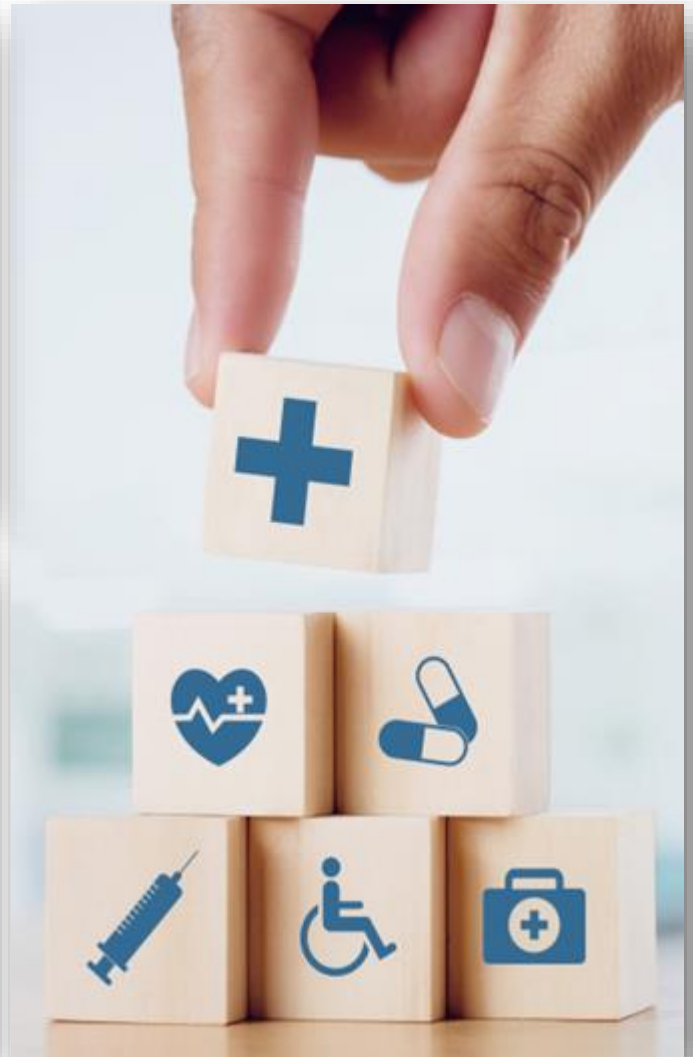




# July 1, 2026 - June 30, 2027 DFSE BENEFITS GUIDE



**To have an FSA or to modify any current benefits, you must complete enrollment with PlanSource from May 4<sup>th</sup> – May 18<sup>th</sup> for benefits.**

**If you have Medical, Dental, Vision, CIL and/or Voluntary Benefits and do not desire any changes, no action is necessary, for those benefits will rollover.**

# WHAT'S INSIDE



Important Information  
Open Enrollment Process  
Medical & RX Overview  
Employee Contributions  
Medical & Rx Summary  
    Dental Benefits  
    Vision Benefits  
    Cash in Lieu  
Flexible Spending Accounts  
    Workplace Benefits  
    Life Insurance  
    Estate Guidance®  
    Short Term Disability  
    Critical Illness  
    Accident Insurance  
Hospital Indemnity Insurance  
    HAP Telehealth  
Employee Assistance Program (EAP)  
Your Rights Under Federal Law  
Premium Assistance Under Medicaid & the  
Children's Health Insurance Program (CHIP)  
    HIPAA  
Notice of Creditable Coverage  
    COBRA General Notice  
    Marketplace Notice  
    Appendix SBCs  
Your Benefit Resources  
    DSEHP Website



# IMPORTANT INFORMATION

Life changes that can qualify you for a Special Enrollment Period are listed below. You must notify the PlanSource Benefit call center by logging on at <https://benefits.plansource.com> or calling (888) 222-4309 within 30 days if you would like to exercise your special open enrollment period.

## Household Changes

You may qualify for a Special Enrollment Period if you or anyone in your household in the **past 30 days**:

- **Got Married**
- **Had a baby, adopted a child, or placed a child for foster care.** Your coverage can start on the day of the event.
- **Got divorced or legally separated and lost health insurance.**  
**Note:** Divorce or legal separation without losing coverage doesn't qualify you for a Special Enrollment Period.
- **Death** - If you are covered under your spouse's plan and they pass away, you are eligible to join the DSEHP Health Plan.

## Residence Changes

Household moves that qualify you for a Special Enrollment Period are:

- **Moving to the U.S. from a foreign country or United State territory**
  - **A student moving to or from the place they attend school**
- Note:** Moving only for medical treatment or staying somewhere for vacation doesn't qualify you for a Special Enrollment Period.  
**Important:** You must prove you had qualifying health coverage for one or more days during the 30 days before your move.

## Coverage Changes

You may qualify for a Special Enrollment Period if you or anyone in your household lost qualifying health coverage in the **past 30 days by**:

- **Losing job-based coverage**
- **Losing eligibility for Medicaid or CHIP**
- **Losing eligibility for Medicare**
- **Losing coverage through a family member**



# OPEN ENROLLMENT PROCESS

## Benefit Enrollment Instructions Effective Monday, May 4, 2026

### Eligibility

**FTE** – An employee's FTE profile must be .51 or greater to be eligible for benefits.

**MARRIAGE** – Employee's spouse by legal marriage if recognized under the laws of the employee's state of domicile, including any same sex marriages.

**DEPENDENT CHILDREN** are eligible for coverage until the end of the month in which they turn 26.

**DUAL COVERAGE** – Your plan allows does not allow for dual Medical coverage, however dual coverage IS ALLOWED for Dental and Vision.

**EFFECTIVE DATE** – New hires are eligible 1<sup>st</sup> of the month following 27 days.

#### Enrollment Online

Go to:

<https://benefits.plansource.com/>

**Enter your username.** Your username is the first initial of your first name, the first six characters of your last name, and the last four digits of your Social Security number. For example, if your name is John Williams, and the last four digits of your Social Security number are 1234, your username will look like this: jwillia1234.



**Enter your password.** Your password is your date of birth in a number format without any punctuation, starting with the year you were born, then the month and then the date (YYYYMMDD). For example, if your date of birth is January 5, 1970, your password will look like this: 19700105.

Once you have logged in, you will be prompted to change your password.

#### Enrollment by Phone

If you prefer to speak directly to a representative in the Benefit Center who will assist you in making your elections and with technical support, please call the Benefit Center at **(888) 222-4309**. Representatives are available between the hours of 8 a.m. and 11 p.m. EST, Monday through Friday.

When you call, the Benefit Center will ask you to verify the last four digits of your Social Security number and your date of birth. From that point, the representative will walk you through your personal information on file to confirm its accuracy. Please be prepared to first provide verbal authorization if you would like your spouse to speak with a representative on your behalf.



Please remember that Open Enrollment will end at midnight on May 18, 2026

# MEDICAL & RX BENEFITS



Below is an overview of the copays effective July 1<sup>st</sup>.  
A Summary of Benefits and Coverage is available later in this guide.

Benefit	Service Type	
Medical	Deductible	\$150 Single / \$300 Family
	PHP/MHSA Visit	\$20
	Telehealth Visit	\$0*
	Specialist	\$30
	Urgent Care	\$40
	Emergency Room	\$200
Prescription	All Generic Rx (Tier 1 & 2)	\$15
	Preferred Brand Rx (Tier 3)	\$30
	Non-Preferred Brand and all Specialty Rx (Tier 4, 5, & 6)	\$60



\*Telehealth Visits must be through HAP-AmWell contracted service provider to avoid copay and deductible.

# EMPLOYEE CONTRIBUTIONS



Below are employee contribution amounts towards medical, dental and vision plans.

Election	Medical	Dental	Vision	Cash in Lieu *
Single	FTE = 1.0 — \$37.80 Per Pay	\$0.00	\$0.00	\$48.50 Per Pay
Two Person	FTE = 1.0 — \$76.20 Per Pay	\$0.00	\$0.00	\$97.00 Per Pay
Family	FTE = 1.0 — \$102.60 Per Pay	\$0.00	\$0.00	\$121.00 Per Pay
Single	FTE = Part Time up to .99 \$42.00 Per Pay	\$0.00	\$0.00	N/A
Two Person	FTE = Part Time up to .99 \$84.00 Per Pay	\$0.00	\$0.00	N/A
Family	FTE = Part Time up to .99 \$112.80 Per Pay	\$0.00	\$0.00	N/A

\*To receive Cash in Lieu you will be required to show proof of other coverage on an annual basis and have an FTE profile of 1.0.



# MEDICAL & RX SUMMARY



**Health Alliance Plan of Michigan  
Health Maintenance Organization (HMO) Plan  
Summary of Benefits  
AA000775 / XR000941**

**HMO  
AA000775 / XR000941**

Health Care Services	In-Network	Out-of-Network	Limitations
<b>Plan Attributes</b>			
Benefit Period	Calendar Year		
Annual Deductible	\$150 Individual; \$300 Family	N/A	Deductible does not include copays or coinsurance. Deductible applies to the annual Out-of-Pocket Maximum.
Coinsurance	0%	N/A	
Annual Coinsurance Maximum	N/A	N/A	
Annual Out-of-Pocket Maximum	\$6,600 Individual; \$13,200 Family	N/A	These values do not accumulate: Premiums, balance-billed charges, and health care this plan doesn't cover. All other cost sharing accumulates unless otherwise specified.
<b>Preventive Services</b>			
Routine Well Visits	Covered - Deductible does not apply	N/A	
Related Laboratory and Radiology Services	Covered - Deductible does not apply	N/A	
Pap Smear, Mammogram, Tubal Ligation	Covered - Deductible does not apply	N/A	
Immunizations	Covered - Deductible does not apply	N/A	
<b>Outpatient &amp; Physician Services</b>			
Primary Care Office Visit	\$20 Copay - Deductible does not apply	N/A	
HAP Telehealth	Covered - Deductible does not apply	N/A	Through our designated telehealth partner.
Specialist Office Visit	\$30 Copay - Deductible does not apply	N/A	
Routine Audiology Exam	Covered - Deductible does not apply	N/A	One exam per benefit period. For non-routine visits see Specialist Office Visit.
Routine Eye Exam	Covered - Deductible does not apply	N/A	One exam per benefit period. For non-routine visits see Specialist Office Visit.
Chiropractic Services	\$30 Copay - Deductible does not apply	N/A	Up to 35 visits per benefit period.
Allergy Treatment	Covered after Deductible	N/A	
Allergy Injections	Covered after Deductible	N/A	
Laboratory & Pathology	Covered after Deductible	N/A	Some services require preauthorization.
Imaging MRI, CT & PET Scans	Covered after Deductible	N/A	Services require preauthorization.
Radiology (X-ray)	Covered after Deductible	N/A	Some services require preauthorization.
Radiation Therapy & Chemotherapy	Covered after Deductible	N/A	
Dialysis	Covered after Deductible	N/A	
Outpatient Medical Drugs	Covered after Deductible	N/A	
<b>Outpatient Surgical Services</b>			
Outpatient Surgery	Covered after Deductible	N/A	
Ambulatory Surgical Center	Covered after Deductible	N/A	
Professional Surgical and Related Services	Covered after Deductible	N/A	
<b>Emergency/Urgent Care</b>			
Urgent Care	\$40 Copay - Deductible does not apply		
Emergency Room Care	\$200 Copay - Deductible does not apply		Copay will be waived if admitted
Emergency Medical Transportation	Covered after Deductible		Emergency transport only.
<b>Inpatient Hospital Services</b>			
Facility Fee	Covered after Deductible	N/A	
Physician Services, Surgery, Therapy, Laboratory, Radiology, Hospital Services and Supplies	Covered after Deductible	N/A	
Bariatric Surgery and Related Services	\$1,000 Copay after Deductible	N/A	One procedure per lifetime
<b>Maternity Services</b>			
Routine Prenatal Office Visits	Covered - Deductible does not apply	N/A	Covered under Preventive Services. For non-routine visits, see Specialist Office Visit.
Routine Postnatal Office Visits	Covered - Deductible does not apply	N/A	Covered under Preventive Services. For non-routine visits, see Specialist Office Visit.
Labor Delivery and Newborn Care	See Inpatient Hospital Services	N/A	



# MEDICAL & RX SUMMARY

<b>Mental Health &amp; Substance Use Disorder</b>			
Inpatient Services	See Inpatient Hospital Services	N/A	
Outpatient Services	\$20 Copay - Deductible does not apply	N/A	
<b>Other Services</b>			
Home Health Care	Covered after Deductible	N/A	Does not include Rehabilitation Services. Unlimited.
Hospice Care	Covered after Deductible	N/A	Up to 210 days per lifetime
Skilled Nursing Care	Covered after Deductible	N/A	Covered for authorized services. Up to 100 days per benefit period.
Durable Medical Equipment; Prosthetics & Orthotics	Covered after Deductible	N/A	Covered for approved equipment only.
Hearing Aid Hardware	\$0 Copay per Hearing Aid for Value Technology Hearing Aids - Deductible does not apply \$689 Copay per Hearing Aid for Basic Technology Hearing Aids - Deductible does not apply \$989 Copay per Hearing Aid for Prime Technology Hearing Aids - Deductible does not apply \$1,539 Copay per Hearing Aid for Advanced Technology Hearing Aids - Deductible does not apply \$2,039 Copay per Hearing Aid for Premium Technology Hearing Aids - Deductible does not apply	N/A	Through a NationsHearing Provider only. Limited to 2 Hearing Aids per Benefit Period. Copays do not count toward the Out-of-Pocket Limit.
Rehabilitation Services: Physical, Occupational, and Speech Therapy	Covered after Deductible	N/A	May be rendered at home. Up to 60 combined visits per benefit period.
Habilitation Services: Physical, Occupational, and Speech Therapy	Covered after Deductible	N/A	Limited to services associated with the treatment of Autism Spectrum Disorders. See Rehabilitation Services for non-autism Habilitation cost sharing and limits. Covered for authorized services only.
Applied Behavioral Analysis	\$20 Copay - Deductible does not apply	N/A	Limited to services associated with the treatment of Autism Spectrum Disorders. Covered for authorized services only.
Voluntary Sterilizations	See Outpatient Surgical Services	N/A	Limited to vasectomy
Infertility Services	50% Coinsurance after Deductible	N/A	Services for diagnosis, counseling, and treatment of bodily disorders causing infertility. Covered for authorized services only.
Temporomandibular Joint Disorder	Covered after Deductible	N/A	Coverage for non-invasive treatments only.
<b>Pharmacy (Affiliated pharmacy providers only)</b>			
Tier 1	\$15 Copay 30 day supply, \$30 Copay 90 day supply		A 90-day supply of non-maintenance drugs must be filled at our designated mail order pharmacy. Other exclusions & limitations may apply. Certain specialty drugs may be approved for 60 or 90 days. In this case, if a copay or max is shown for specialty drugs, you will pay two times that amount for up to 60 days, three times that amount for up to 90 days.
Tier 2	\$15 Copay 30 day supply, \$30 Copay 90 day supply		
Tier 3	\$30 Copay 30 day supply, \$60 Copay 90 day supply		
Tier 4	\$60 Copay 30 day supply, \$120 Copay 90 day supply		
Tier 5	\$60 Copay 30 day supply at specialty pharmacy only		
Tier 6	\$60 Copay 30 day supply at specialty pharmacy only		

- In case of conflict between this summary and your HMO Subscriber Contract and Riders, the terms and conditions of the HMO Subscriber Contract and Riders will govern.
- Elective hospital admissions require that HAP be notified prior to the admission. HAP must be notified within 48 hours after any emergency hospital admission. Failure to notify HAP could result in a reduction or denial of benefits.
- Some services require prior authorization. Failure to obtain prior authorization before services are received could result in a reduction or denial of benefits.
- Students away at school are covered for acute illness and injury related services according to HAP criteria.
- For Outpatient Mental Health & Substance Use Disorder Services delivered via HAP Telehealth, you will pay the lower of either the Outpatient Mental Health & Substance Use Disorder Cost-Share or the HAP Telehealth Cost-Share.



# DENTAL BENEFITS



## Delta Dental PPO™ (Point-of-Service) Summary of Dental Plan Benefits

For Group #2980-0001, 0002, 0003, 0004, 0005, 0006, 0007, 0008, 9991, 9992, 9993, 9994, 9995, 9996, 9997, 9998  
Dearborn Schools Employee Healthcare Program (DSEHP)

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the Dentist's network participation.\*

**Control Plan** – Delta Dental of Michigan

**Benefit Year** – January 1 through December 31

**Covered Services** –

	Delta Dental PPO™ Dentist Plan Pays	Delta Dental Premier® Dentist Plan Pays	Nonparticipating Dentist Plan Pays*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> – exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Palliative Treatment</b> – to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> – to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> – to detect oral cancer	100%	100%	100%
<b>Radiographs</b> – X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> – fillings and crown repair	80%	80%	80%
<b>Endodontic Services</b> – root canals	80%	80%	80%
<b>Periodontic Services</b> – to treat gum disease	80%	80%	80%
<b>Oral Surgery Services</b> – extractions and dental surgery	80%	80%	80%
<b>Other Basic Services</b> – misc. services	80%	80%	80%
<b>Relines and Repairs</b> – to prosthetic appliances	80%	80%	80%
<b>Major Services</b>			
<b>Major Restorative Services</b> – crowns	60%	60%	60%
<b>Prosthodontic Services</b> – bridges, implants, dentures, and crowns over implants	60%	60%	60%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> – braces	50%	50%	50%
<b>Orthodontic Age Limit</b> –	through age 18 and under	through age 18 and under	through age 18 and under

\* When you receive services from a Non-Participating Dentist, the percentages in this column indicate the portion of Delta Dental's Non-Participating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges and you are responsible for that difference.

- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Two prophylaxes (cleanings) are payable per calendar year. Two additional prophylaxes are payable per calendar year for individuals with a documented history of periodontal disease. Full mouth debridement is payable once in any seven-year period.
- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her Dentist about treatment.
- Fluoride treatments are payable once per calendar year for people age 18 and under.
- Space maintainers are payable once per area per lifetime for people age 15 and under.



# DENTAL BENEFITS

- Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any seven-year period.
- Sealants are payable once per tooth per three-year period for first and second permanent molars for people age 18 and under. The surface must be free from decay and restorations.
- Crowns, onlays and substructures are payable once per tooth in any seven-year period.
- Composite resin (white) restorations are payable on posterior teeth.
- Metallic inlays are Covered Services.
- Certain oral surgery procedures including vestibuloplasty, frenulectomy, frenuloplasty, tooth transplantation, oroantral fistula closure and treatment of alveolus fractures are Covered Services.
- Full and partial dentures are payable once in any seven-year period.
- Bridges are payable once in any seven-year period.
- Implants are payable once per tooth in any seven-year period. Implant related services are Covered Services.
- Crowns over implants are payable once per tooth in any seven-year period. Services related to crowns over implants are Covered Services.
- Occlusal guards are payable once in any five-year period.
- People with special health care needs may be eligible for additional services including exams, hygiene visits, dental case management, and sedation/anesthesia. Special health care needs include any physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires medical management, healthcare intervention, and/or use of specialized services or programs. The condition may be congenital, developmental, or acquired through disease, trauma, or environmental cause and may impose limitations in performing daily self-maintenance activities or substantial limitations in a major life activity.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of Dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our website or contact your benefits representative to get a copy of our Passport Dental information sheet.

**Maximum Payment** – \$2,500 per Member total per Benefit Year on all services, except cephalometric films, photos, diagnostic casts, and orthodontic services. \$1,500 per Member total per lifetime on cephalometric films, photos, diagnostic casts, and orthodontic services.

**Payment for Orthodontic Service** – When orthodontic treatment begins, your Dentist will submit a payment plan to Delta Dental based upon your projected course of treatment. In accordance with the agreed upon payment plan, Delta Dental will make an initial payment to you or your Participating Dentist equal to Delta Dental's stated Copayment on 30% of the Maximum Payment for Orthodontic Services as set forth in this Summary of Dental Plan Benefits. Delta Dental will make additional payments as follows: Delta Dental will pay 50% of the per month fee charged by your Dentist based upon the agreed upon payment plan provided by Delta Dental to your Dentist.

**Deductible** – None.

**Waiting Period** – Benefits are covered Per Collective Bargaining Agreement.

**Eligible People** – Per Collective Bargaining Agreement.

Also eligible are your Spouse and your Children to the end of the month in which they turn 26, including your Children who are married, who no longer live with you, who are not your dependents for Federal income tax purposes, and/or who are not permanently disabled.

**Coordination of Benefits** – If you and your Spouse are both eligible to enroll in This Plan as Enrollees, you may be enrolled as both an Enrollee on your own application and as a Dependent on your Spouse's application. Your Dependent Children may be enrolled on both your and your Spouse's applications as well. Delta Dental will coordinate benefits between your coverage and your Spouse's coverage.

Benefits will cease on the last day of the month in which your employment is terminated.

Customer Service Toll-Free Number: 800-524-0149 (TTY users call 711)  
<https://www.DeltaDentalMI.com>

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# VISION BENEFITS



National Vision Administrators, L.L.C.

## Your NVA Vision Benefit Summary

### Schedule of Vision Benefits

Benefit Frequency	Participating Provider	Non-Participating Provider
<b>Examination</b> Once Every 12 Months	Covered 100%	Reimbursed Amount • Up to \$28 (OD) • Up to \$37 (MD)
<b>Lenses</b> Once Every 12 Months  <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocal</li> <li>• Trifocal</li> <li>• Lenticular</li> <li>• Polycarbonates (under age 19)</li> <li>• Gradient Tints</li> <li>• Solid Tints</li> <li>• Glass Photogrey</li> <li>• Transitions</li> <li>• UV Coatings</li> <li>• Standard Scratch Coating</li> </ul>	Standard Glass or Plastic  Covered 100%  Covered 100%  Covered 100% Covered 100% Covered 100% Covered 100% Covered 100%	<ul style="list-style-type: none"> <li>• Up to \$35</li> <li>• Up to \$50</li> <li>• Up to \$60</li> <li>• Up to \$95</li> <li>• N/A</li> <li>• N/A</li> <li>• N/A</li> <li>• N/A</li> <li>• N/A</li> <li>• N/A</li> </ul>
<b>Frame</b> Once Every 12 Months	Retail Allowance Up to \$250Ⓞ (20% discount off balance)*	• Up to \$40
<b>Contact Lenses</b> Once Every 12 Months  Elective Contact Lenses	In lieu of Lenses & Frame  Up to \$250 RetailⓄ (15% discount (Conventional) or 10% discount (Disposable) off balance)**	In lieu of Lenses & Frame  • Up to \$100
<b>Fit/Follow-Up***</b> Standard Daily Wear Standard Extended Wear Specialty Wear	Covered 100% Covered 100% Covered 100%	• N/A • N/A • N/A
<b>Medically Necessary****</b>	Covered 100%	• Up to \$210

### DSEHP

Effective 07/01/2021

Revised 10/01/2024

Group Number #8644

How Your Vision Care Program Works

Eligible members and dependents are entitled to receive a vision examination and one pair of lenses and a frame or contact lenses and contact lens evaluation/fitting once every 12 months from last date of service.

For your convenience, at the start of the program, you will receive two identification cards with participating providers in your zip code area listed on the back. At the time of your appointment, simply present your NVA identification card to the provider or indicate that your benefit is administered by NVA. The provider will contact NVA to verify eligibility. A vision claim form is not required at an NVA participating provider.

Be sure to inform the provider of your medical history and any prescription or over-the-counter (OTC) medications you may be taking.

To verify your benefit eligibility prior to calling or visiting your eye care professional, please visit our website at [www.e-nva.com](http://www.e-nva.com) or download our mobile app by searching NVA Vision, or contact NVA's Customer Service Department toll-free at 1.800.672.7723, TTY: 711 or NVA's Interactive Voice Response (IVR). Customer Service is available 24 hours a day, 7 days a week, 365 days a year. Any question any time.

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number 8644000101 or the group number on the identification card and enter in your search parameters. It's that easy!

ⓄIncludes frames up to \$106 Every Day Low Price-price point at Costco & Wal-Mart/Sam's Club locations.

Ⓢ\$175 Every Day Low Price-price point for contact lenses at Costco & Wal-Mart/Sam's Club locations.

\*Does not apply to Costco, Wal-Mart / Sam's Club or Lenscrafters locations or for certain proprietary brands. \*\*Does not apply to Costco, Wal-Mart/Sam's Club, Lenscrafters, Contact Fill (NVA Mail Order) or certain locations at: Target, Sears, Pearle, & K-Mart and may be prohibited by some manufacturers. \*\*\*Only covered if you choose Contact Lenses. \*\*\*\*Pre-approval from NVA required.

Fixed prices/courtesy discount do not apply at Costco, Walmart/Sam's Club and LensCrafters locations.

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option pricing list below:

- \$75 Polarized
- \$100 Progressive Lenses Premium
- \$55 High Index
- \$40 Standard Anti-Reflective
- \$50 Progressive Lenses Standard
- \$30 Blended Bifocal (Segment)
- \$25 Polycarbonate (Single Vision) 19 & over
- \$30 Polycarbonate (Multi-Focal) 19 & over

For lens options & services purchased from a participating NVA provider, NVA members will only pay the fixed maximum amount or the provider's Usual and Customary (U&C) charge less 20%, whichever is less. Options not listed will be priced by NVA providers at 20% off the Provider's Retail (U&C) price. Fixed prices are available in-network only. Discounts are not insured benefits. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers. Some optometrist affiliated with Optical Retail locations (i.e., Costco, LensCrafters, Walmart, Visionworks, etc.) are independent providers and may not participate in the NVA program.

Participating providers are not contractually obligated to offer sale prices in addition to outlined coverage. Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.



www.e-nva.com

Page 1



# VISION BENEFITS

## Get a Better View

**Plan Specific Details Online:** The NVA website is easy to use and provides the most up to date information for program participants:  
 -Locate a nearby participating provider by name, zip code, or City/State, Verify eligibility for you or a dependent  
 -View benefit program and specific detail, Review claims, Print ID cards (when applicable), Nominate a non-participating provider to join the NVA network

**Examinations:** The comprehensive exam includes case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, tonometry (glaucoma test) and dilation (if professionally indicated).

**Lenses:** NVA provides coverage in full for standard glass or plastic eyeglass lenses.

**Frames:** Select any frame from the participating provider's inventory. Any amount in excess of your plan allowance is the member's responsibility. Frame choices vary from office to office. (Visit NVA's website to view the Benefit maximizer Program)

**Contact Lenses:** The contact lens benefit includes all types of contact lenses such as hard, soft, gas permeable and disposable lenses. Medically necessary contact lenses includes fitting and follow up and may be covered with prior authorization when prescribed for: post cataract surgery, correction of extreme visual acuity problems that cannot be corrected to 20/70 with spectacle lenses, Anisometropia or Keratoconus.

**Non-Participating Providers:** You will be responsible for one hundred percent (100%) of the cost at the time of service at a non-participating provider. You can request a claim form from NVA via the website [www.e-nva.com](http://www.e-nva.com) or you may submit receipts along with a letter containing the member's full name, patient's full name, address, ID# and sponsoring organization to NVA, P. O. Box 2187, Clifton, NJ 07015.

**Laser Eye Surgery:** NVA has chosen **The National LASIK Network** to serve their members. This network was developed by **LCA Vision** in 1999 and is one of the largest panels of LASIK surgeons in the U.S. Members are entitled to significant discounts and a free initial consultation with all in-network providers.

**Discounts:** In addition to your funded benefit you are eligible to access the **EyeEssential® Plan discount** (in Network Only) on additional purchases during the plan period. Please see table for more detail regarding NVA's discount plan:

\*Discount is not applicable to mail order; however, you may get even better pricing on contact lenses through Contact Fill.

Your NVA EyeEssential® Plan Discount – In Network Only		
Service	Participating Provider	Lens Options
<b>Eye Examination:</b>	<b>Member Cost:</b> Retail Less \$10	\$12 Solid Tint/ Gradient Tint \$50 Standard Progressive Lenses \$75 Polarized Lenses \$65 Transitions Single Vision Standard \$70 Transitions Multi-Focal Standard \$15 Standard Scratch Coating \$12 UV Coating \$35 Polycarbonate \$45 Standard Anti-Reflective
<b>Contact Lens Fitting:</b>	Retail Less 10%	
<b>Lenses:</b>	Glass or Plastic	
Single Vision	\$35.00	
Bifocal	\$55.00	
Trifocal or Lenticular	\$70.00	
<b>Frame:</b>	Retail Less 35%	
<b>Contact Lenses*:</b>	<b>Member Cost:</b>	
Conventional	Retail Less 15%	
Disposable	Retail Less 10%	

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option price list above.

Options not listed will be priced by NVA providers at their reasonable & customary retail price less 20%.

Costco, Wal-Mart / Sam's Club and Lenscrafters stores do not provide additional discounts.

Some optometrist affiliated with Optical Retail locations (i.e., Costco, LensCrafters, Walmart, Visionworks, etc.) are independent providers and may not participate in the NVA program.

### At NVA, We Work Only for Our Clients.

Insurance coverage provided by National Guardian Life Insurance Company (NGLIC), 2E Gilman, Madison, WI 53703. Policy NVIGRP 2020, et al. NGLIC is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life. A full description of your coverage, its limitations, exclusions and conditions is contained in the Insurance Policy issued to your Plan Sponsor at its place of business. That full description in the form of a Certificate of Coverage can be made available to you by requesting it from your Plan Sponsor.

**Exclusions / Limitations:** No payment is made for medical or surgical treatments / Rx drugs or OTC medications / non-prescription lenses / two pair of glasses in lieu of bifocals / subnormal visual aids / vision examination or materials required for employment / replacement of lost, stolen, broken or damaged lenses/ contact lenses or frames except at normal intervals when service would otherwise be available / services or materials provided by federal, state, local government or Worker's Compensation / examination, procedures training or materials not listed as a covered service / industrial safety lenses and safety frames with or without side shields / parts or repair of frame / sunglasses.

National Vision Administrators, L.L.C. • PO Box 2187 • Clifton, NJ 07015  
 Web: [www.e-nva.com](http://www.e-nva.com) • Toll-Free: 1.800.672.7723  
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*This document is intended as a program overview only and is not a certified document of the individual plan parameters.*



# CASH IN LIEU



If you chose to decline the medical plan offered by DSEHP, you may elect to receive cash in lieu of coverage. To receive the cash in lieu credit, you must meet the credentials below. By electing the cash in lieu option, you are acknowledging that you understand you will only be allowed to change your election during the next open enrollment period or during a qualified event.

**This credit is earned monthly and paid each qualifying payroll, only if the following are true:**

1. You are a full-time employee (FTE profile 1.0), as defined by the District, for the current school year
2. Your spouse is not employed by the District
3. You provide proof that you have ACA- Approved medical coverage through another source

NOTE: You **MUST** provide proof of other ACA-Approved coverage to receive the cash in lieu credit. You will need to provide this documentation to the DSEHP Benefit Center **within 30 days** of open enrollment closing or by July 1, 2026. You can reach the DSEHP Benefit Center via phone by calling (888) 222-4309. Documentation can be submitted by logging into PlanSource and uploading at <https://benefits.plansource.com/logon>.

**You will NOT receive the opt out credit until documentation is received by the DSEHP Benefit Center.**

***If you have questions regarding the cash in lieu benefit, please contact the DSEHP Benefit Center at (888) 222-4309 Monday through Friday 8 am to 11 pm EST.***

# FLEXIBLE SPENDING ACCOUNTS (FSA)



As you know, health care and day care expenses can really add up. Flexible Spending Accounts give you a way to pay for these expenses with tax-free dollars. Because you bypass taxes, you save money.

There are two types of flexible spending accounts:

- **Health Care Flexible Spending Account** - allows up to \$3,400 for an annual election and active employees may roll over up to \$680 to the next plan year.
- **Dependent Care Flexible Spending Account** – allows up to \$7,500 for an annual election per household (\$3,750 is the limit for married individuals filing separately). No rollover into the next plan year, all funds must be spent or forfeited.

You may choose to participate in one or both options, depending on your individual needs.

Flexible Spending Accounts allow you to save money because your contributions to the accounts are deducted from your pay before Federal and Social Security taxes are calculated. The amount of savings you will enjoy by participating in a Flexible Spending Account will depend on your individual tax bracket and the amount of money that is withheld from your paycheck on a tax-free basis.

- **The Health Care Flexible Spending Account** is designed to help you pay for health expenses that are not covered by your basic health plans, including deductible amounts for copays or co-insurance amounts required by your insurance plans. Eligible expenses also include many expenses that may not be covered by your vision or dental plan.
- **The Dependent Care Flexible Spending Account** allows you to pay for eligible dependent day care expenses with pre-tax dollars. To decide whether a Dependent Care Flexible Spending Account is right for you, determine if you will incur eligible expenses. Generally, child and elder care companion services are eligible expenses, as are Social Security and other taxes you pay a caregiver. Please remember there is a maximum annual election of \$3,750 limit for married individuals filing separately. No claims will be paid until payroll deductions have been received. No rollover is allowed. Benefits must be used, or they are forfeited.

**\*Employees of Henry Ford College** have Flexible Spending Accounts available to them outside of this enrollment. HFC FSAs begin on January 1st, and all other benefits are effective July 1, 2026.



# WORKPLACE BENEFITS



## DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM

ALL ELIGIBLE EMPLOYEES  
Group Number: 00511332



**Customer Service (888) 600-1600**  
Monday to Friday | 8am to 8:30pm ET

## Welcome to Workplace benefits

### Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

### Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

**1** Read through this information.

**2** Find out more about your benefits.

**3** Talk to your employer if you need help or have any questions.

### Your coverage options



#### Life insurance

Protecting your family's financial future



#### Short term disability insurance

Coverage if you're temporarily unable to work



#### Critical illness insurance

Taking care of the expenses if you're critically ill



#### Accident insurance

Helping you cover expenses after an accident



#### Hospital indemnity insurance

Covering some of your hospital stay costs

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

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This document is a summary of the major features of the insurance coverage that's been agreed to with your employer – it isn't your contract.

# LIFE INSURANCE



Watch our video  
How life insurance protects families and covers critical costs.\*

## Life insurance

If something happens to you, life insurance can help provide your family with financial security.

Life insurance helps protect your family's finances by providing a death benefit if you pass away.\*\* This helps ensure that they'll be financially supported, and can cover important things from bills to funeral costs. With life policies, you can get cost-effective life insurance protection for a set period of time.

### Who is it for?

Everyone's life insurance needs are different, depending on their family situation. That's why group life insurance through an employer can be a more cost-effective option than individual life insurance.

### What does it cover?

Life insurance protects your loved ones by providing a benefit (which is usually tax-exempt) if you pass away.

### Why should I consider it?

Life insurance is about more than just covering expenses. Depending on your circumstances, it could take your family years to recover from the loss of your income.

With a life insurance benefit, your family will have extra money to cover mortgage and rent payments, legal or medical fees, childcare, tuition, and any outstanding debts.

You will receive these benefits if you meet the conditions listed in the policy. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation. \*Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR. \*\*As long as premiums are paid.



### Preparing and planning

Jorge's never considered purchasing life insurance, but after being offered it through work, he decides it's a good way to protect his family.

Jorge has a mortgage. His wife helps take care of her mother and only works part-time. With his daughter about to start college, he knows that many expenses would go unmet if his family lost him.

Jorge purchases enough life insurance coverage to help cover the mortgage, tuition, and family living costs if something happens to him.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM

ALL ELIGIBLE EMPLOYEES

2024-179692 (08/26)

Kit created 02/24/2026

Group number: 00511332

# LIFE INSURANCE



## Your life coverage

VOLUNTARY TERM LIFE	
<b>Employee Benefit</b>	Choice of 8 employer-specified amounts, from \$5,000 to \$150,000. See Cost Illustration page for details.
<b>Spouse Benefit</b>	50% of employee coverage to a max of \$75,000†
<b>Child Benefit</b>	Your dependent children age birth† to 26 years. 10% of employee coverage to a max of \$10,000. Coverage limits are based on child age.
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	We Guarantee Issue coverage up to: Employee \$150,000. Spouse \$25,000. Dependent children \$10,000.
<b>Premiums</b>	Increase on plan anniversary after you enter next five-year age group
<b>Portability:</b> Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions
<b>Conversion:</b> Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits
<b>Accelerated Life Benefit:</b> A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes
<b>Waiver of Premiums:</b> Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

# LIFE INSURANCE



## Your life coverage

	VOLUNTARY TERM LIFE
<b>LifeAssist<sup>SM</sup>:</b> Provides supplemental income that is calculated based off a percentage of your Life benefit to a specified dollar amount if you are ADL disabled. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.	Yes
<b>Benefit Reductions:</b> Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80

Subject to coverage limits

† Voluntary Life: Infant coverage is limited based on age.

‡ **Spouse coverage terminates at age 70.**

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

**Annual Election Option** allows employees to increase the amount of their life coverage without a medical exam when they re-enroll in their company's Voluntary Life plan. This option allows employees to step up to an amount of up to \$50,000, up to the Guarantee Issue amount.

### LIMITATIONS AND EXCLUSIONS:

#### A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE COVERAGE:

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period. Employees must be legally working in the United States in order to be eligible for coverage.

Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations. Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

A person is ADL-disabled if he or she is (a) physically unable to perform two or more ADLs without continuous physical assistance; or (b) cognitively impaired, and requires verbal cueing to protect himself/herself or others. ADLs are bathing, dressing, toileting, transferring, continence, and eating.

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

We pay no benefits if the insured employee or spouse death is due to suicide within two years from the insured employee or spouse original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. Late entrants and benefit increases require underwriting approval.

GP-1-R-EOPT-96

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM

ALL ELIGIBLE EMPLOYEES

Kit created 02/24/2026

Group number: 00511332

# LIFE INSURANCE

## Voluntary Life Cost Illustration:

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

### Voluntary Life Cost Illustration

		Monthly premiums displayed. Policy Election Cost Per Age Bracket								
		< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
<b>\$5,000 Policy Election Amount</b>										
Employee	\$5,000	\$ .21	\$ .25	\$ .40	\$ .70	\$ 1.08	\$ 1.63	\$ 2.55	\$ 4.13	\$ 6.79
Spouse	\$2,500	\$ .11	\$ .13	\$ .20	\$ .35	\$ .54	\$ .81	\$ 1.27	\$ 2.06	\$ 3.39
Child	\$500	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08	\$ .08
<b>\$10,000 Policy Election Amount</b>										
Employee	\$10,000	\$ .42	\$ .50	\$ .79	\$ 1.40	\$ 2.16	\$ 3.25	\$ 5.09	\$ 8.25	\$ 13.57
Spouse	\$5,000	\$ .21	\$ .25	\$ .40	\$ .70	\$ 1.08	\$ 1.63	\$ 2.55	\$ 4.13	\$ 6.79
Child	\$1,000	\$ .17	\$ .17	\$ .17	\$ .17	\$ .17	\$ .17	\$ .17	\$ .17	\$ .17
<b>\$15,000 Policy Election Amount</b>										
Employee	\$15,000	\$ .63	\$ .75	\$ 1.19	\$ 2.10	\$ 3.24	\$ 4.88	\$ 7.64	\$ 12.38	\$ 20.36
Spouse	\$7,500	\$ .32	\$ .38	\$ .59	\$ 1.05	\$ 1.62	\$ 2.44	\$ 3.82	\$ 6.19	\$ 10.18
Child	\$1,500	\$ .25	\$ .25	\$ .25	\$ .25	\$ .25	\$ .25	\$ .25	\$ .25	\$ .25
<b>\$25,000 Policy Election Amount</b>										
Employee	\$25,000	\$ 1.05	\$ 1.25	\$ 1.98	\$ 3.50	\$ 5.40	\$ 8.13	\$ 12.73	\$ 20.63	\$ 33.93
Spouse	\$12,500	\$ .53	\$ .63	\$ .99	\$ 1.75	\$ 2.70	\$ 4.06	\$ 6.36	\$ 10.31	\$ 16.96
Child	\$2,500	\$ .42	\$ .42	\$ .42	\$ .42	\$ .42	\$ .42	\$ .42	\$ .42	\$ .42
<b>\$50,000 Policy Election Amount</b>										
Employee	\$50,000	\$ 2.10	\$ 2.50	\$ 3.95	\$ 7.00	\$ 10.80	\$ 16.25	\$ 25.45	\$ 41.25	\$ 67.85
Spouse	\$25,000	\$ 1.05	\$ 1.25	\$ 1.98	\$ 3.50	\$ 5.40	\$ 8.13	\$ 12.73	\$ 20.63	\$ 33.93
Child	\$5,000	\$ .84	\$ .84	\$ .84	\$ .84	\$ .84	\$ .84	\$ .84	\$ .84	\$ .84
<b>\$75,000 Policy Election Amount</b>										
Employee	\$75,000	\$ 3.15	\$ 3.75	\$ 5.93	\$ 10.50	\$ 16.20	\$ 24.38	\$ 38.18	\$ 61.88	\$ 101.78
Spouse	\$37,500	\$ 1.58	\$ 1.88	\$ 2.96	\$ 5.25	\$ 8.10	\$ 12.19	\$ 19.09	\$ 30.94	\$ 50.89
Child	\$7,500	\$ 1.25	\$ 1.25	\$ 1.25	\$ 1.25	\$ 1.25	\$ 1.25	\$ 1.25	\$ 1.25	\$ 1.25
<b>\$100,000 Policy Election Amount</b>										
Employee	\$100,000	\$ 4.20	\$ 5.00	\$ 7.90	\$ 14.00	\$ 21.60	\$ 32.50	\$ 50.90	\$ 82.50	\$ 135.70
Spouse	\$50,000	\$ 2.10	\$ 2.50	\$ 3.95	\$ 7.00	\$ 10.80	\$ 16.25	\$ 25.45	\$ 41.25	\$ 67.85
Child	\$10,000	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67
<b>\$150,000 Policy Election Amount</b>										
Employee	\$150,000	\$ 6.30	\$ 7.50	\$ 11.85	\$ 21.00	\$ 32.40	\$ 48.75	\$ 76.35	\$ 123.75	\$ 203.55
Spouse	\$75,000	\$ 3.15	\$ 3.75	\$ 5.93	\$ 10.50	\$ 16.20	\$ 24.38	\$ 38.18	\$ 61.88	\$ 101.78
Child	\$10,000	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67	\$ 1.67

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

Infant coverage is limited for the first two weeks of infant's life.

**Spouse coverage premium is based on Employee age.**

†Benefit reductions apply.

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

Guardian Group Life Insurance underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.  
Policy Form # GP-1-LIFE-15

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**DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM**

ALL ELIGIBLE EMPLOYEES

Kit created 02/24/2026

Group number: 00511332

# ESTATE GUIDANCE®



## EstateGuidance® Online Will Preparation

Secure your wishes with a legally binding will.

EstateGuidance makes drafting a will easy with online tools that walk you through the process in minutes. You can also draft a living will to ensure you get the end-of-life care you desire and a final arrangements document expressing your wishes for your funeral services.

### How it can help

<b>Complete a customized will:</b>	<b>Have your will printed and sent to you:</b>	<b>Draft a living will:</b>	<b>Draft a final arrangements document:</b>
No cost to you	\$14.99	\$14.99	\$9.99

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

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### How to access 24/7 live assistance

**Call**  
**1 855 239 0743**  
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[estateguidance.com](https://estateguidance.com)

App: GuidanceNow<sup>SM</sup>  
Enter promotional code:  
Guardian

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2024-167514 (1/26)

# SHORT TERM DISABILITY



Watch our video  
How short term disability insurance  
can supplement your income.

## Short term disability insurance

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work.

Disability is more common than you might realize, and people can be unable to work for all sorts of different reasons. In fact, many disabilities are caused by illness, including common conditions like heart disease and arthritis. However, most disabilities aren't covered by workers' compensation.

### Who is it for?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It ensures that you'll receive a partial income if you're injured or too sick to work.

### What does it cover?

Most disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

### Why should I consider it?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.



### Replacing Income

Mike injures his back bicycling and can't work or earn a paycheck for a few months.

After a brief waiting period, his disability plan starts paying him a portion of his normal weekly salary. The Guardian policy also provides personal guidance and support, including vocational rehabilitation and outplacement services, to help him get back to his job and full pay 13 weeks later.

Thanks to Mike's disability benefits, he was able to cover his expenses while he was out - without dipping into his family's savings.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

# SHORT TERM DISABILITY



## Your short term disability coverage

### Short-Term Disability

<b>Coverage amount</b>	Choose weekly amount \$200, \$250, \$375, \$500, \$750 or \$1000
<b>Maximum payment period:</b> Maximum length of time you can receive disability benefits.	26 weeks
<b>Accident benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 1
<b>Illness benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 8
<b>Evidence of Insurability:</b> A health statement requiring you to answer a few medical history questions.	Health Statement may be required
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$1000 in coverage
<b>Minimum work hours/week:</b> Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines
<b>Pre-existing conditions:</b> A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation
<b>Premium waived if disabled:</b> Premium will not need to be paid when you are receiving benefits.	Yes

### UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- **Earnings definition:** Your covered salary excludes bonuses and commissions.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM  
ALL ELIGIBLE EMPLOYEES  
2024-179703 (08/26)

Kit created 03/11/2026  
Group number: 00511332

# SHORT TERM DISABILITY



## Short-Term Disability Plan Cost Illustration:

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses.

Option 1 Benefits Begin: 1 day accident, 8 day sickness  
26 week benefit duration

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

Policy amounts shown based on sample salary amounts only.

	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Option 1 premium rate	\$0.898	\$0.898	\$1.204	\$0.872	\$0.646	\$0.643	\$0.729	\$0.848	\$1.006
<i>Election Cost Per Age Bracket</i>									
	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
<b>\$17,333 Minimum Annual Salary</b> Option 1*: \$200 Weekly Benefit	\$17.96	\$17.96	\$24.08	\$17.44	\$12.92	\$12.86	\$14.58	\$16.96	\$20.12
<b>\$21,667 Minimum Annual Salary</b> Option 1*: \$250 Weekly Benefit	\$22.45	\$22.45	\$30.10	\$21.80	\$16.15	\$16.08	\$18.23	\$21.20	\$25.15
<b>\$32,500 Minimum Annual Salary</b> Option 1*: \$375 Weekly Benefit	\$33.68	\$33.68	\$45.15	\$32.70	\$24.23	\$24.11	\$27.34	\$31.80	\$37.73
<b>\$43,333 Minimum Annual Salary</b> Option 1*: \$500 Weekly Benefit	\$44.90	\$44.90	\$60.20	\$43.60	\$32.30	\$32.15	\$36.45	\$42.40	\$50.30
<b>\$65,000 Minimum Annual Salary</b> Option 1*: \$750 Weekly Benefit	\$67.35	\$67.35	\$90.30	\$65.40	\$48.45	\$48.23	\$54.68	\$63.60	\$75.45
<b>\$86,667 Minimum Annual Salary</b> Option 1*: \$1,000 Weekly Benefit	\$89.80	\$89.80	\$120.40	\$87.20	\$64.60	\$64.30	\$72.90	\$84.80	\$100.60

\*This benefit may not exceed 60% of your weekly salary.

## A SUMMARY OF DISABILITY PLAN LIMITATIONS AND EXCLUSIONS

- Evidence of Insurability may be required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.
- You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.
- Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.
- For Short-Term Disability coverage, benefits for a disability caused or contributed to by a pre-existing condition are limited, unless the disability starts after you have been insured under this plan for a specified period of time. We do not pay short term disability benefits for any job-related or on-the-job injury, or conditions for which Workers' Compensation benefits are payable.
- We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits for charges relating to legal intoxication, including but not limited to the operation of a motor vehicle, and for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee's loss of earnings is not solely due to disability.
- This policy provides disability income insurance only. It does not provide "basic hospital", "basic medical", or "medical" insurance as defined by the New York State Insurance Department.
- If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. State variations may apply.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA, DC PFML and WA PFML.

Guardian's Group Short Term Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage.

Policy Form #GP-1-STD07-1.0, et al, GP-1-STD-15

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM

ALL ELIGIBLE EMPLOYEES

2024-179703 (08/26)

Kit created 03/11/2026

Group number:00511332

# CRITICAL ILLNESS INSURANCE



Watch our video  
How critical illness insurance  
helps cover the costs of treatment.\*

## Critical illness insurance

Critical illness insurance may help you cover expenses not covered by your health insurance.

Critical illness Insurance provides financial support following the diagnosis of a covered critical illness. The lump sum benefit is paid to you, so you can focus more on recovery, less on expenses.

### Who is it for?

Critical illness insurance is a supplemental policy for people who already have health insurance. It provides you with an additional lump sum benefits to cover expenses like deductibles, treatments, and living costs.

### What does it cover?

Critical illnesses include strokes, heart attacks, Parkinson's disease and cancer. Our policies can cover over 30 major illnesses, helping you stay financially stable by paying you a lump sum if you're diagnosed with one of them.

### Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Critical illness insurance is a cost-effective way to supplement and pay for additional expenses that your health insurance doesn't cover. Our policies typically provide lump sum benefits for the first and second time you're diagnosed with a covered illness.

Plus, critical illness insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy. \*Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.



### Critical costs

Bob has had a couple of health scares over the years including a heart attack and stroke.

Bob suffered a heart attack and received a lump sum benefit payment from his critical illness plan. Four years later, he had a stroke and got another payment.

During both illnesses, he used his lump sum benefits to help pay for out-of-pocket medical costs, as well as household expenses while he recovered.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM  
ALL ELIGIBLE EMPLOYEES  
2024-179700 (08/26)

Kit created 02/24/2026  
Group number: 00511332

# CRITICAL ILLNESS INSURANCE



## Your critical illness coverage

### CRITICAL ILLNESS

Benefit Amount(s)	Employee may choose a lump sum benefit of \$5,000 to \$10,000 in \$5,000 increments.	
<b>CONDITIONS</b>		
<b>Cancer</b>	<b>1st OCCURRENCE</b>	<b>2nd OCCURRENCE</b>
Invasive Cancer	100%	50%
Carcinoma In Situ	30%	0%
Benign Brain Tumor	75%	0%
Skin Cancer	\$250 per lifetime	Not Covered
<b>Vascular</b>		
Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Coronary Arteriosclerosis	30%	0%
<b>Other</b>		
Organ Failure	100%	50%
Kidney Failure	100%	50%
<b>ADDITIONAL CONDITIONS</b>	<b>1st OCCURRENCE ONLY</b>	
Addison's Disease	30%	
ALS (Lou Gehrig's Disease)	100%	
Alzheimer's Disease	50%	
Coma	100%	
Huntington's Disease	30%	
Loss of Hearing	100%	
Loss of Sight	100%	
Loss of Speech	100%	
Multiple Sclerosis	30%	
Parkinson's Disease	100%	
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs	
Severe Burns	100%	
<b>Childhood Conditions</b>	<b>1st OCCURRENCE ONLY</b>	
Cerebral Palsy	100%	
Cleft Lip/Palate	100%	
Club Foot	100%	
Cystic Fibrosis	100%	
Down's Syndrome	100%	
Muscular Dystrophy	100%	
Spina Bifida	100%	
Type I Diabetes	100%	

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

# CRITICAL ILLNESS INSURANCE



## Your critical illness coverage

CRITICAL ILLNESS	
<b>Spouse Benefit</b>	May choose a lump sum benefit of \$2,500 to \$5,000 in \$2,500 increments up to 50% of the employee's lump sum benefit.
<b>Child Benefit-</b> children age Birth to 26 years	25% of employee's lump sum benefit
<b>Benefit Reductions:</b> Benefits are reduced by a certain percentage as an employee ages	50% at age 70
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period or the annual open enrollment period.	<p>We Guarantee Issue up to:</p> <p>Less than age 70 \$10,000</p> <p>For a spouse: Less than age 70 \$5,000</p> <p>For a child: All Amounts</p> <p><b>Health questions are required if the elected amount exceeds the Guarantee Issue, as well as for all applicants age 70+ regardless of elected amount.</b></p>
<b>Portability:</b> Allows you to take your Critical Illness coverage with you if you terminate employment.	Included
<b>Pre-Existing Condition Limitation:</b> A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months prior, 12 months after
<b>Cancer Vaccine Benefit</b>	\$50 per lifetime for receiving a cancer vaccine
WELLNESS BENEFIT	
Employee Per Year Limit	\$50
Spouse Per Year Limit	\$50
Child Per Year Limit	\$50

### Condition Definitions

- Stroke: Stroke must be severe enough to cause neurological deficits at least 30 days after the event.
- Heart Failure: An insured must be placed on an organ transplant list in order to be eligible for the Heart failure benefits.
- Coronary Arteriosclerosis: Coronary Arteriosclerosis must be severe enough to require a coronary artery bypass graft.
- Organ Failure: Organ failure includes both lungs, liver, pancreas or bone marrow and requires the insured to be placed on an organ transplant list.
- Kidney Failure: An insured must be placed on an organ transplant list in order to be eligible for the Kidney failure benefits.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

# CRITICAL ILLNESS INSURANCE

## Critical Illness Cost Illustration

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses and expected financial needs during a Critical Illness.

Your premium will not increase as you age.

Spouse coverage premium is based on Employee age

Child cost is included with employee election.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

Employee	Issue Age	Monthly Premiums Displayed Election Cost Per Age Bracket					
		< 30	30-39	40-49	50-59	60-69	70+ <sup>†</sup>
\$5,000		\$5.50	\$7.07	\$11.60	\$19.45	\$28.76	\$53.60
\$10,000		\$8.60	\$11.57	\$20.15	\$34.90	\$52.41	\$100.35
<b>Benefit Amount Up To 50% of Employee Amount to a Maximum of \$5,000</b>							
Spouse							
\$2,500		\$2.97	\$3.84	\$6.35	\$10.75	\$15.96	\$29.25
\$5,000		\$4.52	\$6.09	\$10.62	\$18.47	\$27.78	\$52.62

<sup>†</sup>Benefit reductions may apply. See plan details.

## EXCLUSIONS AND LIMITATIONS

### A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR CRITICAL ILLNESS:

We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category. We will not pay benefits for a Second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor.

We do not pay benefits for claims relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane.

Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

If the plan is new (not transferred): During the exclusion period, this Critical Illness plan does not pay charges relating to a pre-existing condition. If this plan is transferred from another insurance carrier, the time an insured is covered

under that plan will count toward satisfying Guardian's pre-existing condition limitation period. A pre-existing condition includes any condition for which an employee, in a specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. Please refer to the plan documents for specific time periods. State variations may apply.

Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. It does not provide "basic hospital," "basic medical," or "medical" insurance as defined by the New York State Insurance Department.

Health questions are required on 1) late enrollees and 2) enrollees over age 69 (not applicable in FL). This coverage will not be effective until approved by a Guardian underwriter.

This policy will not pay for a diagnosis of a listed critical illness that is made before the insured's Critical Illness effective date with Guardian.

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See your certificate booklet for a full listing of exclusions & limitations.

If Critical Illness insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits.

Contract # GP-1-CI-14

Guardian's Critical Illness Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides limited benefits health insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form # GP-1-LAH-12R; GP-1-CI-14

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM  
ALL ELIGIBLE EMPLOYEES

Kit created 02/24/2026  
Group number: 00511332

# ACCIDENT INSURANCE



Watch our video  
How accident insurance  
can get you back on your feet.\*

## Accident insurance

Accidents happen. With accident insurance, you can help them hurt a bit less.

Accident insurance is an extra layer of protection that gives you a lump sum benefit payment to help cover out-of-pocket expenses.

### Who is it for?

Nobody can predict when an accident might happen. That's why accident insurance is a great add-on policy for people who want to supplement the health and disability insurance coverage they already have individually or through an employer.

### What does it cover?

Accident Insurance pays you lump sum of benefits after you suffer an accident. This could be more than 40 different circumstances, including: emergency treatment, ambulance, burns, dislocations, fractures, hospital confinement, and surgery.

### Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Accident insurance is a simple, cost-effective way to supplement and cover additional expenses your health and disability insurance may not cover, including x-rays, ambulance services, deductibles, and even things like rent or groceries.

Plus, accident insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy. \*Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.



### Support during recovery

Sue hurts her knee while hiking and needs emergency treatment.

Sue fell while hiking in a local park and tore the cartilage in her knee. She went to the hospital emergency room for treatment.

Her accident insurance paid her a lump sum benefit that helped offset her injury-related expenses for an MRI, knee brace, and follow-up visits to her doctor.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM

ALL ELIGIBLE EMPLOYEES

2024-179703 (08/26)

Kit created 03/11/2026

Group number: 00511332

# ACCIDENT INSURANCE



## Your accident coverage

ACCIDENT	
<b>COVERAGE - DETAILS</b>	
<b>Your Monthly premium</b>	\$11.79
You and Spouse	\$19.76
You and Child(ren)	\$20.22
You, Spouse and Child(ren)	\$28.19
<b>Accident Coverage Type</b>	Off Job
<b>Portability</b> - Allows you to take your Accident coverage with you if you terminate employment.	Included
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>	
<b>Benefit Amount(s)</b>	Employee \$25,000 Spouse \$12,500 Child \$5,000
<b>Catastrophic Loss</b>	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
<b>Common Carrier</b>	200% of AD&D benefit
<b>Common Disaster</b>	200% of Spouse AD&D benefit
<b>Dismemberment</b> - Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
<b>Dismemberment</b> - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit
<b>Seatbelts and Airbags</b>	Seatbelts: \$10,000 & Airbags: \$15,000
<b>Reasonable Accommodation to Home or Vehicle</b>	\$2,500
<b>Child(ren) Age Limits</b>	Children age birth to 26 years
<b>FEATURES</b>	
Air Ambulance	\$1,000
Ambulance	\$200
Blood/Plasma/Platelets	\$300
Burns (2nd Degree/3rd Degree)	9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
Burns - Skin Graft	50% of burn benefit
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child, age 18 years or younger, is participating in an organized sport that is governed by an organization and requires formal registration to participate.	25% increase to child benefits
Chiropractic Visits	\$50/visit, up to 6 visits
Coma	\$10,000
Concussion Baseline Study	\$25
Concussions	\$200

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM  
ALL ELIGIBLE EMPLOYEES

Kit created 03/11/2026  
Group number: 00511332

# ACCIDENT INSURANCE



## Your accident coverage

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.



### FEATURES (Cont.)

Diagnostic Exam (Major)	\$200
Dislocations	Schedule up to \$5,000
Doctor Follow-Up Visits	\$50, up to 6 treatments
Emergency Dental Work	\$300/Crown, \$75/Extraction
Emergency Room Treatment	\$200
Epidural Anesthesia Pain Management	\$100, 2 times per accident
Eye Injury	\$300
Family Care—Benefit is payable for each child attending a Child Care center while the insured is confined to a hospital, ICU or Alternate Care or Rehabilitative facility due to injuries sustained in a covered accident.	\$20/day, up to 30 days
Fractures	Schedule up to \$6,000
Gun Shot Wound	\$750
Hospital Admission	\$1,000
Hospital Confinement	\$250/day - up to 1 year
Hospital ICU Admission	\$2,000
Hospital ICU Confinement	\$500/day - up to 15 days
Initial Dr. Office/Urgent Care Facility Treatment	\$100
Joint Replacement (Hip/Knee/Shoulder)	\$2,500/\$1,250/\$1,250
Knee Cartilage	\$500
Laceration	Schedule up to \$400
Lodging - The hospital stay must be more than 50 miles from the insured's residence.	\$125/day, up to 30 days for companion hotel stay
Medical Appliance—Wheelchair, motorized scooter, leg or back brace, cane, crutches, walker, walking boot that extends above the ankle or brace for the neck.	Schedule up to \$500
Outpatient Therapies	\$35/day, up to 10 days
Post-Traumatic Stress Disorder	\$400
Prosthetic Device/Artificial Limb	1: \$500 2 or more: \$1,000
Rehabilitation Unit Confinement	\$100/day, up to 15 days
Ruptured Disc With Surgical Repair	\$500
Surgery (Cranial, Open Abdominal, Thoracic, Hernia) Max	Schedule up to \$1,250 Hernia: \$250
Surgery (Exploratory or Arthroscopic)	\$400
Tendon/Ligament/Rotator Cuff	1: \$500 2 or more: \$1,000
Transportation - Benefit is paid if you have to travel more than 50 miles one way to receive special treatment at a hospital or facility due to a covered accident.	\$0.50 per mile, limited to \$500/round trip, up to 3 times per accident
Traumatic Brain Injury — A nondegenerative, noncongenital injury to the brain from an external nonbiological force, requiring Hospital Confinement for 48 hours or more and resulting in a permanent neurological deficit with significant loss of muscle function and persistent clinical symptoms.	\$4,000
X - Ray	\$40

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM  
ALL ELIGIBLE EMPLOYEES

Kit created 03/11/2026  
Group number: 00511332

# ACCIDENT INSURANCE



## Your accident coverage

### UNDERSTANDING YOUR BENEFITS (Cont.):

- **Accident Emergency Room Treatment** – Benefit is paid only when an insured is examined or treated within 72 hours of a covered accident.

### LIMITATIONS AND EXCLUSIONS:

#### A SUMMARY OF ACCIDENT LIMITATIONS AND EXCLUSIONS:

Employees must be working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

This proposal summarizes the major features of the Guardian Accident benefit plan. It is not intended to be a complete representation of the proposed plan. For full plan features, including exclusions and limitations, please refer to your Policy.

This proposal is hedged subject to satisfactory financial evaluation.

We don't pay benefits for any Injury caused by or related to directly or indirectly: Sickness, disease, mental infirmity or medical or surgical treatment; the covered person being legally intoxicated; declared or undeclared war, act of war, or armed aggression; service in the armed forces, National Guard, or military reserves of any state or country; taking part in a riot or civil disorder; commission of, or attempt to commit a felony; intentionally self-inflicted Injury, while sane or insane; suicide or attempted suicide, while sane or insane; travel or flight in any kind of aircraft, including any aircraft owned by or for the policyholder, except as a

fare-paying passenger on a common carrier; participation in any kind of sporting activity for compensation or profit, including coaching or officiating; riding in or driving any motor-driven vehicle in a race, stunt show or speed test; participation in hang gliding, bungee jumping, sail gliding, parasailing, parakiting, ballooning, parachuting, or skydiving; an accident that occurred before the covered person is covered by this plan; injuries to a dependent child received during birth; voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless: (1) it was prescribed for a covered person by a doctor, and (2) it was used as prescribed. In the case of a non-prescription drug, this Plan does not pay for any Accident resulting from or contributed to by use in a manner inconsistent with package instructions. "Controlled substance" means anything called a controlled substance in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as amended from time to time. Job related or on the job injuries for the employee are excluded if Accident coverage is off job only.

Contract # GP-1-AC-IC-12

*If Accident insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits.*

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

Guardian's Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE –THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.  
Policy Form # GP-1-AC-BEN-12, et al., GP-1-LAH-12R; GP-1-ACC-18

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM

ALL ELIGIBLE EMPLOYEES

Kit created 03/12/2025

Group number: 00511332

DSEHP (Dearborn Schools Employee Healthcare Program)

# HOSPITAL INDEMNITY INSURANCE



Watch our video  
How hospital indemnity insurance  
can give you a comfortable stay.\*

## Hospital indemnity insurance

Hospital indemnity insurance can cover some of the cost associated with a hospital stay, letting you focus on recovery.

Being hospitalized for illness or injury can happen to anyone, at any time. While medical insurance may cover hospital bills, it may not cover all the costs associated with a hospital stay. That's where hospital indemnity coverage can help.

### Who is it for?

Hospital indemnity insurance is for people who need help covering the costs associated with a hospital stay if they suddenly become sick or injured.

### What does it cover?

Medical insurance insures medical expenses while hospitalized, but other costs can add up like extra childcare, transportation, help around the house, and pet care. Hospital Indemnity coverage pays lump sum benefits based on admission and days hospitalized that can be used to help any costs.

### Why should I consider it?

Health coverage is becoming more expensive, with higher co-pays, premiums, and deductibles. Hospital indemnity insurance can help pay for out-of-pocket costs associated with being hospitalized, giving you more financial confidence for unplanned expenses brought on by a hospital stay.

Plus, hospital indemnity insurance is portable and payments are made directly to you.

You will receive these benefits if you meet the conditions listed in the policy. \*Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.



### Be prepared

Kevin is hospitalized after an illness, and has to cover the cost of two days as an inpatient.

Kevin became ill and was admitted to the hospital. He had emergency surgery and was there for two days while recovering.

His hospital indemnity insurance paid him a lump sum benefit which provided financial support during his hospital stay.

These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM

ALL ELIGIBLE EMPLOYEES

2024-179695 (08/26)

Kit created 02/24/2026

Group number: 00511332

# HOSPITAL INDEMNITY INSURANCE

Coverage Details	
<b>Your Monthly premium</b>	\$10.18
You and Spouse	\$17.64
You and Child(ren)	\$15.96
You, Spouse and Child(ren)	\$23.42
<b>Benefits</b>	
Hospital/ICU Admission	\$500/\$1,000 per admission, limited to 1 admission(s) per insured.
Hospital/ICU Confinement	\$100/\$200 per day, limited to 15 day(s) per insured per benefit year.
<b>Pre-Existing Conditions Limitation</b> - A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not Applicable
<b>Child(ren) Age Limits</b>	Children age birth to 26 years



These benefits are available to you on an optional basis. They are not employer paid and do not affect any of the employer paid benefits or our collective bargaining agreement.

## UNDERSTANDING YOUR BENEFITS – HOSPITAL INDEMNITY

Hospital Admission & Hospital ICU Admission benefits are not payable on the same day.

Premium will be waived if you are hospitalized for more than 30 days.

Hospital admission or confinement benefits are not payable for a newborn unless the child is admitted to the Neonatal ICU.

Hospital/ICU confinement benefits are not payable on the same day as Hospital/ICU admission benefit.

After initial enrollment, Hospital Indemnity coverage will continue as long as an insured is actively at work.

### LIMITATIONS AND EXCLUSIONS:

In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian.

An applicant must enroll within 31 days of the coverage effective date. An open enrollment will occur each year during a 30 day time period specified by the policyholder. If an applicant does not enroll during their initial enrollment period, he/she may not enroll until the next open enrollment period.

This Plan will not pay benefits for:

- Treatment relating to a covered person: taking part in any war or act of war (including service in the armed forces), commission of or attempt to commit a felony, an act of terrorism, or participating in an illegal occupation, riot or insurrection.

- Suicide or any intentionally self-inflicted injury

Elective surgery;

Surgery to correct vision or hearing, unless medically necessary surgery for glaucoma, cataracts or other sickness or injury;

Dental care, dental xrays, or dental treatment;

Gastric or intestinal bypass services including lap banding, gastric stapling, and other similar procedures to facilitate weight loss; the reversal, or revision of such procedures; or services required for the treatment of complications from such procedures. This exclusion does not apply to completion of a weight reduction program that may be payable under the Health Screening benefit ;

Rest cures or custodial care, or treatment of sleep disorders;

Cosmetic surgery. This Exclusion does not apply to reconstructive surgery:

(a) on an injured part of the body following infection or disease of the involved part;

(b) of a congenital disease or anomaly of a covered dependent newborn or adopted infant; or

(c) on a nondiseased breast to restore and achieve symmetry between two breasts following a covered Mastectomy;

Treatment or removal of warts, moles, boils, skin blemishes or birthmarks, bunions, acne, corns, calluses, the cutting and trimming of toenails, care for flat feet, fallen arches or chronic foot strain;

Service, treatment or loss related to alcoholism or drug addiction, except for drugs prescribed by the Covered Person's Doctor and taken as prescribed;

Care or treatment for mental or nervous disorders;

Services, treatment or loss rendered in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay;

Services or treatment Provided by a Doctor, Nurse or any other person who is employed or retained by a Covered Person or who is a Covered Person's Spouse, parent, brother, sister, child, Domestic Partner or partner in a civil union.

Surgery and treatment, procedures, products or services that are experimental or investigative.

Treatment of a Covered Dependent Child's Children;

Sickness or Injury sustained while on active duty in the armed forces of any country. This does not include Reserve or National Guard duty for training.

GP-I-HI-15

Guardian Hospital Indemnity Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides limited hospital insurance only. It does not provide basic medical or major medical insurance as defined by the New York State Department of Financial Services. Policy Form # GP-1-HI-15, GP-1-LAH-12R

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DEARBORN SCHOOLS EMPLOYEE HEALTHCARE PROGRAM

ALL ELIGIBLE EMPLOYEES

Kit created 02/24/2026

Group number: 00511332

DSEHP (Dearborn Schools Employee Healthcare Program)



### Getting health care online has never been easier.

HAP Telehealth, powered by Amwell®, provides round-the-clock telehealth services. Doctors are now available 24/7 for live, online visits. Therapists are available evenings, weekends and holidays.

### Doctors are always available

### Not feeling well? Is your doctor's office closed? Too sick to leave home?

Use telehealth to see a doctor with your mobile phone, tablet or computer. Here are the benefits of using virtual services:

- Affordable, easy and convenient
- Doctors are licensed and board certified
- No appointment, short wait
- 24/7 access to medical care
- Online visits are secure

### Can I use telehealth for behavioral health services?

The HAP Telehealth app, powered by Amwell®, enables you to schedule visits with a vast network of licensed behavioral health providers across all 50 states.

## Frequently asked questions

### What can doctors/therapists treat?

You can get treatment for nonemergency illnesses.

### See doctors for conditions such as:

- Colds
- Rashes and sinus infections
- Flu
- Pink eye
- Headache
- Sprains and strains
- Behavioral health
- Other minor conditions

Using telehealth services for treatment of nonemergency illnesses can save you money compared to visiting the emergency room or urgent care.

### Can medicines be prescribed?

If it's medically necessary, doctors can even prescribe certain medications.<sup>1</sup>

### What will I pay?

See your benefit summary for cost-share information for HAP Telehealth services. You are responsible for paying any copays. You can use a credit card, flexible spending account (FSA) card or a health savings account (HSA) card.

<sup>1</sup>Based on current regulations.



## See a Doctor Sooner with HAP Telehealth!

### How do I sign up?

It's free to enroll. Follow these easy steps:



#### Desktop users:

1. Visit [haptelehealth.org](http://haptelehealth.org)
2. Enter your information and click *Sign Up*. Have your HAP ID card handy.
3. For Service Key, leave blank.



#### Mobile users:

1. Search Apple's iTunes or Google's Play Store for **HAP Telehealth** and download the app.
2. Enter your information and click *Sign Up*.
3. For Service Key, leave blank.

SCAN



For more information on HAP Telehealth, please go to [hap.org/health-programs/telehealth-services](http://hap.org/health-programs/telehealth-services)

HAP and its subsidiaries do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

Health Alliance Plan (HAP) has partnered with Amwell to offer benefits to qualifying members.

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HAP466780 - 8/2024

DSEHP (Dearborn Schools Employee Healthcare Program)

# Employee Assistance Program (EAP)



# Ulliance

Enhancing **People**. Improving Business.

No cost and completely confidential



## Counseling

Counseling is available in-person or telephonically with a counselor close to work, home or school. Individual, family and couples counseling are all included. Short-term, solution focused support for work-life issues such as stress, major life transitions, relationship issues, substance use, grief/loss and overwhelming emotions.



## Coaching

Life Advisor Coaches offer telephonic support for individual life enhancement goals, such as education, career advancement, financial or self improvement goals.



## Crisis Support

Mental health professionals are available by phone 24/7/365.



## Referrals

Consultants provide recommendations for resources within the community.





## Work-life Materials

Information on a wide range of work-life balance topics are easily accessed through the EAP portal. A work-life library of related books are available by calling Ulliance and as always, are free of charge.



## Legal & Financial Consultations

Ulliance professionals can connect employees with resources to assist individuals regarding legal and financial issues.

Connect with us  800.448.8326  [LifeAdvisorEAP.com](http://LifeAdvisorEAP.com)



# YOUR RIGHTS UNDER FEDERAL LAW

## PATIENT PROTECTIONS DISCLOSURE

The DSEHP (Dearborn Schools Employee Healthcare Program) Health Plan generally requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, Health Alliance Plan (HAP) designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Health Alliance Plan (HAP) at 800.759.3436 or [www.hap.org](http://www.hap.org).

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Health Alliance Plan (HAP) or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Health Alliance Plan (HAP) at 888.654.0706 or [www.hap.org](http://www.hap.org).

## WOMEN'S HEALTH & CANCER RIGHTS ACT

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. Therefore, the following deductibles and coinsurance apply:

HMO Plan (Individual: 0% coinsurance and \$150 deductible; Family: 0% coinsurance and \$300 deductible)

If you would like more information on WHCRA benefits, please call your Plan Administrator at 616.550.5161 or [kim@dsehp.com](mailto:kim@dsehp.com).

## NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

# PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

To see if any other states have added a premium assistance program since January 31, 2026, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2027)

# HIPAA

## HIPAA NOTICE OF PRIVACY PRACTICES REMINDER

### **Protecting Your Health Information Privacy Rights**

DSEHP (Dearborn Schools Employee Healthcare Program) is committed to the privacy of your health information. The administrators of the DSEHP (Dearborn Schools Employee Healthcare Program) Health Plan (the "Plan") use strict privacy standards to protect your health information from unauthorized use or disclosure.

The Plan's policies protecting your privacy rights and your rights under the law are described in the Plan's Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting Kim Nicholson - DSEHP-VEBA Plan Administrator at 616.550.5161 or [kim@dsehp.com](mailto:kim@dsehp.com).

## HIPAA SPECIAL ENROLLMENT RIGHTS

### **DSEHP (Dearborn Schools Employee Healthcare Program) Health Plan Notice of Your HIPAA Special Enrollment Rights**

Our records show that you are eligible to participate in the DSEHP (Dearborn Schools Employee Healthcare Program) Health Plan (to actually participate, you must complete an enrollment form and pay part of the premium through payroll deduction).

A federal law called HIPAA requires that we notify you about an important provision in the plan - your right to enroll in the plan under its "special enrollment provision" if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

**Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program).** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

**Loss of Coverage for Medicaid or a State Children's Health Insurance Program.** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

**New Dependent by Marriage, Birth, Adoption, or Placement for Adoption.** If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

# HIPAA

**Eligibility for Premium Assistance Under Medicaid or a State Children's Health Insurance Program** – If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact Kim Nicholson - DSEHP-VEBA Plan Administrator at 616.550.5161 or [kim@dsehp.com](mailto:kim@dsehp.com).

## **Important Warning**

If you decline enrollment for yourself or for an eligible dependent, you must complete our form to decline coverage. On the form, you are required to state that coverage under another group health plan or other health insurance coverage (including Medicaid or a state children's health insurance program) is the reason for declining enrollment, and you are asked to identify that coverage. If you do not complete the form, you and your dependents will not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, as described above. If you do not gain special enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period, unless special enrollment rights apply because of a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan.

# NOTICE OF CREDITABLE COVERAGE

## Important Notice from DSEHP (Dearborn Schools Employee Healthcare Program)

### About Your Prescription Drug Coverage and Medicare

**Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with DSEHP (Dearborn Schools Employee Healthcare Program) and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.**

**There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. DSEHP (Dearborn Schools Employee Healthcare Program) has determined that the prescription drug coverage offered by the medical plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

#### **When Can You Join a Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

**Remember: Keep this Creditable Coverage Notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

# NOTICE OF CREDITABLE COVERAGE

## What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current coverage will not be affected.

### Summary of Options for Medicare Eligible Employees (and/or Dependents):

- Continue medical and prescription drug coverage and do not elect Medicare D coverage. **Impact** – your claims continue to be paid by DSEHP (Dearborn Schools Employee Healthcare Program) health plan.
- Continue medical and prescription drug coverage and elect Medicare D coverage. **Impact** – As an active employee (or dependent of an active employee) the DSEHP (Dearborn Schools Employee Healthcare Program) health plan continues to pay primary on your claims (pays before Medicare D).
- Drop the coverage and elect Medicare Part D coverage. **Impact** – Medicare is your primary coverage. You will not be able to rejoin the DSEHP (Dearborn Schools Employee Healthcare Program) health plan unless you experience a family circumstance change or until the next open enrollment period.

If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents will not be able to get this coverage back unless you experience a family status change or until the next open enrollment period

### When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with DSEHP (Dearborn Schools Employee Healthcare Program) and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through DSEHP (Dearborn Schools Employee Healthcare Program) changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage...

**Remember: Keep this Creditable Coverage Notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

# NOTICE OF CREDITABLE COVERAGE

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage Notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

**Date:** July 01, 2026  
**Name of Entity/Sender:** DSEHP (Dearborn Schools Employee Healthcare Program)  
**Contact—Position/Office:** Kim Nicholson - DSEHP-VEBA Plan Administrator  
**Office Address:** 15250 Mercantile Dr  
Dearborn, Michigan 48120-1207  
United States  
**Phone Number:** 616.550.5161

**Remember: Keep this Creditable Coverage Notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

# COBRA GENERAL NOTICE

## Model General Notice of COBRA Continuation Coverage Rights (For use by single-employer group health plans)

### \*\* Continuation Coverage Rights Under COBRA\*\*

#### Introduction

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**You may have other options available to you when you lose group health coverage.** For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

#### What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

# COBRA GENERAL NOTICE

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

## **When is COBRA continuation coverage available?**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

**For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 30 days after the qualifying event occurs. You must provide this notice to: Kim Nicholson.**

## **How is COBRA continuation coverage provided?**

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

# COBRA GENERAL NOTICE

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

## ***Disability extension of 18-month period of COBRA continuation coverage***

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

## ***Second qualifying event extension of 18-month period of continuation coverage***

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

## **Are there other coverage options besides COBRA Continuation Coverage?**

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, [Children's Health Insurance Program \(CHIP\)](#), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov/](http://www.healthcare.gov/).

## **Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends?**

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period<sup>1</sup> to sign up for Medicare Part A or B, beginning on the earlier of

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

<sup>1</sup> <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>

# COBRA GENERAL NOTICE

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit <https://www.medicare.gov/medicare-and-you>.

## **If you have questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov).

## **Keep your Plan informed of address changes**

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

## **Plan contact information**

**DSEHP (Dearborn Schools Employee Healthcare Program)**  
**Kim Nicholson - DSEHP-VEBA Plan Administrator**  
**15250 Mercantile Dr.**  
**Dearborn, Michigan 48120-1207**  
**United States**  
**616.550.5161**

# MARKETPLACE NOTICE

## Health Insurance Marketplace Coverage Options and Your Health Coverage

### PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

### Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.96% of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.96% of the employee's household income. <sup>2</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

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<sup>2</sup> An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

# MARKETPLACE NOTICE

## When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.

Marketplace-eligible individuals who live in states served by [HealthCare.gov](https://www.healthcare.gov) and either- submit a new application or update an existing application on [HealthCare.gov](https://www.healthcare.gov) between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

## What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

## How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact Kim Nicholson.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

# MARKETPLACE NOTICE

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name <b>DSEHP (Dearborn Schools Employee Healthcare Program)</b>		4. Employer Identification Number (EIN) <b>46-5215047</b>	
5. Employer address <b>15250 Mercantile Dr</b>		6. Employer phone number <b>616.550.5161</b>	
7. City <b>Dearborn</b>	8. State <b>Michigan</b>	9. ZIP code <b>48120-1207</b>	
10. Who can we contact about employee health coverage at this job? <b>Kim Nicholson</b>			
11. Phone number (if different from above)		12. Email address <a href="mailto:kim@dsehp.com">kim@dsehp.com</a>	

Here is some basic information about health coverage offered by this employer:

- As your VEBA Administrator, we offer a health plan to:
  - All employees. Eligible employees are employees of employers that have signed a VEBA participation agreement
  - Some employees. Eligible employees are:
- With respect to dependents:
  - We do offer coverage. Eligible dependents are: all eligible dependents of the employee
  - We do not offer coverage.
- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.
  - \*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](http://HealthCare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](http://HealthCare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

# MARKETPLACE NOTICE

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

**Yes** (Continue)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? **Based on the participation agreement, but less than 90 days**

**No** (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard\*?

**Yes** (Go to question 15)

**No** (STOP and return form to employee)

15. For the lowest cost plan that meets the minimum value standard\* **offered only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan?

**Please refer to the Employee Contribution Tables.**

b. How often?  Weekly  **Every 2 weeks**  Twice a month  Monthly  Quarterly  Yearly

**Bi-weekly for 20 payrolls deducted September through June**

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year? **No changes**

Employer won't offer health coverage

Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.\* (Premium should reflect the discount for wellness programs. See question 15.)

a. How much would the employee have to pay in premiums for this plan? \$ \_\_\_\_\_

b. How often?  Weekly  Every 2 weeks  Twice a month  Monthly  Quarterly  Yearly

\* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

# MARKETPLACE NOTICE

## Disclaimer

The amount the plan pays for covered services provided by non-network providers is based on a maximum allowable amount for the specific service rendered. Although your plan stipulates an out-of-pocket maximum for out-of-network services, please note the maximum allowed amount for an eligible procedure may not be equal to the amount charged by your out-of-network provider. Your out-of-network provider may bill you for the difference between the amount charged and the maximum allowed amount. This is called balance billing and the amount billed to you can be substantial. The out-of-pocket maximum outlined in your policy will not include amounts in excess of the allowable charge and other non-covered expenses as defined by your plan. The maximum reimbursable amount for non-network providers can be based on a number of schedules such as a percentage of reasonable and customary or a percentage of Medicare. The plan document or carrier's master policy is the controlling document, and this Benefit Highlight does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual plan language. Contact your claims payer or insurer for more information.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

# APPENDIX - SBC

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 07/01/2026 - 06/30/2027



AA000775 / XR000941

Coverage for: Individual + Family | Plan Type: HMO

AA000775 / XR000941

The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-422-4641 or visit <http://www.hap.org>. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#) or other [underlined](#) terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-422-4641 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$150 individual / \$300 family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Chiropractic, Emergency Services, Office Visits, Pharmacy, <a href="#">Preventive Services</a> , <a href="#">Urgent Care</a>	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>Out-of-Pocket Limit:</b> \$6,600 individual/\$13,200 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.

# APPENDIX - SBC

Important Questions	Answers	Why This Matters:
What is not included in the <b>out-of-pocket limit</b> ?	Premiums, <b>balance-billing</b> charges, and health care this <b>plan</b> doesn't cover. All other cost share accumulates unless otherwise specified in Plan Documents.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Will you pay less if you use a <b>network provider</b> ?	Yes. See <a href="http://www.hap.org">www.hap.org</a> or call 1-800-422-4641 for a list of <b>network providers</b> .	This <b>plan</b> uses a <b>provider network</b> . You will pay less if you use a <b>provider</b> in the <b>plans network</b> . You will pay the most if you use an <b>out-of-network provider</b> , and you might receive a bill from a <b>provider</b> for the difference between the <b>provider's</b> charge and what your <b>plan</b> pays ( <b>balance billing</b> ). Be aware your <b>network provider</b> might use an <b>out-of-network provider</b> for some services (such as lab work). Check with your <b>provider</b> before you get services.
Do you need a <b>referral</b> to see a <b>specialist</b> ?	Yes.	Written <b>referrals</b> are not required for <b>specialist</b> visits within the member's assigned <b>network</b> for selected services. <b>Referrals</b> or oral approvals are required in other instances. Further information on the <b>referral</b> process can be found at <a href="http://www.hap.org">www.hap.org</a> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 <b>Copay</b> ; <b>deductible</b> does not apply	Not Covered	
	<b>Specialist</b> visit	\$30 <b>Copay</b> ; <b>deductible</b> does not apply	Not Covered	
	Other practitioner office visit	Telehealth Visit: No Charge; <b>deductible</b> does not apply  Chiropractic Visit: \$30 <b>Copay</b> ; <b>deductible</b> does not apply	Not Covered	Telehealth: Through our contracted telehealth services provider. Not Covered Out-of- <b>Network</b> .  Chiropractic: Up to 35 visits per benefit period.
	<b>Preventive care/screening/immunization</b>	No Charge; <b>deductible</b> does not apply	Not Covered	Coverage information available at <a href="http://www.hap.org">www.hap.org</a> . You may have to pay for services that aren't <b>preventive services</b> . Ask your <b>provider</b> if the services needed are <b>preventive services</b> . Then check what your <b>plan</b> will pay for.
If you have a test	<b>Diagnostic test</b> (x-ray, blood work)	No Charge after <b>deductible</b>	Not Covered	Some services require <b>preauthorization</b> .
	Imaging (CT/PET scans, MRIs)	No Charge after <b>deductible</b>	Not Covered	Services require <b>preauthorization</b> .

# APPENDIX - SBC

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition.</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.hap.org">www.hap.org</a>	Select Generic Drugs Tier 1	\$15 <a href="#">Copay</a> / prescription (retail); <a href="#">deductible</a> does not apply	Not Covered	Costs shown apply to a 30-day supply of drugs. A 90-day supply of non-maintenance drugs must be filled at our designated mail order pharmacy. Other exclusions & limitations may apply. Applies to all Generic and Brand type drugs.
	Generic Drugs and Select Brand Name Drugs Tier 2	\$15 <a href="#">Copay</a> / prescription (retail); <a href="#">deductible</a> does not apply	Not Covered	
	Preferred Brand Drugs Tier 3	\$30 <a href="#">Copay</a> / prescription (retail); <a href="#">deductible</a> does not apply	Not Covered	
	Non-Preferred Brand and Non-Preferred Generic Drugs Tier 4	\$60 <a href="#">Copay</a> / prescription (retail); <a href="#">deductible</a> does not apply	Not Covered	
	Preferred <a href="#">Specialty drugs</a> Tier 5	\$60 <a href="#">Copay</a> / prescription (retail); <a href="#">deductible</a> does not apply	Not Covered	All <a href="#">specialty drugs</a> are limited to a 30-day supply at a specialty pharmacy only. Certain <a href="#">specialty drugs</a> may be approved for 60 or 90 days. In this case, if a <a href="#">Copay</a> or max is shown, You will pay 2 times that amount for a supply up to 60 days, and 3 times that amount for a supply of up to 90 days. Other exclusions & limitations may apply.
	Non-preferred <a href="#">Specialty drugs</a> Tier 6	\$60 <a href="#">Copay</a> / prescription (retail); <a href="#">deductible</a> does not apply	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center(ASC))	No Charge after <a href="#">deductible</a>	Not Covered	Some services require <a href="#">preauthorization</a> .
	Physician/surgeon fees	No Charge after <a href="#">deductible</a>	Not Covered	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$200 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	\$200 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	<a href="#">Copay</a> will be waived if admitted
	<a href="#">Emergency medical transportation</a>	No Charge after <a href="#">deductible</a>	No Charge after <a href="#">deductible</a>	Emergency transport only.
	<a href="#">Urgent care</a>	\$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	\$40 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge after <a href="#">deductible</a>	Not Covered	Some services require <a href="#">preauthorization</a> .
	Physician/surgeon fees	No Charge after <a href="#">deductible</a>	Not Covered	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	Some services require <a href="#">preauthorization</a> . Services can be accessed by calling 1-800-444-5755.
	Inpatient services	No Charge after <a href="#">deductible</a>	Not Covered	Services require <a href="#">preauthorization</a> . Services can be accessed by calling 1-800-444-5755.

# APPENDIX - SBC

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	No Charge; <a href="#">deductible</a> does not apply	Not Covered	Routine Prenatal and Routine Postnatal covered under <a href="#">Preventive Services</a> .
	Childbirth/delivery professional services	No Charge after <a href="#">deductible</a>	Not Covered	
	Childbirth/delivery facility services	No Charge after <a href="#">deductible</a>	Not Covered	Some services require <a href="#">preauthorization</a> .
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge after <a href="#">deductible</a>	Not Covered	Does not include <a href="#">Rehabilitation Services</a> . Unlimited
	<a href="#">Rehabilitation services</a>	No Charge after <a href="#">deductible</a>	Not Covered	May be rendered at home. Up to 60 combined visits per benefit period.
	<a href="#">Habilitation services</a>	No Charge after <a href="#">deductible</a>	Not Covered	Limited to Applied Behavior Analysis (ABA) and Physical, Speech, and Occupational Therapy services associated with the treatment of Autism Spectrum Disorders. Covered for authorized services only. See Outpatient Mental Health for ABA <a href="#">cost sharing</a> amount.
	<a href="#">Skilled nursing care</a>	No Charge after <a href="#">deductible</a>	Not Covered	Covered for authorized services. Up to 100 days per benefit period.
	<a href="#">Durable medical equipment</a>	No Charge after <a href="#">deductible</a>	Not Covered	Covered for approved equipment only.
	<a href="#">Hospice services</a>	No Charge after <a href="#">deductible</a>	Not Covered	Up to 210 days per lifetime
If your child needs dental or eye care	Children's eye exam	\$30 <a href="#">Copay</a> ; <a href="#">deductible</a> does not apply	Not Covered	One routine eye exam per benefit period at no cost share.
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Long-Term Care
- Routine Foot Care
- Cosmetic Surgery
- Non-Emergency Care Outside the U.S.
- Vision Hardware
- Dental Care (Adult)
- Private Duty Nursing
- Voluntary Termination of Pregnancy

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric Surgery
- Infertility Treatment
- Chiropractic Care
- Routine Eye Care (Adult)
- Hearing Aids
- Weight Loss Programs

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: contact the [plan](#) at 1-800-422-4641; you may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <http://www.cciio.cms.gov>. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice or assistance, contact the [plan](#) at 1-800-422-4641; you may also contact the Department of Insurance and Financial Services, Healthcare Appeals Section, Office of General Counsel, 611 Ottawa, 3rd Floor, P.O. Box 30220, Lansing, MI 48909-7720, <http://michigan.gov/difs>; call 1-877-999-6442 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>. Additionally, a consumer assistance program can help you file your [appeal](#). Contact Michigan Health Insurance Consumer Assistance Program (HICAP), Michigan Department of Financial and Insurance Regulation, P.O. Box 30220, Lansing, MI 48909, phone 1-877-999-6442, website: <http://michigan.gov/difs> or e-mail [difs-HICAP@michigan.gov](mailto:difs-HICAP@michigan.gov).

### Does this plan provide Minimum Essential Coverage? Yes

**Minimum Essential Coverage** generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Please see a full list of Language Access Services following the Coverage Examples at the end of the Summary of Benefits of Coverage.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.-----

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

# APPENDIX - SBC

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the **cost sharing** amounts (**deductibles**, **copayments** and **coinsurance**) and **excluded services** under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
▪ The plan's overall deductible	\$150	▪ The plan's overall deductible	\$150	▪ The plan's overall deductible	\$150
▪ Specialist copayment	\$30	▪ Specialist copayment	\$30	▪ Specialist copayment	\$30
▪ Hospital (facility)	\$0	▪ Hospital (facility)	\$0	▪ Hospital (facility)	\$0
▪ Other coinsurance	0%	▪ Other coinsurance	0%	▪ Other coinsurance	0%
<b>This EXAMPLE event includes services like:</b> Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		<b>This EXAMPLE event includes services like:</b> Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)		<b>This EXAMPLE event includes services like:</b> Emergency room care (including medical supplies) Diagnostic tests (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$150	Deductibles	\$150	Deductibles	\$150
Copayments	\$10	Copayments	\$749	Copayments	\$295
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't Covered</i>		<i>What isn't Covered</i>		<i>What isn't Covered</i>	
Limits or exclusions	\$61	Limits or exclusions	\$22	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$221</b>	<b>The total Joe would pay is</b>	<b>\$921</b>	<b>The total Mia would pay is</b>	<b>\$445</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.



## Language Assistance

We want you to easily get the information you need. To request assistance in a language other than English, call (800) 422-4641 (TTY: 711).

VINI RE: Nëse flisni shqip, ju ofrohen shërbime ndihme gjuhësore falas. Telefononi numrin (800) 422-4641 ose TTY: 711.

تنبيه: إذا كنت تتحدث اللغة العربية، فإننا نوفر لك خدمات المساعدة اللغوية مجانًا. اتصل بالرقم (800) 422-4641 أو خدمة الهاتف النصي: 711.

নজর দিন: আপনি বাংলা ভাষায় কথা বললে, ভাষা সহায়তার পরিষেবা বিনামূল্যে আপনার জন্য উপলব্ধ। (800) 422-4641 বা TTY: 711 নম্বরে কল করুন।

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電(800) 422-4641 或 TTY 用戶請致電 711。

HINWEIS: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentendienste zur Verfügung. Rufnummer: (800) 422-4641 oder TTY: 711.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero (800) 422-4641 (TTY: 711).

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。(800) 422-4641 まで、お電話にてご連絡ください。TTY ユーザーは 711 までご連絡ください。

주의: 한국어를 사용하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 800-422-4641 번 또는 TTY: 711 번으로 연락해 주십시오.

UWAGA: jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer (800) 422-4641 lub TTY: 711.

ВНИМАНИЕ! Если ваш родной язык русский, вам могут быть предоставлены бесплатные переводческие услуги. Обращайтесь по номеру (800) 422-4641 (телетайп: 711).

NAPOMENA: Ako govorite hrvatski/srpski, dostupna Vam je besplatna podrška na Vašem jeziku. Kontaktirajte (800) 422-4641 ili tekstualni telefon za osobe oštećena sluha: 711.

ATENCIÓN: si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Llame al (800) 422-4641, los usuarios TTY deben llamar al 711.

800) 422-4641 (TTY: 711) 4641 711 TTY

PAG-UKULAN NG PANSIN: Kung Tagalog ang wikang ginagamit mo, may makukuha kang mga serbisyong tulong sa wika na walang bayad. Tumawag sa (800) 422-4641 o TTY: 711.

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Hãy gọi (800) 422-4641 hoặc TTY: 711.



# YOUR BENEFIT RESOURCES



<u>Coverage Type</u>	<u>Carrier</u>	<u>Contact Information</u>
Medical & Prescription Drug	HAP	(800) 422-4641 <a href="http://www.hap.org">www.hap.org</a>
Dental	Delta Dental	(800) 524-0149 <a href="http://www.deltadentalmi.com">www.deltadentalmi.com</a>
Vision	National Vision Administrators (NVA)	(800) 672-7723 <a href="http://www.e-nva.com">www.e-nva.com</a>
Life Insurance Short Term Disability Critical Illness Accident Coverage Hospital Indemnity	Guardian	(888) 600-1600 <a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Flexible Spending Accounts (FSA)	Plan Source	(888) 222-4309
Telehealth	HAP by Amwell®	(866) 884-0528 <a href="mailto:HAPTelehealth@amwell.com">HAPTelehealth@amwell.com</a>
Employee Assistance Program (EAP)	Ulliance	(800) 448-8326 <a href="http://www.lifeadvisorwellness.com">www.lifeadvisorwellness.com</a>

**Questions or Changes In Eligibility - Call PlanSource at (888) 222-4309.**

### **Translation Services are Available!**

For assistance in Arabic or any other language, call PlanSource at (888) 222-4309. At the first automated menu, choose option 5 for 'All Other Questions, then, choose Option 5 'To Speak with a Representative', and ask for a translator in your desired language.

### **DSEHP WEBSITE**

The latest enrollment information and benefits guides can be found at [dsehp.com](http://dsehp.com)



The contents of this booklet are intended for use as an easy-to-read summary only. It does not constitute a contract. Additional limitations and exclusions may apply. For an official description of benefits, please refer to each carrier's official certificate/benefit guide.

DSEHP (Dearborn Schools Employee Healthcare Program)