

2025 Benefits Guide

January 1, 2025- December 31, 2025



Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your registered domestic partner (RDP) and/or their children, where applicable by state law
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following 60 days of employment.
If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).
- ▶ **Open Enrollment:** Changes made during Open Enrollment are effective January 1, 2025- December 31, 2025.

TPA

Liviniti is very proud of our partnership with Employee Benefit Management Services (EBMS). As Liviniti disrupts the PBM industry through uncompromising integrity and drive for creating real value to those we serve, EBMS continuously disrupts the group health benefits administration industry by designing and delivering solutions that bring results

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse, RDP, or child
- ▶ You lose coverage under your spouse's/RDP's plan
- ▶ You gain access to state coverage under Medicaid or CHIP

IMPORTANT! Prior to Making Changes

To make changes to your benefit elections, you must contact Human Resources within 31 days of the qualified life event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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Enrollment

Go to <http://workforcenow.adp.com>. There, you will find detailed information about the plans available to you and instructions for enrolling.

Medical/Rx

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	EBMS ELAP HDHP	EBMS ELAP PPO
Deductible (per plan year)		
Individual / Family	\$2,500 / \$5,000	\$2,500 / \$5,000
Out-of-Pocket Maximum (per plan year)		
Individual / Family	\$6,750 / \$13,500	\$6,750 / \$13,500
Covered Services		
Office Visits (physician/specialist)	20%*	\$40 / \$80
Virtual Visits through Wellvia	\$35	\$35
Routine Preventive Care	No charge	No charge
Outpatient Diagnostic (lab/X-ray)	20%*	20%*
Complex Imaging	20%*	20%*
Chiropractic	20%*	20%*
Ambulance	20%*	20%*
Emergency Room	Deductible then 20%*, plus \$300 copay per visit	Deductible then 20%*, plus \$300 copay per visit
Urgent Care Facility	20%*	\$80
Inpatient Hospital Stay	20%*	20%*
Outpatient Surgery	20%*	20%*
Prescription Drugs (Generic / Brand / Non-Formulary)		
	Rx Copay applies after deductible has been satisfied ²	
Retail Pharmacy (30-day supply)	\$10 / \$45 / \$100 / 20% up to \$150	\$10 / \$45 / \$100 / 20% up to \$150
Mail Order (90-day supply)	3x copay	N/A

Coinurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.
2. Please visit the link for a listing of preventative care covered at 100%. https://www.uspreventiveservicestaskforce.org/uspstf/topic_search_results

Medical (Cont'd)

We are proud to offer you two medical plan options that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

The High-Deductible Health Plan (HDHP) works similarly to a traditional PPO:

- ▶ You may see any health care provider and still receive coverage, but will maximize your benefits and lower your out-of-pocket costs if you see an in-network provider.
- ▶ The plan pays the full cost of qualified in-network preventive health care services.
- ▶ You pay the full cost of non-preventive health care services until you meet the annual deductible.
- ▶ Once you meet the deductible, you pay a percentage of your health care expenses (coinsurance) and the plan pays the rest.
- ▶ Once your deductible and coinsurance add up to the out-of-pocket maximum, the plan pays the full cost of all qualified health care services for the rest of the year.

ELAP:

As your health plan's partner, ELAP services (ELAP) reviews medical claims for potential errors and to make sure charges don't exceed your plan's limits.

What you need to know: Most providers will accept a fair payment from your plan. However, some providers may send you a bill for the difference between what your plan paid and the amount they charged. If that happens, ELAP is here to help!

1. YOUR PART: Keep an Eye on Your Mail and Identify Balance Bills.
2. OUR PART: Advocate on Your Behalf
3. Send your balance bill to ELAP

For more details about ELAP, visit <http://elapservices.com/reference-based-pricing>.

Pharmacy:

RxCompass Information

www.myrxcompass.com

Please note some brand and specialty prescriptions are eligible for RxCompass and must be processed through the RxCompass program. For more information about RxCompass please visit our website or call 833.652.8379.

Mail Order – 90-day supply prescriptions can be filled at any participating First Choice pharmacy or through Liviniti Home Delivery or Postal Prescriptions Mail Order Pharmacy. Visit www.liviniti.com/members. Navigate to 'Your Company Page' located on the left side of the Liviniti members webpage. Enter our group number 00594 for more information related to Mail Order or participating pharmacy locations.

Health Savings Account (HSA)

The HDHP comes with a type of savings account called a health savings account, or HSA. The HSA lets you set aside pre-tax dollars to help offset your annual deductible and pay for qualified health care expenses. Our HSA is administered by Optum Bank.

Here's how the HSA works:

- ▶ You contribute pre-tax funds to the HSA through automatic payroll deductions.

HSA Contribution Limit	Employer Contribution	Employee Contribution	IRS 2025 Limits
Employee Only	\$500	\$3,800	\$4,300
Family (employee + 1 or more)	\$500	\$8,050	\$8,550
Catch-up (age 55+)	N/A	\$1,000	\$1,000

- ▶ Liviniti is contributing to the Employee's HSA (\$250 next paycycle after 1/1/2025 and \$250 next paycycle after 7/1/2025). You must be actively employed, enrolled in your HDHP medical benefits, and actively contributing to your Health Savings Account at the time of the employer contribution. Employer HSA contributions will not be retroactive or prorated.
- ▶ Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed above. You can withdraw HSA funds tax-free to pay for current qualified health care expenses, or save them for the future, also tax-free. Unused funds roll over from year to year and are yours to keep, even if you change medical plans or leave your employer.

Important Notes:

- ▶ You must meet certain eligibility requirements to have an HSA: You must a) be at least 18 years old, b) be covered under a qualified HDHP, c) must not be enrolled in other health insurance including other group coverage, Medicare, or Tricare, unless the other coverage is also a qualified HDHP and d) cannot be claimed as a dependent on another person's tax return. For more information, please refer to IRS Publication 969.
- ▶ For a complete list of qualified health care expenses, refer to IRS Publication 502.
- ▶ Adult children must be claimed as dependents on your tax return for their medical expenses to qualify for payment or reimbursement from your HSA.
- ▶ Only people who elect one of the HDHP Plan options are eligible to contribute to a HSA.

Regenexx

Regenexx procedures treat a broad range of chronic and acute orthopedic injuries. Whether you suffer from the lingering aches and pains often associated with aging or a tear or sprain due to activity, Regenexx may be able to help return you to full function without invasive surgery.

Regenexx procedures are injection-based, outpatient procedures. On procedure days, blood and/or stem-cells are collected in the morning, processed in our on-site lab, and reinjected under image-guidance in the afternoon. Most patients describe only moderate discomfort, and patients are encouraged to re-engage in activity within a week following the procedure.

See Human Resources for more information.

Telehealth

Recuro Health has a national network of board certified, state licensed doctors offering medical consultations 24 hours a day, 7 days a week! Recuro Health doctors diagnose acute non-emergent medical conditions and prescribe medications when clinically appropriate. Speak to our doctor within minutes from anywhere: home, work, or while traveling. Simply make an appointment on your lunch break, while traveling, or weekends to utilize this service anytime, anywhere.

Common Conditions Treated:

- ▶ Cold & Flu
- ▶ Sore Throat
- ▶ Sinus Conditions
- ▶ Bladder Infections
- ▶ Urinary Tract Infection
- ▶ and more...



Dental

EBMS DPPO

This Liviniti LLC Dental Benefits Plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Cigna SA Plus network.

Following is a high-level overview of the coverage available.

Key Dental Benefits	EBMS DPPO
	Cigna SA Plus In-Network Only
Deductible (per plan year)	
Individual / Family	\$50 / \$150
Benefit Maximum (per plan year; preventive, basic, and major services combined)	
Per Individual	\$1,500
Covered Services	
Preventive Services	No charge
Basic Services	20%*
Major Services	50%*
Orthodontia (Child Only)	50%*; \$1,000 Max Benefit

Coinurance percentages shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

Vision

The **Mutual of Omaha** vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the EyeMed network.

Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10	\$37 allowance
Materials Copay	\$25	N/A
Lenses (once every 12 months)	No charge after materials copay	\$20 allowance
Single Vision		\$36 allowance
Bifocal		\$64 allowance
Trifocal		
Frames (once every 24 months)	\$130 allowance and 20% off remaining balance	\$58 allowance
Contact Lenses (once every 12 months; in lieu of glasses)	\$130 allowance and 15% off remaining balance	\$104 allowance

Life and AD&D

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Basic Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you through Mutual of Omaha.

Benefit Amount	Flat \$50,000
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Supplemental Life/AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through Mutual of Omaha for yourself and your eligible family members.

	Benefit Option	Guaranteed Issue*
Employee	\$10,000 increments; minimum of \$10,000 up to \$500,000	\$50,000
Spouse/RDP	\$5,000 increments; minimum of \$5,000 up to \$250,000 not to exceed the employee benefit amount	\$10,000
Child(ren)	14 days to 26 years: \$10,000	\$10,000

All Benefit Forms/Brochures/Additional Information can be found in your Employee Self-Service (Workforce Now) Portal – Resources > Forms Library > HR & Benefits

* During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.



Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Voluntary Short-Term Disability

Provided at an affordable group rate through Mutual of Omaha.

Benefit Percentage	60%
Weekly Benefit Maximum	\$1,000
Preexisting conditions	3 months
When Benefits Begin	After 14th day of accident or sickness
Maximum Benefit Duration	11 weeks

Long-Term Disability

Provided at **NO COST** to you through Mutual of Omaha.

Benefit Percentage	60%
Monthly Benefit Maximum	\$5,000
Preexisting conditions:	3 months
When Benefits Begin	After 90th day of disability
Maximum Benefit Duration	RBD to SSRNA

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at NO COST to you. Master's level EAP professionals are available 24/7/365 to provide individual assessments. Three sessions per year (per household) conducted by either face-to-face* counseling or video telehealth via a secure, HIPAA compliant portal.

The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Relationships or marital conflicts
- ▶ Child and eldercare
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal or financial issues

EAP Benefits

- ▶ Assistance for you and your household members
- ▶ Up to three (3) in-person sessions with a counselor per issue, per year, per individual
- ▶ Unlimited toll-free phone access and online resources

Critical Illness

Why do I need it?

Your medical insurance helps cover your medical bills if you get sick. But serious illness, such as cancer, heart attack, or stroke may bring unexpected expenses that might not be covered by your medical insurance. At the same time, a critical illness may affect your ability to earn income, which may cause you to dip into your savings. Some expenses might include:

- ▶ Essential living expenses
- ▶ Medical copays and deductibles.
- ▶ Additional childcare while you recover.

How does critical illness insurance help?

MetLife Critical Illness insurance covers specific conditions such as cancer, heart attack, or stroke. Plus, it:

- ▶ Provides a lump sum payment if you are diagnosed with a covered condition.
- ▶ Helps you focus on your recovery instead of your finances
- ▶ Can supplement your savings to help pay for unexpected expenses related to a critical illness.
- ▶ Reimbursement schedule based on type of treatment per incident. More information is provided on the ADP Self Service Portal (Workforce Now).



Accident

MetLife Accident insurance can soften the financial impact of an accidental injury by paying a scheduled benefit to you to help cover the unexpected out-of-pocket costs (copays, deductibles, etc) related to treating your injuries. Accident insurance only applies to non-work related illnesses and injuries. More information is provided on the ADP Self Service Portal (Workforce Now).

Genomic Life

Understanding your personal hereditary risk for developing cancer and having access to comprehensive cancer support is essential for you and your loved ones. This unique and revolutionary program is designed to help you effectively address the real-world challenges that cancer presents. Enrolling in Genomic Life will empower you (and your covered family members) to identify your individual genetic risk and arm you with resources that can improve prevention and survival.

Genomic Life provides access to the support services, DNA Testing, and technology needed to manage and navigate the confusing cancer landscape more effectively. This program provides day one benefits that can be utilized immediately, as well as valuable features that are made available if a cancer diagnosis occurs in the future. These services are not typically reimbursed by medical insurance.

More information is provided on the ADP Self Service Portal (Workforce Now).

The Liviniti 401(k) Plan

To invest in future - YOUR JOURNEY BEGINS HERE! The Liviniti 401(k) Plan through and fully integrated with ADP. The first step of any journey is the most important. The same is true of your journey to retirement. By taking part in our Liviniti 401(k) Plan, you're taking an important first step.

Once you completed 60 days of employment and the first of the following month, you are eligible to participate in the Plan. **You can enroll after logging into ADP Workforce Now Employee Self-Service. On your home page, Click MYSELF > Benefits > Retirement Savings.**

- ▶ Liviniti will match 100% of your before tax contributions up to 4%.
- ▶ Your contributions and the company's match are immediately 100% vested for you!
- ▶ For 2025, the maximum employee contribution to the Plan is \$23,500.
- ▶ If you are 50 years or older, you may also be eligible to make an additional catch-up contribution beyond the standard IRS or Plan limits. In 2025, this is an additional \$7,500.
- ▶ A special catch-up contribution for employees aged 60 to 63, as part of the SECURE 2.0 Act, is an additional \$11,250.



Retirement Services

LegalShield is dedicated to creating a world where everyone can access and afford legal protection. Expected and unexpected legal matters arise every day, and with LegalShield on your side, you'll have direct access to a dedicated law firm 24/7 for covered emergencies. From court representation for a speeding ticket, to real estate matters, to family legal matters such as adoption and name changes, to estate planning needs such as Will preparation and beyond, LegalShield is here to help you with your personal legal matters – no matter how traumatic or trivial they may seem.

LegalShield not only simplifies common legal issues for you, but they've got your back when life throws you a legal curveball. When it comes to dealing with the legal fine print, you're not alone. LegalShield can help you make sure that you're protected and prepared. Let LegalShield focus on the law – so you can focus on your life.

LifeLock Identity Theft Protection

In today's digital world, protecting your personal information from identity theft is more important than ever. LifeLock provides proactive identity theft protection that monitors and alerts you to potential threats, so you can take action before damage is done. With LifeLock, you (and your covered family members) are empowered to defend against identity fraud with 24/7 surveillance, alerts, and comprehensive recovery services.

LifeLock offers a suite of tools to safeguard your identity, including credit monitoring, financial account tracking, and dark web scanning. Should identity theft occur, LifeLock provides expert support to help restore your identity, including reimbursement for certain out-of-pocket expenses and legal fees. These protections extend beyond what is typically covered by your medical or financial institutions, giving you peace of mind in a constantly evolving digital landscape.

More information is available on the ADP Self Service Portal (Workforce Now).

LIVWELL Wellness Program

Get Ready To Elevate Your Health & Wellness

Your Wellness Journey Begins Today!

Looking to maintain a healthy lifestyle? Manage your health and wellness with confidence. Participate in our free and comprehensive employee wellness program and make a lasting impact. Align your goals, stay motivated, celebrate successes, and redefine what health and wellness means to you.

Resources at your fingertips to balance both work and wellness!

- **Wellness Portal & Mobile App:** Technology at your fingertips
- **Unlimited Access to Health Coaches:** Experts answering your questions & helping you reach your goals
- **Wellbeing Place Blog:** Weekly posts focused on trending health and wellness topics
- **On-Demand Wellness Videos:** Learn to cook, meditate, or workout when it's convenient for you
- **Personal Health Assessments:** Questionnaires to help identify health risk areas
- **Wellness Challenges:** Opportunities to compete against your coworkers with wellness-focused goals
- **Monthly Webinars:** Educate yourself on how to make the best decisions for your well-being
- **Gym Membership Discounts:** Access to discounts at gyms nationwide

How Do I Get Started?

1. Visit mibenefits.ebms.com and click the green 'Login' button in the top right.
2. Click on the 'Health & Wellness' Tab
3. Select 'miHealth Manager' to log in and explore the wellness portal.

Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	EBMS	1-888-326-7138	www.ebms.com
Health Savings Account	Optum Bank	1-866-234-8913	www.optumbank.com
Dental	EBMS	1-888-326-7138	www.ebms.com
Vision	Mutual of Omaha	1-866-800-5457	www.eyemed.com
Life/AD&D	Mutual of Omaha	1-800-877-5176	www.mutualofomaha.com
Disability	Mutual of Omaha	1-800-877-5176	www.mutualofomaha.com
Employee Assistance Program (EAP)	Mutual of Omaha	1-800-316-2796	www.mutualofomaha.com/eap
Genomic Life	Geomiclife	1-844-694-3666	www.genomiclife.com
Orthopedic	Regenexx	1-866-968-1133	www.regenexxbenefits.com/liviniti
Telehealth	Recuro Health	1-855-673-2876	www.recurohealth.com
Human Resources	Liviniti	1-800-710-9341	HR@liviniti.com
Critical Illness and Accident	MetLife	1-800-638-5433	www.metlife.com
401(k)	ADP	1-800-929-2170	http://workforcenow.adp.com
Legal Services	LegalShield	1-888-807-0407	www.legalshield.com
Identity Theft	LifeLock	1-800-607-9174	www.lifelock.norton.com

Benefits Website

Our benefits website <http://workforcenow.adp.com> can be accessed anytime you want additional information on our benefits programs.

Questions?

If you have additional questions, you may also contact:

HR@liviniti.com



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

Cost of Benefits

✓ = Pre-Tax

January 1, 2025- December 31, 2025

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Medical ✓

Coverage Tier	Monthly Employee Contribution	Employee Contribution (26 pay periods)
	ELAP HDHP	ELAP HDHP
Employee Only	\$29.98	\$13.84
Employee + Spouse/RDP*	\$78.61	\$36.28
Employee + Child(ren)	\$72.66	\$33.54
Family	\$112.30	\$51.83
Coverage Tier	ELAP PPO	ELAP PPO
Employee Only	\$197.63	\$91.21
Employee + Spouse/RDP*	\$398.38	\$183.87
Employee + Child(ren)	\$368.27	\$169.97
Family	\$569.02	\$262.62

Spousal/RDP Surcharge

A spousal surcharge of \$200 per month (prorated over a per-pay-period basis) will be added to your 2025 medical premiums if:

- ▶ Your spouse has medical coverage available through another employer
- ▶ Your spouse waives coverage through their employer; and
- ▶ You elect to cover your spouse under our medical plan

You will need to certify whether your spouse has other employer-sponsored medical coverage. This does not apply if your spouse or domestic partner is also a Liviniti, LLC employee or if they are covered under Medicare.

*If your spouse has access to ACA compliant coverage through his/her employer and chooses not to enroll, the premium is reflected above. You will be required to provide documentation of coverage during enrollment in this plan.

***Registered Domestic Partner (RDP) Contributions:** Your contributions to cover an RDP are the same as those to cover a legal spouse. However, because of Internal Revenue Code (IRC) restrictions, in most cases, the fair market value of your RDP's or RDP's children's (if they are not federal tax dependents) healthcare coverage will be taxable to you as imputed income. This value is determined by the amount that The Company pays in premium for RDP coverage. This amount raises your taxable gross income. Also, the payroll deductions to cover an RDP must be taken on an after-tax basis.

Dental ✓

Coverage Tier	Monthly Employee Contribution	Employee Contribution (26 pay periods)
	EBMS Liviniti, LLC Dental Benefit Plan	EBMS Liviniti, LLC Dental Benefit Plan
Employee Only	\$20	\$9.23
Employee + Spouse/RDP*	\$40	\$18.46
Employee + Child(ren)	\$40	\$18.46
Family	\$60	\$27.69

Vision ✓

Coverage Tier	Monthly Employee Contribution	Employee Contribution (26 pay periods)
	Mutual of Omaha Liviniti, LLC Vision Program	Mutual of Omaha Liviniti, LLC Vision Program
Employee Only	\$7.28	\$3.36
Employee + Spouse/RDP*	\$13.84	\$6.39
Employee + Child(ren)	\$16.16	\$7.46
Family	\$22.76	\$10.51

Cost of Benefits (Cont'd)

Genomic Life

Coverage Tier	Monthly Employee Contribution		Employee Contribution (26 pay periods)	
	Geomiclife		Geomiclife	
Employee Only	\$20.00		\$9.23	
Employee + Spouse/RDP*	\$40.00		\$18.47	

Critical Illness

Age	Monthly Employee Contribution Per \$10,000 coverage ¹	Age	Monthly Employee Contribution Per \$10,000 coverage ¹
<25	\$4.60	50	\$15.10
25	\$5.10	55	\$19.80
30	\$5.90	60	\$25.40
35	\$7.20	65	\$34.30
40	\$9.30	70	\$45.00
45	\$12.20	75+	\$64.10

1. All critical illness rates are based on the age you are when you purchase. Each age bracket represents 5 years.

NOTE: Children are an additional rate.

Accident

Coverage Tier	Monthly Employee Contribution		Employee Contribution (26 pay periods)	
	Metlife		Metlife	
Employee Only	\$9.18		\$4.24	
Employee + Spouse/RDP	\$17.98		\$8.30	
Employee + Child(ren)	\$21.48		\$9.91	
Family	\$25.40		\$11.72	

LifeLock Identity Theft Protection

Coverage Tier	Benefit Premier		Benefit Premier Plus	
	Monthly Employee Contribution	Employee Contribution (26 Pay Periods)	Monthly Employee Contribution	Employee Contribution (26 Pay Periods)
Employee Only	\$8.00	\$3.69	\$12.48	\$5.76
Employee + Family**	\$14.97	\$6.91	\$21.47	\$9.91

*Eligible dependents must live within the employee's household.

LegalShield

Coverage Tier	Monthly Employee Contribution	Employee Contribution (26 Pay Periods)
Family Plan: The participant (employee), participant's spouse/domestic partner, dependent children up to the age of 26, and parents*	\$20.85	\$9.62

*Parents, including step-parents, of the participant and/or participant's spouse/domestic partner are also eligible for advice, consultation, and document review for covered personal legal matters and can receive the services available to them through the Elder Care Services of this Plan. Services include preparation of a Will and a Physicians/Medical Directive.



2025 ADDITIONAL BENEFITS AND INFORMATION

January 1, 2025- December 31, 2025





Get Ready To Elevate Your Health & Wellness

Your Wellness Journey Begins Today!

Looking to maintain a healthy lifestyle? Manage your health and wellness with confidence. Participate in our free and comprehensive employee wellness program and make a lasting impact. Align your goals, stay motivated, celebrate successes, and redefine what health and wellness means to *you*.

Resources at your fingertips to balance both work and wellness!

- **Wellness Portal & Mobile App:** Technology at your fingertips
- **Unlimited Access to Health Coaches:** Experts answering your questions & helping you reach your goals
- **Wellbeing Place Blog:** Weekly posts focused on trending health and wellness topics
- **On-Demand Wellness Videos:** Learn to cook, meditate, or workout when it's convenient for you
- **Personal Health Assessments:** Questionnaires to help identify health risk areas
- **Wellness Challenges:** Opportunities to compete against your coworkers with wellness-focused goals
- **Monthly Webinars:** Educate yourself on how to make the best decisions for your well-being
- **Gym Membership Discounts:** Access to discounts at gyms nationwide

How Do I Get Started?

1. Visit mibenefits.ebms.com and click the green 'Login' button in the top right.
2. Click on the 'Health & Wellness' Tab
3. Select 'miHealth Manager' to log in and explore the wellness portal.



Convenient Home Delivery

The Liviniti Home Delivery Pharmacy offers free delivery of your medications to a convenient place – home, work or doctor’s office. This service can be used for medications you take on an ongoing basis.

Here’s Why:

We’ll remind you when it’s time to refill so you don’t run out of your medication.



Tip: You can easily refill prescriptions online.

You get a three-month supply so you don’t have to refill each month.



Tip: This can help you save gas and time. No trips to the pharmacy! No waiting in line!

Here's how you get started:

Register using the Portal

- Go to liviniti.healthdyne.com and select “Register Now”
- Make sure to have ID number handy

Update your personal information

- Verify your shipping address
- Provide a payment method for your copay – credit, debit, FSA or HSA card

Ask your doctor to send a new 90-day prescription

- E-prescribe to HealthDyne Pharmacy (NCPDP ID# 5754759)

Refill your medication when you have a 14-day supply left

- Order online at liviniti.healthdyne.com

For questions about home delivery, visit the portal at liviniti.healthdyne.com or call 800-710-9341.



Go online for fast answers!



Order refills with a few clicks



Find your order status



Update your credit card



Get shipment tracking numbers



Sign up for refill reminders



Change your shipping address

How are prescriptions mailed?

Liviniti Home Delivery prescriptions are mailed via first class USPS. Expedited shipping through UPS is offered but additional charges would be applicable.

What is the average turnaround time for a prescription?

Once the pharmacy receives a complete order, the medication will arrive to the patient in approximately 7 to 10 business days.

For prescriptions that do not require member or physician contact, the average turnaround time is 2 business days. For prescriptions that do require member or physician contact, the average turnaround time is 3-5 business days. Please note that this reflects filling time not mailing time.

Will members be reminded about their refills?

Yes. Refills are prompted 25 days in advance of refill due date. The portal will allow members to request refills up to 25 days in advance. If the plan benefit does not allow for the refill at that time, the claim is put on hold until allowed. Members will be reminded of refills once the member is at 85% utilization. They will be reminded by the preferred contact method elected when registering within the Liviniti Home Delivery Portal.

Is there a member charge ceiling limit?

Yes, members must approve anything over \$225.

Can payment information be stored for future mail order refills?

Yes, payment information can be stored in the Liviniti Home Delivery Portal.

Is Variable Copay available through Liviniti Home Delivery?

Not currently.

Is Liviniti Home Delivery limited to Mail Order?

Yes. At this time, Liviniti Home Delivery is limited to Mail Order Medications only.

What if I have additional questions about mail order?

Contact Liviniti Home Delivery Customer Service 24/7/365 at 855-772-9384.

For all other prescription questions:

Contact Liviniti Customer Service 24/7/365 at 800-710-9341.



Because pets are family, too

It's easier to get pet insurance plans now that UnitedHealthcare has teamed up with Figo Pet Insurance.* Choose from customized care plans—designed to help take good care of your dog or cat if unexpected injuries and illnesses occur—including the deductible and reimbursement levels that best meet your needs, as well as optional add-ons like dental coverage.

Advantages for pet parents

- Freedom to see any veterinarian for your pet's care
- 24/7 access to live veterinary professionals
- An easy claims process with personalized, caring customer service
- Direct-deposit reimbursements

United
Healthcare



*Pet insurance policies are underwritten by Independence American Insurance Company (IAIC), a Delaware Insurance Company.

continued

Head-to-tail coverage for your pet

- Surgeries
- Laboratory and diagnostic testing
- Chronic conditions
- Emergency services
- Hospitalization
- Knee conditions (including ACL)*
- Cancer treatments
- Prescription medications
- Laboratory and diagnostic testing
- Non-routine dental (accident only)
- Prosthetic and orthotic devices
- Behavioral
- Rehabilitation
- Hereditary and congenital conditions**
- No upper-age limit on pets
- All breeds included

Powerup coverage***

- Wellness with dental
- Veterinary exam fees**** for accident and illness

Customize your plan in 2 steps

- 1 Choose a plan with the deductible and reimbursement levels that meet your needs
- 2 Add optional Powerups like wellness with dental coverage

Connect and explore with the Pet Cloud

Be in the know—and know where to go—with the Pet Cloud app, designed to help make pet parenting a breeze with tips, reminders and search tools. You can download it from the [App Store®](#) or [Google Play®](#).



Enroll in Figo today

Scan the code



or

[Click here](#)

Questions?
888-246-6918

support@figopetinsurance.com

United
Healthcare

FIGO
Underwritten by Independence
American Insurance Co.

* Orthopedic conditions coverage may be subject to a 6-month waiting period.

** Covered if no signs or symptoms were evident during the waiting period of the plan.

*** Powerups are an optional coverage, available to add on for an additional charge.

**** Not intended to cover exam fees related to routine, wellness or preventive visits.

App Store is a registered trademark of Apple, Inc. Google Play is a registered trademark of Google LLC.

Some benefits and features may not apply to your State. Please check quote site for specific benefits and options.

Pet insurance is considered a type of Property and Casualty insurance and UnitedHealthcare is solely referring certain members to Figo. In compliance with insurance regulations, UnitedHealthcare is not permitted to transact, sell, negotiate, or solicit Property and Casualty insurance on behalf of Figo Pet Insurance, LLC, or make any representations or warranties to consumers with respect to, plan information, product-specific benefits, terms, conditions and exclusions of the Figo Pet Insurance, LLC products. The information contained in this document is for illustrative purposes only and coverage under any pet insurance policy is expressly subject to the conditions, restrictions, limitations, exclusions and terms of the policy documentation issued by the insurer. Availability of this program is subject to each state's approval and coverage may vary by state. Pet insurance policies are underwritten by Independence American Insurance Company (IAIC), a Delaware Insurance Company. Insurance plans and the Figo Pet Cloud are administered by Figo Pet Insurance, LLC. Live Vet is a separate non-insurance service unaffiliated with IAIC.

Coverage underwritten by Independence American Insurance Company, 11333 North Scottsdale Road Suite 160, Scottsdale, AZ 85254.

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Three-in-One Benefit

Personal Health Navigation. DNA Screenings. Cancer Support.

Genomic Life helps optimize your health – now, and in the future – based on your personal health, family history, and DNA – to catch disease early, inform choices, and tailor care so it works best for you.

1 Personal Health Navigation

Our program adjusts to your pace, offers ongoing help, and provides easy to follow steps to support your health journey.

- Personalized health actions
- Access to our navigation team
- Decision-making support

2 DNA Screenings

Identify your personal health risks using your DNA.

Genetic Health Screen for many disease risks including certain types of cancer and heart disease.

Pharmacogenomic Testing to help your care team understand how to optimize your medications.

Carrier Screening to inform family planning decisions.

- Supports earlier detection, prevention, and more effective treatment of diseases
- Disorders screened have medical interventions available
- Access to care coordination and genetic counseling, as needed

3 Cancer Support

Access expert cancer navigators and advanced cancer resources if you're diagnosed with cancer, are a cancer survivor, or have a significant family history of cancer to help ensure guideline-recommended actions and care throughout your journey.

- 1-on-1 support with a cancer navigator
- Decision-making support and coordination of care
- Tumor genomic profiling and diagnostic testing, as needed

1 in 6

1 in 6 people carry a genetic risk for diseases with available interventions¹

50%

50% of cancers are thought to be preventable by lifestyle changes²

99%

Localized breast cancer when found early has a 99% survival rate over five years³

Want to learn more? Have questions? Visit [genomiclife.com/learn](https://www.genomiclife.com/learn) or call (844) 694-3666

Genomic Life is not an insurance company. The Genomic Life program is a navigational program and does not provide medical care or payment or reimbursement of payment for treatment costs of any kind. Eligibility information can be provided by your employer. For more information on our Terms & Conditions and Privacy Policy, please visit www.genomiclife.com
¹Haverfield et al, 2021, ²Islami et al, 2024, ³<https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/breast-cancer-facts-and-figures/2022-2024-breast-cancer-fact-figures-acsc.pdf>

Genomics-Based Healthcare Navigation

Everyone has a lifetime risk of common diseases like cancer and heart disease as well as less common health conditions that can be prevented or treated if diagnosed early. Those risks are impacted by your lifestyle choices and the genetics you inherit from your parents.

Genomic Life helps optimize your health – now, and in the future – based on your personal health, family history, and DNA – to catch disease early, inform choices, and tailor care so it works best for you.

Essential Genomics

While traditional healthcare focuses on treating disease after it happens, our Essential Genomics program offers genetic screenings to identify increased health risks before disease happens.

Based on your genetics, you will receive suggested actions and follow-up to help you and your care team optimize your health.

- A suite of proactive DNA screenings
 - Genetic Health Screen
 - Pharmacogenomic Testing
 - Carrier Screening
- Personalized actions based on test results
- Ongoing member support, as needed
- Genetic counseling, as needed

How It Works

1. Access our secure platform for recommended genetic screenings
2. Provide a saliva sample from the comfort of your home
3. Receive your results, share them with your care team, and connect with our navigation team

Precision Cancer Genomics

Provides you personalized cancer navigation and support to help guide you through your cancer journey alongside your existing care team.

If you are diagnosed with cancer, are a cancer survivor, or have significant family risk of cancer, you have access to features such as:

- A dedicated cancer navigator
- Informed decision-making support
- Coordination of care
- Ongoing patient advocacy and caregiver support
- Tumor genomic profiling as needed
- Diagnostic inherited cancer panel
- Expert pathology review as needed

How It Works

1. Report your cancer diagnosis and meet with your dedicated cancer navigator
2. Receive personalized recommendations tailored just for you
3. Have continuous access to tailored support and resources at every stage of your journey

1 in 6

1 in 6 people carry a genetic risk for diseases with available interventions¹

50%

50% of cancers are thought to be preventable by lifestyle changes²

99%

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Genomic Life is not an insurance company. The Genomic Life program is a navigational program and does not provide medical care or payment or reimbursement of payment for treatment costs of any kind. Eligibility information can be provided by your employer. For more information on our Terms & Conditions and Privacy Policy, please visit www.genomiclife.com

¹Haverfield et al, 2021, ²Islami et al, 2024, ³<https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/breast-cancer-facts-and-figures/2022-2024-breast-cancer-fact-figures-acs.pdf>

Your digital health matters, too.

Protecting it is easier than you think.



Identity theft protection and more — for the whole family.

You and your family share all kinds of personal, private, and sensitive information online everyday. Your information is valuable to you — and it's also valuable to cybercriminals

Consider your own digital habits:

- How do you protect personal information on your mobile devices?
- Do you ever connect to public, unsecured Wi-Fi?
- Are you using the same password on multiple accounts?
- How does your family engage online?
- Have you been a victim of identity theft before?
- How do you identify phishing texts or emails, and compromised websites?

Identity theft can happen easily. We make protection easy too.



We believe people have the right to feel safe online.

Millions of people trust us to keep them safe online, and so can you. Norton LifeLock Benefit Plans can help safeguard multiple devices, keep your online activity private, and help protect your identity. It's never been easier.



Protect your digital health and your peace of mind.

While you're relaxing, we are scanning. Norton LifeLock Benefit Plans provide an all-in-one solution to help protect you and your information from falling victim to identity theft. Get alerts to possible identity threats, the ability to proactively lock accounts, and if your identity is stolen, we work to fix it.

Did you know that you can take protective measures to help protect you and your family online? Trust us to help you protect your digital health.

PRICING: Based on 26pp









	BENEFIT PREMIER	BENEFIT PREMIER PLUS
Employee Only (18+ Years Old)	\$3.69	\$5.76
Employee + Family ^Δ	\$6.91	\$9.91

Δ The Norton Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

ENROLL NOW
Benefit Plans are
60% less than the
retail equivalent.

Already a member? Don't forget to cancel your existing membership just prior to your benefit effective date by calling 800-607-9174.

Norton LifeLock Benefit Plans help protect your identity, security, and privacy.

-  **Device Security** protects your mobile devices, tablets, and computers from hackers, viruses, malware, vulnerable websites, and other online threats.
-  **Identity Alerts with Credit monitoring¹** alerts you if there is fraudulent or suspicious activity surrounding any of your personal information, including new account opening, credit card usage, and data breaches.
-  **Social Media Monitoring*** notifies you of any suspicious links, account takeover attempts, or inappropriate content.
-  **Norton™ Secure VPN**** Our Virtual Private Network (VPN) helps protect your **Online Privacy** so your sensitive information, browsing history, online activities and webcam are more secure.
-  **Parental Control[∇]** makes it easy to monitor your child's online activities and view their search history so they stay safe.
-  **Million Dollar Protection™ Package^{†††}** to reimburse stolen funds, personal expenses, and provide coverage for lawyers and experts up to \$1 million each.
-  **Cyber Crime Coverage** for cyber attacks such as Cyber Extortion, Social Engineering and Cyber Bullying is now available for up to \$50,000, in addition to the LifeLock Million Dollar Protection Package. Available in Benefit Premier Plus. Restrictions apply +++++
-  **Norton AntiTrack[^]** helps keep your personal data and browsing activity private by blocking online trackers and disguising your unique digital fingerprint.
-Only available in Benefit Premier Plus.

Many features included for Premier Plus in addition to Cyber Crime Coverage! For more details on the plan offering please visit: <https://Norton.com/premierplus>

Streamlined Member Dashboard

Our dashboard was designed to give members a simple interface to manage their account and alerts. We also pride ourselves on our intuitive and easy-to-use Norton 360 app so members can manage alerts and notifications on the go.



4.7 stars

69K reviews (iOS)

4.7 stars

1.7M reviews (Android)

As of March 2023

No one can prevent all identity theft or all cybercrime.

[†] We do not monitor all transactions at all businesses.

^{*} Does not include monitoring of chats or direct messages.

^{**} These features are not enabled upon enrollment. Member must take action to activate this protection.

[∇] Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device—Windows PC, Mac, iOS and Android—via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

¹ If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at NortonLifeLock.com/legal.

⁺⁺⁺⁺ Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential, LifeLock with Norton Benefit Premier, LifeLock with Norton Benefit Premier Plus, and up to \$25,000 for LifeLock Benefit Junior, including up to \$1 million in coverage for lawyers and experts, if needed for all plans. In addition, if Cyber Crime Coverage is provided with your plan, up to \$50,000 for related expenses for the Primary Member, Secondary and Minor Members of a Family Plan, who share in the \$50,000 limit. All benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). All benefits for Cyber Crime Coverage are issued and covered by Tokio Marine HCC. Cyber Crime Coverage is not available to residents of New York. Policy terms, conditions, and exclusions at: NortonLifeLock.com/legal.

[^] Platforms & System Requirements: Available as an app. Supported on Chrome, Firefox, Edge, & Safari browsers. Supported on Windows, Mac, Android, & iOS.



Say goodbye to costly legal fees with LegalShield

direct access to a dedicated provider law firm



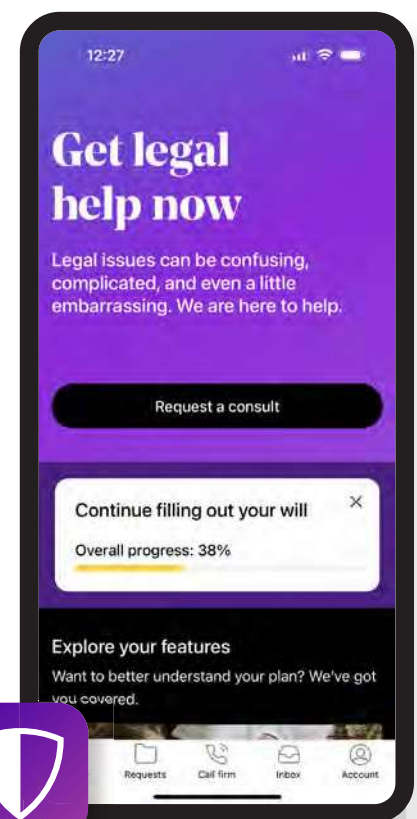
LegalShield could help you save \$1,500* a year on personal legal matters!

Don't get caught without legal protection, with LegalShield you can speak to a lawyer within four business hours or less.

With LegalShield You Will Receive:

- ✓ Direct Access to your Own Dedicated Provider Law Firm
- ✓ Unlimited Advice and Consultation
- ✓ Document Review and Preparation
- ✓ Speeding Ticket Assistance
- ✓ Will Preparation
- ✓ Debt Collection Assistance
- ✓ And More!

**Always Connected.
Always Protected.**



Who is Covered?

Family Plan: The participant (employee), participant's spouse/domestic partner, dependent children up to the age of 26, and parents**

**Parents, including step-parents, of the participant and/or participant's spouse/domestic partner are also eligible for advice, consultation and document review for covered personal legal matters and can receive the services available to them through the Elder Care Services of this Plan. Services include preparation of a Will and a Physicians/Medical Directive.

Affordable Legal Protection

\$20.85/monthly

Family Plan

For more information, visit: www.shieldbenefits.com/liviniti

*A typical employee, on average, can save \$1,500 a year. The calculation is based on a \$300/per hour lawyer rate to provide a standard service such as consultation, will prep that includes health and financial Power of Attorney as well as a Living Will/Physicians Directive, minus the annual membership fee, for a cost saving estimate example. Average hourly rate amounts are based on LegalShield Provider Law Firm's average rates. Exact costs are determined by law firms.





Plan Overview

LegalShield provides protection for today's legal needs from elder law matters, pet protection, and reproductive assistance to consumer disputes.

The LegalShield Plan covers the following legal matters:

FAMILY	<ul style="list-style-type: none"> • Administrative Hearing • Adoption • Bullying Protection • Civil and Social Discrimination • Conservatorship • Domestic Violence Protection • Elder Law Matter Coverage 	<ul style="list-style-type: none"> • Gender Rights • Guardianship • Immigration Assistance • Incompetency Defense • Juvenile Court Proceedings • Juvenile Defense • Nursing Home Agreements • Paternity 	<ul style="list-style-type: none"> • Pet Protection • Postnuptial/Domestic Partnership Agreements • Name Change • Prenuptial Agreements • Reproductive Assistance • School Hearings
HOME	<ul style="list-style-type: none"> • Boundary Title Disputes • Contractor Disputes • Deeds • Eviction and Tenant Issues • Foreclosure 	<ul style="list-style-type: none"> • Home Equity Loans • Mortgages • Neighbor Disputes/Easements • Property Tax Assessments 	<ul style="list-style-type: none"> • Purchase/Sale of Home • Real Estate Contracts/Financial Disputes • Refinancing • Zoning Applications
FINANCIAL	<ul style="list-style-type: none"> • Affidavits • Bankruptcy • Civil Litigation • Consumer Credit Services • Consumer Protection • Contracts/Financial Disputes 	<ul style="list-style-type: none"> • Debt Collection • Habeas Corpus • Identity Theft • IRS Audit Protection • Medicaid/Medicare Disputes 	<ul style="list-style-type: none"> • Personal Property Disputes • Promissory Notes • Rental Agreements • Small Claims Assistance • Tax Audit Protection • Veterans Benefit Disputes
ESTATE PLANNING	<ul style="list-style-type: none"> • Codicils • Executor Appointments • Living Wills/Wills 	<ul style="list-style-type: none"> • Living Trusts/Special Needs Trusts • Physician's Directive 	<ul style="list-style-type: none"> • Power of Attorney • Probate
AUTO	<ul style="list-style-type: none"> • Driver's License Restoration 	<ul style="list-style-type: none"> • Motor Vehicle Property Damage 	<ul style="list-style-type: none"> • Moving Traffic Violations • Property Damage Claims
GENERAL	<ul style="list-style-type: none"> • 24/7 Emergency Legal Access • 25% Preferred Member Discount 	<ul style="list-style-type: none"> • Demand Letters/Phone Calls • Document Review • Legal Forms 	<ul style="list-style-type: none"> • Mobile App • Office Consultation • Telephone Advice

All legal services are provided by the Provider Law Firm and lawyers, not Pre-Paid Legal Services, Inc. ("PPLSI") nor any of its companies, officers, or employees. The following items are not included in the legal services plan: any matter or dispute between any Covered Person and PPLSI, a Provider Law Firm, or the Employer; any matter covered by any insurance policy or other legal service plan; employment; patent, trademark, or copyright matters; any matters related to Native or First American tribes or tribal governments; services outside the 50 states of the United States; business; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense. See a legal plan overview for complete terms, coverage, and conditions.

PREVENTIVE SCREENINGS

COVERED AT 100%



Diagnosing and treating an early stage of an illness is key. As part of your **Liviniti Wellness Initiatives**, we encourage you to visit with your physicians annually to learn how to continue on the path to good health.

Getting your preventive screenings as recommended can be one of the most beneficial things you can do. If you visit with an in-network provider, screenings are provided at **NO COST TO YOU!**

What is a preventative care service?

Preventative care services are provided during a wellness exam to prevent, evaluate, and manage good health. You and your doctor will determine what tests and health screenings are right for you. The screenings are based on your age, gender, personal health history, and current health.

What is NOT a preventative care service?

During your wellness exam, you may receive services that are not considered preventative care. For example, if your doctor determines that you have a medical issue and additional tests are completed, it is no longer considered preventative. These services will fall under the health plan's medical benefits, and you may be responsible for any costs.

SCREENING →	19 – 21 years	22 – 26 years	27 – 49 years	50 – 59 years	60 – 64 years	≥ 65 years
Primary Care Wellness Visit (Annual wellness visit)	Once a year (men and women)					
Colon cancer screening (Colonoscopy)			Physician recommended (men and women)			
Cervical cancer screening (Pap test)	Once a year (women)					
Breast cancer screening (Mammogram)			Every 1 to 2 years based on risk (women)			
Prostate cancer screening (PSA)				Once a year (men)		
Skin cancer exam	Once a year (men and women)					
Dental cleaning and exam <i>Covered under the dental benefit</i>	Twice a year (men and women)					
Eye exam <i>Covered under the vision benefit</i>	Once a year (men and women)					
Diabetes (Type 2) screening			40 years with other factors (men and women)			

These guidelines are based, in part, on the requirements of the Patient Protection and Affordable Care Act, and recommendations of the U.S. Preventive Services Task Force (USPSTF), U.S. Department of Health and Human Services, and the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. Individuals with symptoms or at high risk for disease may need additional services or more frequent interventions that may not be covered as a preventative benefit. These guidelines do not necessarily reflect the vaccines, screenings, or tests that will be covered by your benefit plan. These clinical guidelines are provided for informational purposes only, and do not constitute medical advice. Preventive care benefits may not apply to certain services listed above. Always refer to your plan documents for specific benefit coverage and limitation or call the toll-free number on your health plan ID card.

