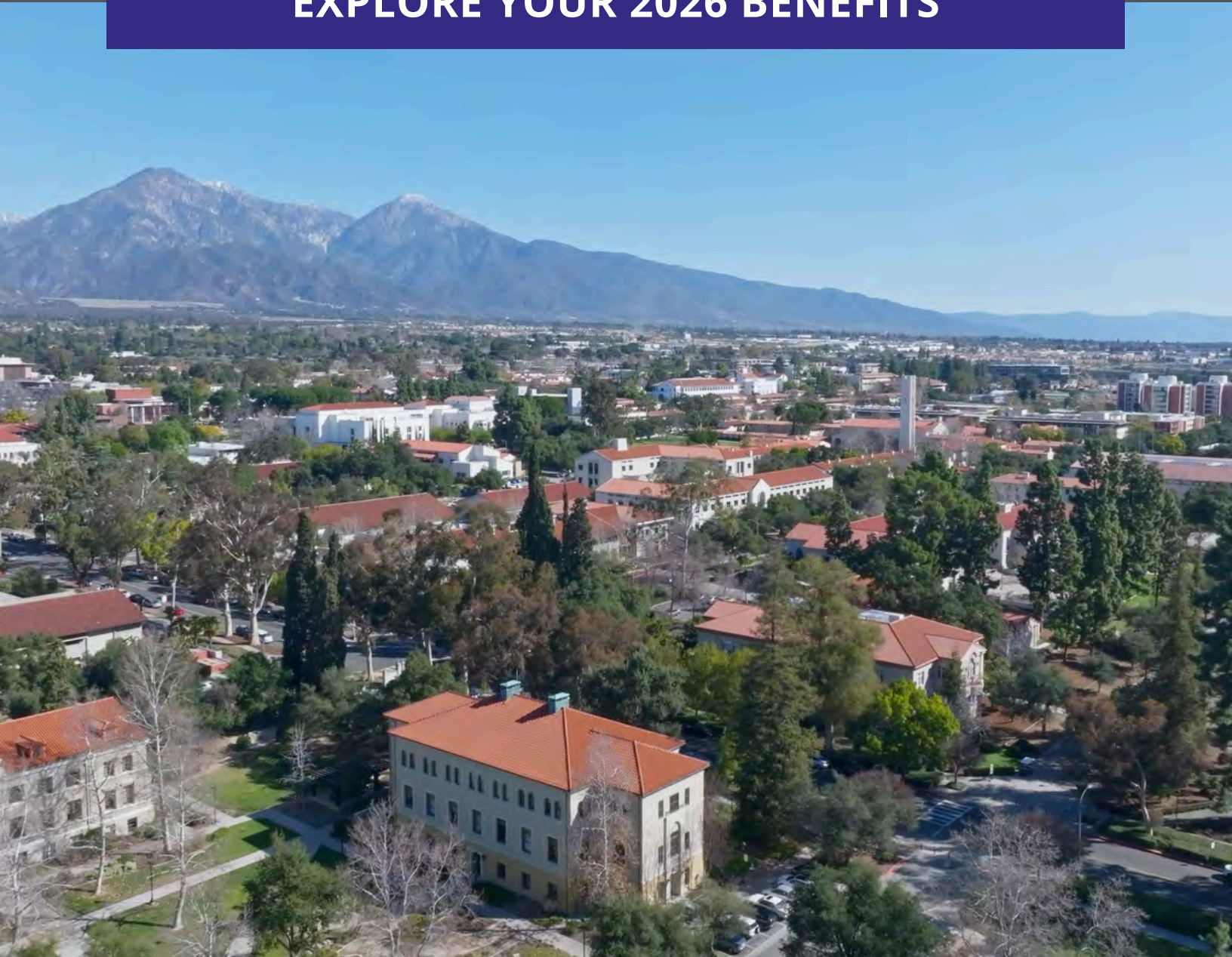


MAGAZINE

# HEALTH@HOME

EXPLORE YOUR 2026 BENEFITS



THE CLAREMONT COLLEGES



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# Wellness Coaching by Phone

## Frequently asked questions

### Q: What is wellness coaching?

**A:** With wellness coaching, Kaiser Permanente members can work one-on-one with a wellness coach through convenient phone sessions. A wellness coach gives you personal support to help you reach your specific health goals. And you can check in with your coach regularly to get the help you need to stay on track.

### Q: What is a wellness coach?

**A:** A wellness coach is someone who can help you identify your motivation, build your confidence, and make healthy lifestyle changes. Your coach is specially trained to help you break through barriers that may have held you back in the past. All our coaches are health education professionals skilled in motivational counseling. And they're trained to provide coaching services based on clinical guidelines and adult learning theory.

### Q: What topics can I get coached on?

**A:** Wellness coaching can help you quit tobacco, reduce stress, increase activity, manage your weight, and eat healthier.<sup>1</sup>

### Q: How does wellness coaching work?

**A:** You can make an appointment with a wellness coach by calling **1-866-862-4295**, Monday through Friday. No referral is needed. During your first appointment, your coach will ask you questions about your health, and help you assess your confidence and motivation to make healthy changes.

You'll choose the health topic you want to focus on, figure out if you're ready to make changes, and start setting goals for improving your health. Your coach can also connect you with other Kaiser Permanente resources that can help you reach your goals, including classes at our facilities and online wellness programs. (Some classes may require a fee.)

You can schedule your follow-up appointments when it's convenient for you. Throughout the program, your coach will help you understand your strengths and build on them. You'll

also become aware of potential obstacles to your success and learn how to overcome them.

### Q: Is there a fee for this program?

**A:** No. Wellness coaching is offered to Kaiser Permanente members at no cost.

### Q: How many wellness coaching sessions will I have?

**A:** You and your coach will decide on the exact frequency and number of phone sessions based on our coaching guidelines and your specific situation. Your coach may also connect you to other resources that will help you continue making progress with your goals.

### Q: Is health coaching offered in Spanish?

**A:** Yes. We offer bilingual coaching services (English and Spanish).<sup>2</sup>

### Q: Is my personal information secure?

**A:** We protect the privacy and security of your personal information, including your protected health information, under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and other state and federal law. We use administrative, physical, and technical safeguards, as well as policies and procedures to help protect your information from loss, misuse, unauthorized access, or alteration.

Information about your coaching sessions is included in your electronic health record and can be accessed by your Kaiser Permanente care team (not available for Kaiser Foundation Health Plan of Washington members at this time).

### Q: Where can I find out more about Wellness Coaching by Phone?

**A:** For more information and to make an appointment, call **1-866-862-4295**, Monday through Friday, or visit [kp.org/coaching](http://kp.org/coaching).

<sup>1</sup>Kaiser Permanente Washington offers alternative coaching programs for quitting tobacco.

<sup>2</sup>Spanish-speaking wellness coaches are not available in Hawaii.

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# Whole-body health made easier

## Get help reaching your wellness goals

### Choose a One Pass Select Affinity fitness plan that fits your lifestyle

Make a commitment to your overall well-being by joining One Pass Select Affinity from Optum.<sup>1</sup> Choose a fitness plan and get unlimited access to all locations available within that plan, plus extensive digital resources.

- 5 membership tiers with different monthly fees<sup>2</sup>
- 19,000 gym locations and boutique studios
- 23,000+ on-demand and livestreamed classes
- Digital tools to track progress and an AI workout builder
- 10% off memberships for family and friends
- No contracts – change tiers monthly or cancel within 30 days
- Groceries and household essentials delivered with Walmart+ and Shipt

### Save on wellness services

All members who sign up for One Pass Select Affinity can access Optum's affinity musculoskeletal program.

Get 20% off chiropractors, acupuncturists, and massage therapists when you visit a participating provider.<sup>3</sup>

1. The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 2. In Colorado, eligible employees who have the One Pass Select program have access to the classic tier after paying a \$100 annual fee. Employees with the classic tier may access other tiers within the gym network after paying an additional fee. In Hawaii, members pay a \$200 annual fee to access the classic tier (aka Fit Rewards program). Members who work out for 45 days for at least 30 minutes each session over the year will earn a \$200 reward. Only 1 training session per day counts toward the 45-day total. 3. See note 1.

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Learn more at [kp.org/exercise](https://kp.org/exercise)





# Support for emotional wellness

Try our on-demand self-care app today at no additional cost

Get help with anxiety, stress, sleep, mood, and more. Anytime you need it.

Kaiser Permanente members can explore 2 evidence-based apps: 1, 2, 3



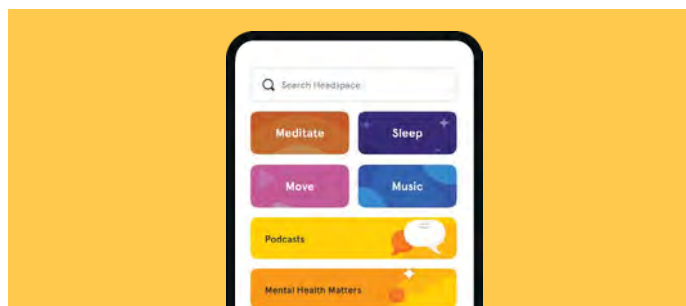
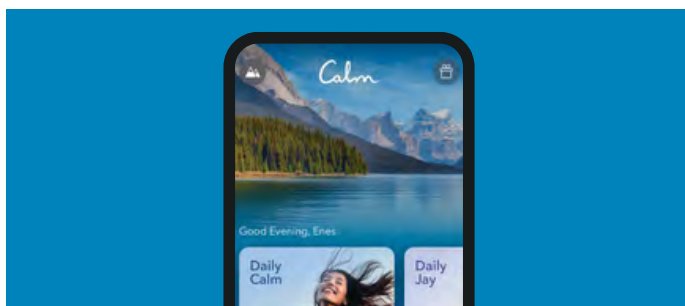
**Calm is the number one app for meditation and sleep.**<sup>4</sup> You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



**Headspace offers 1-on-1 emotional support coaching and self-care activities to help with many common challenges.**

- Coaches are available by text 24/7
- You can use Headspace's text-based coaching services at no cost, no referral needed<sup>5,6</sup>



Visit [kp.org/selfcareapps](https://kp.org/selfcareapps) to get started

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. The apps and services may be discontinued at any time. 2. The apps and services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members who become members of Kaiser Permanente. 3. Calm can be used by members 13 and over. The Headspace app and services are not available to any members under 18 years old. 4. Calm is the number one app for sleep, meditation, and relaxation. Learn more at [calm.com/blog/about](https://calm.com/blog/about). 5. Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Headspace app and services. The Headspace app and services are not available to anyone enrolled in a Fee-for-Service Medicaid program. 6. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

Calm and Headspace are not available to Kaiser Permanente Dental-only members.

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Learn more at [kp.org/selfcareapps](https://kp.org/selfcareapps)



# Caring for the whole you

## Mental health and addiction care services



### *Mental health care goes hand-in-hand with all the care we provide.*

#### *Primary care*

Talk to your primary care doctor about any mental health or substance use concerns anytime. Your doctor can assess your needs and connect you with the right care.

#### *Specialty care*

Visit [kp.org/mentalhealthservices](https://kp.org/mentalhealthservices) for information on available options and how to make an appointment with a Kaiser Permanente mental health care professional — no referral needed. This includes dedicated help for those struggling with alcohol or drugs. If you or someone you love needs support, talk to your doctor or visit [kp.org/addiction](https://kp.org/addiction).

#### *Self-care and wellness resources*

You have access to many tools, including self-care apps that can help with stress, anxiety, and sleep — available at no cost. You can also try wellness coaching, join a health class,<sup>1</sup> and take online self-assessments.

Visit [kp.org/wellnessresources](https://kp.org/wellnessresources) to learn more.



### *Connected care*

Your entire Kaiser Permanente care team is connected to each other, and to you, through your electronic

health record. So, it's easy for our doctors to consult with one another about your care. Your team may include many health professionals to support you, including:

- Primary care doctors
- Psychiatrists
- Therapists
- Addiction medicine specialists



### *Common conditions*

We provide assessment and treatment for a variety of mental, emotional, and substance use issues, including but not limited to:

- Anxiety and stress
- Attention deficit hyperactivity disorder (ADHD)
- Autism spectrum disorders
- Bipolar disorder
- Depression
- Eating disorders
- Obsessive-compulsive disorder (OCD)
- Personality disorders
- Postpartum depression
- Post-traumatic stress disorder (PTSD)
- Schizophrenia
- Sleep problems
- Substance use disorders

(continued on back)

## **Support and resources**

You can count on us to help guide you throughout your journey with a wide range of treatment. These include but aren't limited to:

- Classes and support groups<sup>1</sup>
- Digital wellness resources
- Healthy lifestyle programs
- Integration with primary care
- Intensive outpatient services
- Inpatient services
- Outpatient services
- Preventive care
- Recovery and social support
- Self-care apps
- Wellness coaching

## **Self-care at your fingertips**

It's common to struggle with everyday life sometimes. These no-cost self-care apps can help you with stress, sleep, depression, focus, and more.<sup>2,3</sup>



**Calm is the number one app for sleep, meditation, and relaxation.<sup>4</sup>**



**Headspace provides live text-based emotional support coaching and hundreds of self-guided resources.<sup>5</sup>**

## **Many ways to get care**

You can connect with a mental health or substance use professional when and where it works for you.



**24/7 advice: Speak to licensed care professionals who can help connect you with a clinician, schedule appointments, and offer immediate care guidance**



**Video visit: Face-to-face care from a clinician on your smartphone or computer<sup>6</sup>**



**E-visit: Online questionnaire to provide a personalized care plan<sup>7</sup>**



**Phone appointment: High-quality care over the phone — just like an in-person visit<sup>6</sup>**



**Email: Message your Kaiser Permanente doctor's office with nonurgent health questions anytime**



**In-person: Meet with a clinician for personalized care**

**No matter how you reach out, you can get connected to the right care.**

**To understand your care options and connect to the support you need, visit [kp.org/mentalhealthservices](https://kp.org/mentalhealthservices).**

## **For emergency care**

**If you think you have a medical or psychiatric emergency, call 911 or go to the nearest hospital.<sup>8</sup>**

1. Some classes may require a fee. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. The apps and services may be discontinued at any time. 3. Calm can be used by members 13 and over. The Headspace app and services are not available to any members under 18 years old. 4. Calm is the number one app for sleep, meditation, and relaxation. Learn more at [calm.com/blog/about](https://calm.com/blog/about). 5. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost. 6. When appropriate and available. 7. Mental health e-visits are not currently available in Colorado. 8. If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your Evidence of Coverage or other coverage documents.

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# Kaiser Permanente Center for Healthy Living Programs for you



Everyone can use a little support to get their health on track. We can help guide you in the right direction in person, online, and by phone!

*In Person and Online*

Our interactive workshops\* can help give you tools and support from trained professionals wherever you are!

*If you want to... ...this workshop is for you!*

Lose weight or reduce your risk of type 2 diabetes	Healthy Balance
Manage your diabetes	Living Well with Diabetes
Quit tobacco	Freedom from Tobacco
Sleep better	Sleep Well, Live Well
Enjoy breastfeeding	Breastfeeding with Success
Plan for your future health care	Life Care Planning
Have a healthier heart	Taking Care of Your Heart
Manage heart failure	Heart Failure: Living Well Each Day
Reduce and manage stress	Stress and Emotional Health Overview

*By Phone*

*Wellness Coaching by Phone*

Whether you need support to help you quit tobacco, manage your weight, get active, reduce stress, or eat healthy, you can work with a wellness coach to build a plan tailored just for you! To schedule a phone appointment, call 1-866-862-4295 between 7 a.m. and 7 p.m., Monday through Friday.

Available to Kaiser Permanente members only.



Check [kp.org/centerforhealthyliving](https://kp.org/centerforhealthyliving) for more workshop information.



*Call us for information or to register for workshops.*

Antelope Valley	661-726-2200
Baldwin Park	626-851-5820
Downey	562-622-4150
Kern County	661-664-3712
Los Angeles	323-783-4472
Orange County	714-748-2714
Panorama City	818-375-3018
Riverside County	1-866-883-0119
San Bernardino County	909-609-3000
San Diego	619-641-4194
South Bay	310-816-5464
West Los Angeles	323-421-2710
Woodland Hills	818-719-4305



*Register for workshops or coaching online.*

- Sign in at [kp.org](https://kp.org).
- Choose "Schedule an appointment."
- Choose "Health class or coaching."
- Follow prompts to complete registration.

\* Some members may have a cost share for health education classes. Check your Evidence of Coverage or contact Member Services at 1-800-464-4000 (TTY 711).

24 hours a day, 7 days a week (closed holidays), for benefit information about your plan's coverage of health education programs, workshops, and classes.

Services described here are provided to nonmembers on a fee-for-service basis and nonmembers are financially responsible to pay for them. Clinical services are provided by providers or contractors of the Southern California Permanente Medical Group. Results of services may vary among patients and cannot be guaranteed. Kaiser Foundation Health Plan, Inc. and Kaiser Foundation Hospitals may receive compensation for providing facilities and/or other support in connection with these services. These services are not meant to replace any covered services under members' health plan benefits.



# Try yoga, cardio, and bootcamp — without leaving home

## We're making it easier to exercise from anywhere

Regular workouts can help improve your mood, sharpen your mind, and help you feel healthier and happier overall. That's why we teamed up with fitness industry leader ClassPass to make it easy for you to exercise from the comfort of home.

*With this special rate for ClassPass, Kaiser Permanente members can get:*



*On-demand video workouts at no cost*

**4,000+ online fitness classes — including cardio, dance, meditation, bootcamp, and more — for \$0/month.**



*Reduced rates on in-person fitness classes*

**Free trial plus 20% off a monthly package to reserve in-person fitness classes at some of the top gyms and fitness studios in your area and around the world.**

### *Why ClassPass?*

- 4,000 on-demand classes to access anytime
- 40,000 studios and gyms to choose from worldwide
- 22 types of fitness classes to choose from



**Get started at [kp.org/exercise](https://kp.org/exercise)**

ClassPass is not available to Medi-Cal and Medicaid members. ClassPass is not available to Kaiser Permanente Dental-only members. The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice.

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# Getting support after a critical event



A critical event can happen at any time. It can be the loss of a co-worker, a tragedy in the community, a natural disaster, or an act of violence. These events often involve grief, loss, unsettling feelings, and sometimes fear or even anger. The experiences and emotions can be difficult to make sense of and process. When these events are close to our own lives and communities, they can be more difficult to handle.

## What are some signs of stress after a critical event?

Signs of stress after a critical event can be physical, cognitive, emotional, or behavioral. People experience stress in different ways. When you're aware of your reactions and needs, you'll be better able to cope with stressful events. The list below isn't exhaustive.



### Physical

- Fatigue
- Chills
- Unusual thirst
- Chest pain
- Headaches
- Dizziness



### Cognitive

- Uncertainty
- Confusion
- Nightmares
- Poor attention
- Poor decision-making ability
- Poor concentration or memory
- Poor problem-solving ability



### Emotional

- Grief
- Fear
- Guilt
- Intense anger
- Apprehension and depression
- Irritability
- Chronic anxiety



### Behavioral

- Inability to rest
- Withdrawal
- Antisocial behavior
- Increased alcohol consumption
- Change in communication
- Loss of or increase in appetite



## What you can do to help yourself

- Reach out to your Employee Assistance Program (EAP).<sup>1</sup>
- Express your experience to appropriate and supportive people.
- Limit your intake of news and social media.
- Within the first 24 to 48 hours, get some form of physical exercise, such as a brisk walk, along with relaxation.
- Think about what has helped you in the past. What can you do to take care of yourself now?
- Eat regularly and be aware of your use of alcohol, caffeine, nicotine, and drugs.
- Rest, relax, and get plenty of sleep.
- Calm anxiety and racing thoughts with mindfulness practices like deep breathing or meditation.
- Give yourself permission to do things you enjoy and focus on those things.
- Maintain your routine where you can and preserve some structure for yourself.

## Kaiser Permanente's mental health and addiction phone numbers

When you call, we'll assess your needs and offer a phone, video, or in-person appointment with a mental health and addiction medicine specialist, if appropriate and available, for nonurgent mental health or addiction medicine concerns. You don't need a referral to access these services from a Kaiser Permanente clinician.

Visit [kp.org/mentalhealthservices](https://kp.org/mentalhealthservices) to find mental health clinic locations, phone numbers, and support services in Southern California.

## Mental health and wellness resources

Kaiser Permanente has a full spectrum of mental health and addiction care resources for you, including wellness apps available to members at no additional cost.

### Choose Better

Find up-to-date information and resources available through Kaiser Permanente.

### Self-care apps for emotional wellness<sup>2</sup>

Get 24/7 help with anxiety, stress, sleep, relationships, and more — at no additional cost to Kaiser Permanente members.

Visit [kp.org/selfcareapps](https://kp.org/selfcareapps) to get started.

## National 24/7 suicide and mental health crisis lifeline

If you need addiction or mental health-related crisis support, or you're worried about someone else, you can call or text 988 (TTY 711). You can also chat with a trained crisis counselor at the National Suicide and Crisis Lifeline for confidential support at no charge. The lifeline is provided by the Substance Abuse and Mental Health Services Administration.

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1. EAP services are not intended to be replacements for mental health and substance use disorder services from a health plan. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. The apps and services may be discontinued at any time.



## Explore health and wellness resources

You deserve support for your total health — mind, body, and spirit. These resources can help you reach your health goals and improve your overall well-being. It's care made easy, designed to help you live well and thrive.

### For your mental wellness

Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente.



Access resources to help you  
feel your best

Share your concerns with anyone on your care team at any time, and they can connect you to the support you need, including:

- Individual or group therapy
- Medication
- Self-care resources
- Mental wellness apps<sup>1</sup>

[kp.org/mentalhealth](https://kp.org/mentalhealth)



## For your physical health

Take advantage of these convenient perks — from personal health coaching to reduced rates on alternative medical therapies.



### Live healthier with helpful resources<sup>2</sup>

Get tools, tips, and information to help you create positive changes in your life. Our complimentary resources can help you:

- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing conditions like diabetes or depression

[kp.org/health-wellness](https://kp.org/health-wellness)

[kp.org/salud-bienestar](https://kp.org/salud-bienestar) (en español)



### Connect to a wellness coach

If you need more support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals.

[kp.org/wellnesscoach](https://kp.org/wellnesscoach)



### Join health classes

With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee.

[kp.org/classes](https://kp.org/classes)

[kp.org/clases](https://kp.org/clases) (en español)



### Achieve your fitness goals

Get help reaching your health goals with a fitness membership from One Pass Select Affinity from Optum.<sup>1</sup> Choose your plan and get unlimited access to a large nationwide network of gyms and boutique studios.

You'll also get access to Optum's affinity musculoskeletal program. Enjoy 20% off chiropractor, acupuncture, and therapeutic massage services at participating providers.

[kp.org/exercise](https://kp.org/exercise)

## Getting great care is easy

Are you new to Kaiser Permanente? Thinking about joining?  
It's simple to get started with your new plan.

Get started with Kaiser Permanente at [kp.org/newmember](https://kp.org/newmember).



1. The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice. 2. This value-added service is an extra service provided by entities other than Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), and is neither offered nor guaranteed under any KFHP-MAS contract. This entity may change or discontinue offering this service at any time. KFHP-MAS disclaims any liability for the service provided by this entity.

Colorado state law requires that an access plan be available that describes Kaiser Foundation Health Plan of Colorado's network of provider services. To obtain a copy, please call Member Services or visit [kp.org](https://kp.org).

Services covered under your health plan are provided and/or arranged by Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation



# Healthy lifestyle support from Optum

## Common questions for brokers and employers

Kaiser Permanente is working with Optum to offer your employees a paid fitness and well-being membership, including preferred rates on musculoskeletal services.\*

### *One Pass Select Affinity from Optum*

#### *Who is Optum?*

Optum is a leading provider of health care services, offering solutions for care delivery, finance, pharmacy, and wellness.

#### *What is One Pass Select Affinity?*

One Pass Select Affinity is a subscription-based fitness and well-being network that supports a healthier lifestyle. Employees can access 19,000+ gym locations and 24,000+ online classes, with:

- No long-term contracts or gym registration fees
- Flexible fitness options and the ability to use multiple locations (not limited to one gym)
- The ability to add unlimited family members and friends (18 and older) at a 10% monthly reduced rate
- 30-day cancellation

#### *When is One Pass Select Affinity available?*

It will be available to Kaiser Permanente members on January 1, 2025.

#### *How much does One Pass Select Affinity cost?*

Monthly membership cost depends on the membership tier the employee selects. There are 5 tier options, ranging from \$10 a month for a digital-only membership to \$144 a month for access to all locations.

In addition, employees may pay a one-time member enrollment fee of up to \$29.

### *What else does One Pass*

#### *Select Affinity include?*

Every tier includes access to digital offerings:

- On-demand and livestream classes
- Mobile app
- Digital engagement tools

All tiers include access to Optum's affinity musculoskeletal program.

All tiers include a membership to Walmart+ and Shipt. Employees can have groceries and household essentials delivered right to their doors.

#### *How do my employees sign up for One Pass Select Affinity?*

Getting started is easy. Employees simply need to:

1. Go to [healthy.kp.org/health-wellness/fitness-offerings](https://healthy.kp.org/health-wellness/fitness-offerings)
  2. Click "Learn more about One Pass Select Affinity"
  3. Sign in to kp.org
  4. Click the link to visit the One Pass Select Affinity website
  5. Follow the prompts to set up a new account
  6. Choose a membership tier and check out
- Subscribers to Classic and higher tiers will bring their One Pass Select Affinity member code to any participating location and the staff will set up their membership for all future visits.

(continues)

(continued)

The member code gives employees access to any fitness location in their tier, plus online fitness vendors and other One Pass Select Affinity offerings. *Why is Kaiser Permanente changing its fitness vendor?*

Kaiser Permanente continues to innovate its offerings and focus to offer you and your employees a total health solution. *My employees are signed up for Active&Fit. What should they do?*

Starting January 1, 2025, we'll only offer fitness memberships with Optum. To sign up, your employees will need to visit [healthy.kp.org/health-wellness/fitness-offerings](https://healthy.kp.org/health-wellness/fitness-offerings). If they're enrolled in Active&Fit, we'll also reach out to commercial plan members directly.

## *Optum's affinity musculoskeletal program*

*What is the affinity musculoskeletal program?*

The affinity musculoskeletal program gives employees 20% off chiropractic care, acupuncture, and massage therapy within Optum's provider network.

To locate a provider near you, visit [myoptumhealthphysicalhealth.com/ProviderDirectory](https://myoptumhealthphysicalhealth.com/ProviderDirectory) and select "Kaiser Permanente CAM Discount Program" from the Plan/Product drop-down list. If searching by ZIP code doesn't give you a list of specialists, remove your ZIP code and search by city.

*Do my employees need to sign up for One Pass Select Affinity to access the affinity musculoskeletal program?*

No. Employees can access the affinity musculoskeletal program without signing up for One Pass Select Affinity.

*How do my employees access the affinity musculoskeletal program?*

Visit your employee benefits page for a link to Optum's providers or go to [myoptumhealthphysicalhealth.com/ProviderDirectory](https://myoptumhealthphysicalhealth.com/ProviderDirectory).

Employees can show their Kaiser Permanente ID card at participating providers to receive the reduced rate.

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**For more information, contact your Kaiser Permanente representative.**

\*The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice.



# Get covered right down to your identity



As an eligible\* Blue Shield member, you can get identity protection services from Experian® such as identity repair assistance, identity theft insurance, and credit monitoring for you and your covered family members at no additional cost to you.†



You can access these services by contacting Experian's customer care team at **(866) 274-3891**, Monday to Friday from 8 a.m. to 10 p.m. and Saturday and Sunday from 10 a.m. to 7 p.m. Central time.

You can also enroll online by visiting [experianidworks.com/blueshieldca](https://experianidworks.com/blueshieldca). When creating your account online, you will need to provide the activation code **BCBSCALI25**. For over-the-phone setup, you will need engagement number **B128036**.

\* Due to current laws and regulations, members of Blue Shield Federal Employee Program, Medicare Advantage HMO Plan, or Medicare Prescription Drug Plan are not eligible to receive this offer.

† ID theft protection is an opt-in offering to eligible members as long as they have a Blue Shield health insurance plan/policy. It's available at no additional cost. Members who are under the age of 18 require a legal guardian or parent to opt in on their behalf.



# LifeReferrals 24/7

## Experts to help you handle life

Everyone can use a hand sometimes. LifeReferrals 24/7<sup>SM</sup> offers convenient and confidential support to help you meet life's challenges. A simple phone call connects you with a team of experienced professionals ready to help you with a wide range of personal, family, and work issues.

LifeReferrals 24/7 is available 24/7/365 for no copayment or extra cost.\* You will be guided to the appropriate service based on your needs:

### Personal counseling

For matters like relationship problems, stress, and grief, you can request face-to-face sessions with licensed therapists.

Three face-to-face counseling visits are included in any six-month period.

### Legal assistance

Request consultations for legal matters such as trusts, wills, divorce, child custody, landlord and tenant issues, consumer disputes, and personal injury.†

- You're eligible for one consultation up to 60 minutes in duration per separate issue, per year on the phone or in person with an attorney or mediator.
- Receive a preferred discount rate of 25% or greater off the hourly fee, based on the types of services you use, after the first consult.
- Online tools and educational resources are available, including sample legal forms and templates on a variety of topics.

### Financial coaching

Request consultations with financial professionals for topics such as tax preparation, college and retirement planning, budgeting, debt and credit, and loans and mortgages.

- You're eligible for two 30-minute telephone consultations per separate issue, per year.
- Discounted fees apply if you elect to continue working with a financial coach beyond the initial consultations.
- Online tools and educational resources are available, including easy-to-use calculators for home and personal financing, investments, and retirement.

### Identity theft resolution

- You're eligible for a 60-minute telephone consultation with a highly-trained Fraud Resolution Specialist<sup>TM</sup> (FRS). An FRS can help restore identity and credit, dispute fraudulent debts, and prevent future identity theft instances.
- Free ID Theft Emergency Response Kit<sup>SM</sup>.

### Referrals to community resources‡

A specialist can provide useful information and referrals to a wide range of resources including:

- Parenting resources
- Child and elder care
- Meal programs
- Transportation help
- Lifelong learning

Call LifeReferrals 24/7 toll-free, anytime, at **(800) 985-2405**.  
Or, visit **lifereferrals.com** and enter the access code: bsc.

\* Some services may not be available to all Blue Shield members; check your plan *Evidence of Coverage* or *Certificate of Insurance*, or call the customer service number on your Blue Shield member ID card to see what your plan offers.

† Legal consults involving disputes with your employer (or other work-related issues) are excluded.

‡ Any costs associated with using the community resources are the responsibility of the member.

# Virtual support for new and expecting parents



**Blue Shield of California and Maven are here to support your pregnancy journey every step of the way.** With Maven, you and your partner can get access to virtual care for pregnancy, postpartum, and returning to work after parental leave. You will enjoy 24/7 virtual access to care advocates, specialists, mental health support, and content all tailored to your experience.

Sign up today to access:

- **On-demand virtual appointments** with Maven OB-GYNs, mental health specialists, nutritionists, lactation consultants, doulas, career coaches, and many more
- **Your own Care Advocate** who can help you find care, navigate your health benefits, find the right in-network providers, and more
- **Expert resources** including virtual classes, helpful articles, and community forums



Get mental health, clinical, and other social support for every stage of your journey:

## Pregnancy

- Midwives, OB-GYNs, and doulas
- Birth planning
- Prenatal nutritionists
- Miscarriage/pregnancy loss support

## Postpartum

- Infant care education
- Pediatricians
- Lactation consultants
- Infant sleep coaches

## Returning to work

- Back-to-work support
- Career coaching
- Emotional support



Join now at no cost to you!  
Visit [blueshieldca.com/maven](https://blueshieldca.com/maven)  
to enroll.

Maven is available to most Blue Shield members and their dependents through three months postpartum, depending on your plan.

Maven is independent of Blue Shield of California and is contracted by Blue Shield to provide maternity benefits including care advocacy, virtual consultations, coaching, and education. Maven is not intended to replace your in-person providers. Maven® is a registered trademark of Maven Clinic Co. All rights reserved.

For more help and resources, visit [blueshieldca.com](https://blueshieldca.com) or contact Member Services at the number on your member ID card. If you do not have your ID card, you can call **(800) 393-6130 (TTY: 711)**.

### **Language Assistance Notice**

For assistance in English at no cost, call the toll-free number on your ID card. You can get this document translated and in other formats, such as large print, braille, and/or audio, also at no cost. Para obtener ayuda en español sin costo, llame al número de teléfono gratis que aparece en su tarjeta de identificación. También puede obtener gratis este documento en otro idioma y en otros formatos, tales como letra grande, braille y/o audio. 如欲免費獲取中文協助, 請撥打您 ID 卡上的免費電話號碼。您也可免費獲得此文件的譯文或 其他格式版本, 例如: 大字版、盲文版和/或音訊版。

### **Nondiscrimination Notice**

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律 和聯邦民權法律, 並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別 認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

Blue Shield of California is an independent member of the Blue Shield Association A52935\_0623  
[LOB code]

## Wellvolution includes mental health support via Headspace Care



### In-the-moment mental health support day and night

Easy access to care - no matter where you are, when you need it, or what you're going through. Headspace Care offers on-demand, confidential mental healthcare through coaching and skill-building activities. Need to chat on the weekend? Or at 3am on a holiday? Headspace Care provides support when you need it and goes where your smartphone goes.

- **70% of members see an improvement within 12-16 weeks**
- **Real-time behavioral health coaching within seconds**
- **Hundreds of skill-building resources in the Self Care Library**
- **Video therapy & psychiatry sessions within days**  
(Available for a co-pay as stated in your health plan coverage. Please contact Blue Shield of California for details.)



For more information go to [www.wellvolution.com/mentalhealth](http://www.wellvolution.com/mentalhealth).

Wellvolution is a registered trademark of Blue Shield of California. Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc.

Blue Shield of California is an independent member of the Blue Shield Association A55601COM-HSC\_0923



# Take charge of your health with Wellvolution and Headspace



Headspace is available to all Blue Shield of California members eligible for Wellvolution® who are 18 years of age or over.

As the world's most science-backed meditation app, Headspace can help you reduce stress, increase resilience, and get a better night's rest. By dedicating just a few minutes a day you can join 70 million Headspace members worldwide using meditation to improve mental well-being.

## The app includes:



1,000+ hours of exercises to help you live your whole day mindfully.



Feel 14% less stressed in just 10 days



Sleepcasts, music, and bedtime audio for restful nights.

Change your health, change your life.  
Visit [www.wellvolution.com/mentalhealth](https://www.wellvolution.com/mentalhealth) to get started today.

Wellvolution is a registered trademark of Blue Shield of California. Wellvolution and all associated digital and in-person health programs, services, and offerings are managed by Solera, Inc.

Blue Shield of California is an independent member of the Blue Shield Association A55601COM-HS\_0923













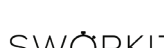


# A healthier you just got easier



Explore all that Blue Shield of California has to offer with Wellvolution®, the digital platform that guides you on your health journey. Wellvolution customizes your path to better health, matching you with clinically proven programs and apps that are right for you both in mind and body.

Through Wellvolution, you have access to lifestyle-based tools and support designed to help you lose weight, treat diabetes, nurture mental health, and more. You'll get personalized plans, on-demand tools, and health coaches to assist you in reaching your goals. All at no extra cost to eligible Blue Shield of California members.

## Programs available

<b>Emotional well-being</b>	Headspace® and Headspace Care™ (formerly Ginger) are now available as 12-month programs to help manage sleep, stress, anxiety, and depression, and boost resilience. <sup>1</sup>	 headspace  headspace care
<b>Diabetes prevention</b>	Coaching and digital tools like a Fitbit® <sup>2</sup> to track your success across a 12-month program for losing weight, feeling healthier, and reducing your risk of chronic disease.	   WeightWatchers
<b>Diabetes care and hypertension</b>	Programs up to 18 months for treating common conditions, such as diabetes, hypertension, and heart disease. Receive digital tools to help manage and monitor risk as appropriate for each condition.	  
<b>Weight management</b>	Get a personalized plan, clinically proven to help you create better eating and fitness habits and lose weight through access to a 12-month program.	 
<b>Tobacco and vaping cessation</b>	Programs include nicotine replacement therapy in the form of a patch, lozenge, or gum. A two-month supply can be delivered to your home.	 
<b>Physical therapy and fitness</b>	Personalized digital therapy and health programs to reduce pain and increase strength. No matter your pain level or where it hurts, we have a program for you.	  

# How it works

1

## Create a Wellvolution account

Visit [Wellvolution.com](https://www.wellvolution.com) to get started. We'll confirm that you're qualified to receive the program at no extra cost.

2

## Get programs

Pick one or more health goals you'd like to work on. We'll recommend the best program(s) for your needs. You can make your choice and get started.

3

## Become a healthier you

With the assistance of your program, begin making healthier choices about diet, exercise, sleep, stress, and your overall health.

## Putting you well ahead is our priority

Take advantage of all of the tools available through Blue Shield of California at [Wellvolution.com](https://www.wellvolution.com). Need help? We're here to answer questions and assist with joining programs at (866) 671-9644.

1 As part of our Wellvolution program, members have a choice between Headspace's meditation and mindfulness content or Headspace Care's mental health coaching and clinical services. Video therapy and psychiatry sessions are available for a cost share as stated in your health plan coverage. Please contact Blue Shield of California for details. Headspace's medical affiliate, Headspace Care of California Medical P.C., is a licensed medical provider in California.

2 For members who complete program participation requirements. Requirements vary; check with your program for details. Applies to certain Fitbit models. Limited to one per person. Solera Health reserves the right to substitute an alternate activity tracker.

All programs are reviewed by Blue Shield of California to help members 18 years old and older improve their health. Programs are available at no cost to eligible members. Apps may be removed or added throughout the year based on need and demand.

Wellvolution and all associated digital and in-person health programs and services are managed by Solera Health, Inc., a health company committed to changing lives by guiding people to better health in their communities. Solera Health, Inc., is independent of Blue Shield of California and is contracted by Blue Shield to deliver a select collection of lifestyle programs, tools, and apps. These program services are not a covered benefit of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Blue Shield reserves the right to terminate this program at any time without notice. Any disputes regarding Wellvolution may be subject to Blue Shield's grievance process. All trademarks, logos, and brand names are the property of their respective owners.

You may receive services from network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost sharing obligations and balance billing protections.

California Physicians' Services DBA Blue Shield of California is an independent member of the Blue Shield Association.

For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en Español sin cargo, llame al (866) 346-7198. 如果需要中的免费帮助，请拨打这个号码 (866) 346-7198.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

# Experience fitness in a whole different way



Fitness Your Way<sup>®</sup> is your flexible, no-excuses fitness discount program brought to you by Blue Shield of California.

Enroll<sup>1</sup> in one of our flexible **gym packages** to work out at multiple gyms<sup>2</sup> where you live, work and travel, and take **virtual classes**.



## Gym packages

- Starting at just \$19 a month<sup>3</sup> and a one-time enrollment fee of \$194
- Access to thousands of gyms<sup>2</sup> nationwide with no long-term contracts
- Freedom to join as many gyms as you want
- All digital content included



## At-home workouts

- Access to BurnAlong and LES MILLS<sup>5</sup>
- On-Demand videos available 24/7, from cycle classes to high-intensity workouts
- Live virtual classes including cardio, boot camps, barre, yoga and so much more
- Digital-only package also available<sup>3</sup>

## Join Fitness Your Way now.

- Go to **fitnessyourway.tivityhealth.com/bsc** to enroll in your preferred gym package and get your member ID number.
- Find participating gyms by clicking "Locations" at **fitnessyourway.tivityhealth.com/bsc**.
- Take your ID number to your preferred gym.
- Sign the gym's waiver, get your gym key fob and start working out.



"Fitness Your Way is convenient, reasonably priced and a fantastic program." – Irene B.



**Always talk with your doctor before starting an exercise program.**

1. Offer available to members 18 and over who have benefits with a participating Blue Cross Blue Shield health care plan.
2. Fitness locations are not owned or operated by Tivity Health, Inc. or its affiliates. Fitness Your Way membership entitles member to use the fitness location facilities and amenities available to the holder of a basic membership at the fitness locations. Facilities and amenities vary by location.
3. For pricing information visit <https://fitness.yourway.tivityhealth.com/bsc>. Limitations apply. See Program Agreement for details.
4. Fitness Your Way enrollment fee is \$19 plus applicable sales tax.
5. Tivity Health, Inc. and its affiliates do not employ, own or operate third-party service providers. Services subject to terms and conditions of such third-party provider. Check with the provider for details.

Blue Shield of California is an independent member of the Blue Shield Association. Tivity Health discounts are not a covered benefit of Blue Shield health plans, and none of the terms or conditions of Blue Shield health plans apply. Tivity Health discounts are available to all members with a Blue Shield medical, dental, vision, or life insurance plan. The network of Tivity Health providers and facilities in this program are managed outside of Blue Shield of California. Blue Shield does not review the services provided by Tivity Health, nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the providers, their availability, fees, services, or products.

Tivity Health Services, LLC is an independent vendor that provides solutions to improve health and well-being. Fitness Your Way and Tivity Health are registered trademarks of Tivity Health, Inc. The Fitness Your Way logotype is a trademark of Tivity Health, Inc. © 2022 Tivity Health, Inc. All rights reserved. A51373-NO-SS / BSFW2687\_1221

# Make Eye Health a Priority with VSP!

Your health comes first with VSP and The Claremont Colleges BUY-UP PLAN. Take a look at your VSP vision care coverage.



VSP members save an annual average of

**\$489\***

## More Ways to Save

Extra **\$20** to spend on  
Featured Frame Brands†

bebe Calvin Klein COLE HAAN  
©DRAGON FLEXON LONGCHAMP PARIS

✓ and more

Up to **40%** Savings on  
lens enhancements‡

See all brands and offers  
at [vsp.com/offers](https://vsp.com/offers).

Enroll through your employer today.  
Questions?  
[vsp.com](https://vsp.com)

800.877.7195 (TTY: 711)

## Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network doctor can detect signs of more than 270 health conditions during your annual eye exam—including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eye disease.\*\*

## Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

## The choice is yours!

With private practice doctors, Visionworks®, and Eyemart Express retail locations to choose from nationwide, getting the most out of your benefits is easy at a VSP Premier Edge™ location.



## Getting started is easy!

Let your plan do the most it can. When you create an account on [vsp.com](https://vsp.com), you can view your in-network coverage details, find a VSP network doctor that is right for you, and discover extra savings to maximize your benefits.



Scan QR code or visit [vsp.com](https://vsp.com)  
to learn more.

\*Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. †Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

‡Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. \*\*Full Picture of Eye Health, American Optometric Association, 2020. +Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. VSP Premier Edge™ is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com). Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

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VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP LightCare™ and VSP Premier Edge are trademarks of Vision Service Plan. All other brands or marks are the property of their respective owners. 136668 VCCM

Classification: Restricted

Your VSP Vision Benefits Summary

Prioritize your health and your budget with a VSP plan through The Claremont Colleges BUY-UP PLAN.

Provider Network:  
VSP Choice  
Effective Date:  
01/01/2026



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP DOCTOR			
WELLVISION EXAM	<ul style="list-style-type: none"><li>Focuses on your eyes and overall wellness</li><li>Routine retinal screening</li></ul>	\$10 Up to \$39	Every calendar year
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"><li>Retinal imaging for members with diabetes covered-in-full</li><li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li><li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li></ul>	\$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$15	See frame and lenses
FRAME*	<ul style="list-style-type: none"><li>\$150 Featured Frame Brands allowance</li><li>\$130 frame allowance</li><li>20% savings on the amount over your allowance</li><li>\$130 Walmart/Sam's Club frame allowance</li><li>\$70 Costco frame allowance</li></ul>	Included in Prescription Glasses	Every calendar year
LENSES	<ul style="list-style-type: none"><li>Single vision, lined bifocal, and lined trifocal lenses</li><li>Impact-resistant lenses for dependent children</li></ul>	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS	<ul style="list-style-type: none"><li>Standard progressive lenses</li><li>Scratch-resistant coating</li><li>Premium progressive lenses</li><li>Custom progressive lenses</li><li>Average savings of 30% on other lens enhancements</li></ul>	\$0 \$0 \$95 - \$105 \$150 - \$175	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"><li>\$130 allowance for contacts; copay does not apply</li><li>Contact lens exam (fitting and evaluation)</li></ul>	Up to \$55	Every calendar year
ADDITIONAL SAVINGS	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"><li>Discover all current eyewear offers and savings at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li><li>20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li></ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"><li>Average of 15% off the regular price; discounts available at contracted facilities.</li></ul>		
	<b>Exclusive Member Extras for VSP Members</b> <ul style="list-style-type: none"><li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li><li>Save up to 60% on digital hearing aids with TruHearing®. Visit <a href="https://vsp.com/offers/special-offers/hearing-aids">vsp.com/offers/special-offers/hearing-aids</a> for details.</li><li>Enjoy everyday savings on health, wellness, and more with VSP Simple Values.</li></ul>		
COVERAGE WITH AN OUT-OF-NETWORK DOCTOR			
With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic®. Log in to <a href="https://vsp.com">vsp.com</a> to find an in-network doctor. Your plan provides the following out-of-network reimbursements:			
Exam .....	up to \$79	Lined Bifocal Lenses .....	up to \$60
Frame .....	up to \$100	Lined Trifocal Lenses .....	up to \$79
Single Vision Lenses .....	up to \$36	Progressive Lenses .....	up to \$60
		Contacts .....	up to \$115

# Keep Your Eyes Healthy for Life.

A WellVision Exam® from a VSP network doctor helps detect the signs of health conditions like high blood pressure, diabetes, and high cholesterol—along with other eye and health issues.



## Yearly Eye Exams Are Important.



### Babies and Toddlers

Approximately 80% of what children learn is through their eyes.<sup>1</sup> Impaired vision can affect a child's development by potentially limiting their exposure to a range of experiences and information. Be sure to schedule their first eye exam at six months old and then every year.



### Children

More than one in four school-age children have some form of a vision problem. Studies show that 60% of students identified as problem learners have undetected vision troubles.<sup>2</sup> Schedule your child's yearly eye exam at the beginning of each school year.



### Adults

More than 4 million Americans over the age of 40 have some form of vision impairment.<sup>3</sup> Vision changes are normal with age. Even if you have 20/20 vision, annual eye exams are important because eye doctors can spot signs of chronic conditions before symptoms appear.



### Senior

As we get older, we're more susceptible to cataracts, glaucoma, and macular degeneration. Age-related macular degeneration is the leading cause of vision loss and blindness among Americans aged 65 and older.<sup>4</sup> Many of these eye diseases start with subtle symptoms. However, yearly eye exams can help prevent vision loss.

**vsp**  
vision care

**Don't Wait**  
until there's a vision  
issue to schedule  
an eye exam!  
Yearly eye exams  
can help you stay  
healthy at any age.

**Schedule an appointment with your VSP® network doctor today!**

Visit **vsp.com/eye-doctor** or call **800.877.7195** (TTY: 711).

1. American Optometric Association, 2023. 2. American Optometric Association, 2021. 3. Centers for Disease Control and Prevention, 2020. 4. Centers for Disease Control and Prevention, 2024

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com).

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Your VSP Vision Benefits Summary

THE CLAREMONT COLLEGES - CORE PLAN and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:  
VSP Choice

EFFECTIVE DATE:  
01/01/2026



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"><li>Focuses on your eyes and overall wellness</li><li>Routine retinal screening</li></ul>	\$10 Up to \$39	Every calendar year
ADDITIONAL SAVINGS	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"><li>Discover all current eyewear offers and savings at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li><li>20% savings on complete pair of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.</li></ul>		
	<b>Contacts</b> <ul style="list-style-type: none"><li>15% savings on a contact lens exam (fitting and evaluation)</li></ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"><li>Average of 15% off the regular price; discounts available at contracted facilities.</li></ul>		
COVERAGE WITH AN OUT-OF-NETWORK PROVIDER			
With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to <a href="https://vsp.com">vsp.com</a> to find an in-network provider. Your plan provides the following out-of-network reimbursements: Exam ..... up to \$79			

<sup>†</sup>Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.  
<sup>‡</sup>Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.  
<sup>+</sup>Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com).

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Classification: Restricted

# Cigna Healthcare Dental Virtual Care.

Access dental care 24/7/365 without leaving home.



## The dentist will see you now.

Toothaches, chipped teeth and oral infections don't care what time of day it is. But neither do the **Cigna Healthcare<sup>SM</sup> Dental Virtual Care<sup>1</sup>** dentists. If you need dental care and are unable to reach your regular provider, you now have the option to consult with a dentist through a video call. The best part? **Cigna Healthcare Dental Virtual Care** is available **24 hours a day, seven days a week, 365 days a year!**

## Convenient dental consults at home.

While we recommend that you contact your dentist first to see if they can provide virtual care, we recognize this may not always be possible. That's why we've partnered with Teledentix, a virtual dental care company. Teledentix connects you with a licensed dentist who, through a video call, can help address urgent dental situations like toothaches, infection, swelling, bleeding, and more. They can also prescribe medication<sup>2</sup> to be filled at your local pharmacy, if necessary.

If in-person care is necessary for your dental issue, Teledentix will help refer you to a local Cigna Healthcare dentist. They will also share any records from your virtual visit with your local provider.

## Cost and claim information.

**Cigna Healthcare Dental Virtual Care consults are processed as in-network claims on your plan, and have no co-pay or coinsurance costs. If your plan has frequency limits (for example, if your plan only covers two exams per plan year), these consults will count toward those limits. They also count toward the annual dollar maximum on your plan (this is the maximum dollar amount your plan will pay toward covered services in a plan year).**

## How to access Cigna Healthcare Dental Virtual Care.

If your dentist is unable to assist with your urgent dental care need, simply log on to your **myCigna.com<sup>®</sup>** account and follow the prompts to the virtual care portal.

- You **must** connect to the portal via your **myCigna.com** account in order to use the service without having to enter a payment method.
- Once you've entered the online portal, you will be directed to the Teledentix website to provide basic health information.
- After you complete the basic health information, you will enter a virtual waiting room where a dentist will connect with you in ten minutes or less.
- If any referrals or prescriptions are given, a Teledentix Virtual Assistant will help you find them in your online portal following the virtual consultation.

## Frequently asked questions.

### My dentist offers virtual visits and is in the Cigna Healthcare network. Can I use them at no cost if I need urgent care?

Yes! We recommend calling your dentist first, as many do provide virtual care.<sup>3</sup>

### What if I already have an account with Teledentix? Can I use that and still have my costs waived?

In order to have your consult covered by your plan, you must link to Teledentix's site from your myCigna.com account. This identifies you as a Cigna Healthcare customer eligible for a consult.

### Can my enrolled dependents use this service and are there limitations on the age of patients?

Your enrolled dependents may also use the service. All ages can be evaluated by the dentists, although those under the age of 18 will need to be "accompanied" by a parent or guardian.

### Why do I have to create an account with Teledentix? Is it secure?

- In order to provide care, Teledentix needs some information about you, including basic health information, medications you take, allergies you have, etc. This will help the dentist make the most appropriate recommendations during your consult.
- Teledentix's site meets all federal requirements for protecting personal health information under the Health Insurance Portability and Accountability Act (HIPAA).

### Can a Teldentix dentist prescribe medications if I need them?

Dentists can prescribe medications such as antibiotics and non-narcotic pain relievers. The dentist will send any required prescriptions to the pharmacy of your choice. **There may be costs associated with filling the prescription, depending on your medical or prescription plan.**<sup>4</sup>

### Do I have to use the video chat function to talk with a dentist? Can they just talk to me on the phone instead?

They are unable to provide consultations by telephone, because the dentist needs to be able to see you and any visual symptoms of the problem you're having. Video chat is the only way a consult can be performed. It's convenient because it allows you to show the dentist things like a broken tooth, inflammation or other problems you're experiencing.



If you have questions, log on to myCigna to chat with a representative or call 1-800-Cigna24. You can also call the number on the back of your ID card.



1. Cigna Healthcare provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.
2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.
3. Virtual consultations with Cigna Healthcare network dentists are subject to applicable frequency limits and annual plan maximums.
4. Prescription medications are not covered on Cigna Healthcare Dental plans. For information on out-of-pocket costs for prescribed drugs, please refer to your medical or pharmacy plan documents.

All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, see your plan documents. Teldentix is an independent company and is not affiliated with Cigna Healthcare. Providers are solely responsible for any treatment provided. Video chat may not be available in all areas. Services are separate from the Cigna Healthcare dental plan provider networks.

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# Keep your teeth in the picture of health.

SmartScan is a simple oral health screening you can do from home.



If you avoid dental visits – whether due to costs, inconvenience or dental anxiety – SmartScan provides a fast, free and painless way to stay on top of your oral health.

## What is SmartScan?

SmartScan is a unique, at-home dental screening tool that lets you use your smartphone to take a series of guided dental photos. Within minutes, you'll receive a professional assessment from a Cigna Healthcare<sup>SM</sup> dentist.

## What SmartScan is not.

SmartScan is not a replacement for a full exam and x-rays done in a dental office, which are important ways to protect your teeth, gums and overall good health.



**10% to 35%**  
of adults put off dental visits due to fear of going to the dentist.\*

## Yes, it's that easy.

### Here's how SmartScan works:

- Using your smartphone, you'll take a series of photos of your teeth and gums
- You'll be instructed how to hold the camera and what to expect in terms of the types of photos needed

### Once completed:

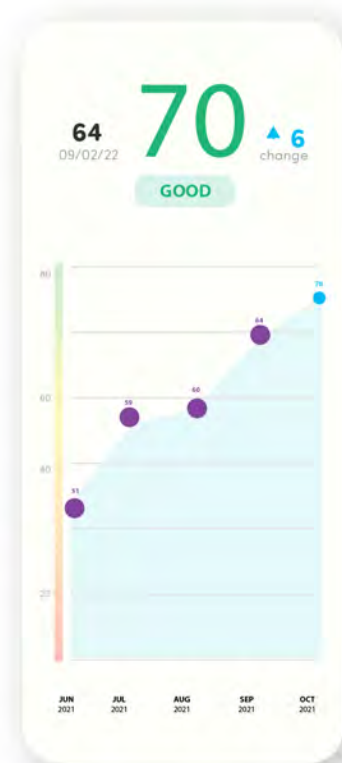
- Your photos will be uploaded to [Dental.com](https://dental.com)
- Each photo is examined through artificial intelligence (AI) to determine potential cavities or areas of concern
- A Cigna Healthcare Dental network dentist will then review the photos and AI data
- You will receive a report that includes an overall rating of **green**, **yellow** or **red**, indicating your oral health status



If your oral rating is green, you'll have peace of mind knowing your mouth is healthy. If your oral rating is yellow or red, you'll have an opportunity to book a teledentistry appointment through Cigna Healthcare Dental virtual care, or be referred to a Cigna Healthcare Dental in-network provider.

### The many benefits of SmartScan.

- SmartScreen screenings are available at no additional cost\*\*
- The process takes approximately five minutes from start to finish
- You'll get an understanding of your oral health status plus health tips on how to improve your oral health



For more information about how Cigna Healthcare Dental is innovating for the future, contact your Cigna Healthcare representative.



\* DentalInsurance.com. "Survey: Why Do People Delay Dental Care?" August 23, 2022.

\*\* Currently limited to Cigna Healthcare Dental customers as part of a Cigna Dental pilot program.

This document is provided by Cigna Healthcare solely for informational purposes to promote customer health. It does not constitute medical advice and is not intended to be a substitute for proper dental care provided by a dentist. Cigna Healthcare assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied in this document. Always consult with your dentist for appropriate examinations, treatment, testing and care recommendations.

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# So many ways to help manage your oral health.

Get to know the full value of myCigna.



Now it's easier than ever to manage your oral health and make the most of your dental plan with myCigna®.\* There's so much you can do, from programs that help improve your oral health to tools that help manage your dental care spending, and more.



View, print and send ID cards



Find in-network dentists and filter by location, hours, languages and more



Compare dentists using Brighter Score™. Each score is based on factors such as affordability, patient experience and professional history\*\*



Review coverage details and track claims

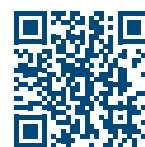


Review pricing with estimated costs for common procedures



Use the click-to-chat feature to connect with a live Cigna HealthcareSM rep

Visit [myCigna](#) today. Not registered yet? [Start here.](#)\*\*\*



Download the myCigna App for your mobile device. Disponible en Español.



\* Actual myCigna features may vary depending on your plan and customer profile.

\*\* Actual features may vary by dentist. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be provided to individual patients and you should consider all relevant factors when selecting a dentist.

\*\*\* Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

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# Cigna Dental Oral Health Integration Program<sup>®</sup>

Improved health starts with oral health.



## What is the Cigna Dental Oral Health Integration Program (OHIP)?

OHIP is a Cigna Dental Health Connect<sup>®</sup> solution – a no additional cost program for people with certain medical conditions that lead to a higher risk of oral health issues. If you qualify and participate in the program, you'll get reimbursed for out-of-pocket costs for preventive dental treatments that combat issues such as gum disease and tooth decay.\* Plus, you can get guidance on everything from overcoming dental anxiety to understanding the impact of tobacco.

## Who qualifies?

To qualify, you must have a dental plan with Cigna Healthcare<sup>SM</sup> and have been diagnosed by a doctor for any of the following conditions:

- Heart disease
- Stroke
- Diabetes
- Maternity
- Chronic kidney disease
- Organ transplants
- Radiation for head or neck cancers
- Rheumatoid arthritis
- Sjogren's syndrome
- Lupus
- Parkinson's disease
- Amyotrophic lateral sclerosis (ALS)
- Huntington's disease
- Opioid misuse and addiction

You do not have to be enrolled in a Cigna Healthcare medical plan to be eligible for this program.

## How do I enroll?

Enroll in the Cigna Dental Oral Health Integration Program by going to **myCigna.com<sup>®</sup>** > **Coverage** > **Dental** and filling out the registration form online. Or, call the number on your ID card and ask to be mailed a registration form.

## How do I get reimbursed?

Follow these three easy steps:

1. Go to your dentist and pay the copay or coinsurance for the covered treatment.
2. If your dentist is in the Cigna Healthcare network, they'll send us a claim for reimbursement. If your dentist isn't in-network, you might need to submit the claim.\*\*
3. We'll review the claim and mail reimbursements for eligible dental services in about 30 days.



## What dental services are covered under the Cigna Dental Oral Health Integration Program?:<sup>1</sup>

Services		Condition													
		Heart disease	Stroke	Diabetes	Maternity	Chronic kidney disease	Organ transplants	Radiation for head or neck cancers	Rheumatoid arthritis	Sjogren's syndrome	Lupus	Parkinson's disease	ALS	Huntington's disease	Opioid misuse and addiction
	Gum treatment <sup>1,2</sup> D4341 D4342 D4910	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Gum evaluation <sup>1,3</sup> D0180				✓										
	Oral evaluation <sup>1,3</sup> D0120 D0140 D0150				✓										✓
	Cleaning <sup>1,4</sup> D1110				✓										
	Scaling in the presence of inflammation <sup>1,4</sup> D4346				✓										
	Palliative treatment of dental pain <sup>1,5</sup> D9110				✓										
	Fluoride varnish <sup>1,6</sup> D1206					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Fluoride (no varnish) <sup>1,6</sup> D1208					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Sealants <sup>6</sup> D1351					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Sealant repair <sup>6</sup> D1353					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Interim application of caries arresting medicament D1354					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Caries preventive medicament application D1355					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

1. Eligibility, reimbursement and coverage for eligible services are subject to plan year maximums. 2. Two additional treatments per year than the plan covers. 3. One additional evaluation. 4. One additional cleaning. 5. Unlimited visits. 6. Open to all ages, but plan limits apply.

 Chat with us on [myCigna.com](https://mycigna.com) or reach out 24/7 at 800.Cigna24 (800.244.6224).



\* You do not have to meet your DPPO or indemnity deductible to receive reimbursement for these services. However, reimbursement will apply to and is subject to your annual benefits maximum for traditional indemnity and DPPO plans as well as plan rules for visits to network dentists and out-of-network dentists.

\*\* The reimbursement for out-of-network services will also be subject to plan limitations for out-of-network care costs.

The Cigna Dental Oral Health Integration Program may not be available under your specific plan. Reimbursement under OHIP is subject to plan terms and conditions, including applicable annual benefit maximums and other exclusions and limitations. For costs and details of coverage, contact your Cigna Healthcare representative or see your plan documents.

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#### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

# Save on child and adult care expenses

You can reduce your taxable income and increase your take-home pay by enrolling in a dependent care flexible spending account (DCFSA). Funds can be used for eligible childcare or adult dependent care expenses like day care, preschool, and summer day camp.

Your DCFSA funds are for dependents under the age of 13, or for a spouse or dependent relative incapable of self-care. You contribute pretax dollars from your paycheck, up to the IRS limit of \$5,000 per year<sup>1</sup> and pay no taxes when you apply the funds to eligible expenses.

## Key tip

Save detailed receipts of your expenses in case you need to submit documentation for a purchase.

## Learn more about your DCFSA

- Review the IRS contribution limits and a list of common eligible expense items on the Inspira website.
- DCFSA's have a use-it-or-lose-it rule — you should carefully estimate your expenses so you don't lose funds at the end of your plan year. The run-out period gives you time after your plan year ends to submit claims for reimbursement, while some plans offer a grace period that allows you additional days to use funds in your DCFSA. Please review your specific plan agreement for more details.
- You can change your contribution if you have a change in status<sup>2</sup> (marital, employment, etc.) or if there's a change in your provider or the cost for a provider.
- You must be working to use your dependent care funds and, if you're married, your spouse must either be working, looking for work, a full-time student, or incapable of self-care.

More than half of families with young children spent more than 20% of their income on child care<sup>3</sup>



### Choose your payment method

Inspira makes it easy to pay for your eligible expenses.

#### → Pay your provider

Use Inspira's online feature to pay your provider directly from your account.

#### → Pay yourself back

Pay for eligible expenses with cash, check, or your personal credit card then submit a claim to pay yourself back.

### With Inspira Mobile™ you can:

- Easily manage your account and view alerts
- Snap a photo of your receipts to submit claims faster

**Note:** Standard text messaging and other rates from your wireless carrier may apply when using the Inspira Mobile app.

## ⇒ Make family life more affordable with an FSA for dependent care

For more information visit [inspirafinancial.com](https://inspirafinancial.com) or scan the QR.



<sup>1</sup>These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

<sup>2</sup>You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

<sup>3</sup><https://money.usnews.com/money/personal-finance/family-finance/articles/what-is-a-dependent-care-fsa>

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This material is for informational purposes only. It is not an offer of coverage and it does not constitute a contract. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change.



CUENTA DE GASTOS FLEXIBLE PARA EL CUIDADO DE DEPENDIENTES (DCFSA)

# Ahorre en los gastos para el cuidado de niños y adultos

Puede reducir su ingreso tributable y aumentar su salario en mano si se inscribe en una cuenta de gastos flexible para el cuidado de dependientes (DCFSA). Los fondos se pueden utilizar para gastos elegibles para el cuidado de niños o de adultos dependientes, como los centros de día, el preescolar y el campamento de verano.

Sus fondos de la DCFSA son para dependientes menores de 13 años o para un cónyuge o pariente dependiente que no pueda cuidar de sí mismo. Usted contribuye con dólares antes de impuestos de su cheque de pago hasta el límite del Servicio de Impuestos Internos (IRS) de \$5,000 por año<sup>1</sup> y no paga impuestos cuando utiliza los fondos para gastos elegibles.

## Consejo clave

Guarde los recibos detallados de sus gastos en caso de que necesite presentar documentación para una compra.

## Obtenga más información sobre su DCFSA

- Revise los límites de contribución del IRS y la lista de gastos elegibles comunes en el sitio web de Inspira.
- Las DCFSA tienen una regla de usar o perder: debe calcular cuidadosamente sus gastos para no perder los fondos al final del año de su plan. El período de vencimiento le da tiempo después de que el año de su plan finalice para presentar las reclamaciones de reembolso, mientras que algunos planes ofrecen un período de gracia que le brinda días adicionales para usar los fondos en su DCFSA. Revise el acuerdo específico de su plan para obtener más detalles.
- Puede cambiar su contribución si realiza un cambio de estado<sup>2</sup> (matrimonial, laboral, etc.) o si hay un cambio en su proveedor o en el costo para un proveedor.
- Debe estar trabajando para utilizar sus fondos para el cuidado de dependientes y, si está casado, su cónyuge debe: estar trabajando, buscando trabajo, ser un estudiante a tiempo completo, o incapaz de cuidarse a sí mismo.

Más de la mitad de las familias con niños jóvenes gastaron más del 20% de sus ingresos en cuidado infantil<sup>3</sup>



### Elija su método de pago

Inspira facilita el pago para sus gastos elegibles.

#### → Pague a su proveedor

Utilice la función en línea de Inspira para pagarle a su proveedor directamente desde su cuenta.

#### → Reembólese el dinero

Pague los gastos elegibles en efectivo, con un cheque o con su tarjeta de crédito personal y luego envíe una reclamación para reembolsarse el dinero.

### Con Inspira Mobile™ puede hacer lo siguiente:

- Administrar fácilmente su cuenta y ver alertas
- Tomar una foto de sus recibos para enviar reclamaciones más rápido

**Nota:** Es posible que su proveedor de servicios inalámbricos aplique tarifas de mensajes de texto estándar y otras tarifas al utilizar la aplicación Inspira Mobile.

### ⇒ Haga que la vida en familia sea más asequible con una FSA para el cuidado de dependientes

Para obtener más información, visite [inspirafinancial.com](https://inspirafinancial.com) o escanee el código QR.



<sup>1</sup>Estos límites están sujetos a cambios y es posible que algunos empleadores establezcan un límite más bajo. Verifique los detalles de su plan para saber cuánto dinero puede contribuir.

<sup>2</sup>Debe solicitar un cambio en su elección a través de su empleador. Consulte la Descripción resumida del plan de su empleador para obtener detalles específicos sobre su plan.

<sup>3</sup><https://money.usnews.com/money/personal-finance/family-finance/articles/what-is-a-dependent-care-fsa>

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## QUICK REFERENCE GUIDE

# Inspira Dependent Care FSA

## Get started

- Go to [inspirafinancial.com](https://inspirafinancial.com).
- Click "Log in"
- Then choose the log in option under "Manage your HSA, FSA, or other benefits."
- If you're a new user, click "Set up account" to get started.

## View eligible expense items

To view a list of eligible expenses, log in and select "Explore eligible expenses", under Quick Tips.

## View your balance, deposits, and payments

- After logging in, you'll see your account balance(s) on the dashboard. Or you can click "Your Accounts" at the top of the page and select the account you wish to view.
- To view your claims, click "View account details" from the home page. Then click the "Claims" tile.
- To view payments and deposits, click "View account details" from the home page. Then click the "Transactions" tile.

## Set up account notifications

- Go to "Account Settings" and click "Account notifications."
- Select the "+ sign" to view your notification options. Then choose the notifications you want to receive and Click "Save."

## File a claim online

You can pay yourself back for an eligible out-of-pocket expense, or you can pay your provider directly from your Inspira account (if offered). After logging in, click "File a claim" on the home page, under Account Actions. You'll enter your claim details and choose how you want to send documents to us.

**Important note:** You can upload documents in JPG, PNG, GIF, or PDF. The total size limit is 10MB. Your documents must show merchant/provider name, patient name, date of service, description of service and final amount you had to pay. If you choose to fax/mail your supporting documents, you must download a coversheet after you submit your claim. Then print and send it with your documents.

## Go Paperless

- Go to "Account Settings" and click "Account notifications."

Under Paperless settings, choose the documents you want to access electronically and click "Save."

## Link a bank account (set up direct deposit)

- Go to "Account Settings" and click "Bank accounts."
- Select your bank account type and enter your routing number and account number.
- Check the box to authorize Inspira Financial to link your account and click "Save and Continue."

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## FLEXIBLE SPENDING ACCOUNTS (FSA)

# Deliver more value for your employees with an FSA



Offering employees a choice in their benefit plan is key, so they can make every pretax dollar they earn count. The FSA product suite is designed to provide true flexibility for you and your employees.

### **Save on taxes and build loyalty with a health care FSA**

A health care FSA is used to provide reimbursement for eligible health care expenses like copays, coinsurance, deductibles, prescription medicine, and over-the-counter health care supplies. Contributions are tax-free, the full election amount is available on day one, and a member continues to contribute for the rest of the year.<sup>1</sup> Employers can save Social Security and Medicare payroll taxes on employees' contributions to FSAs.

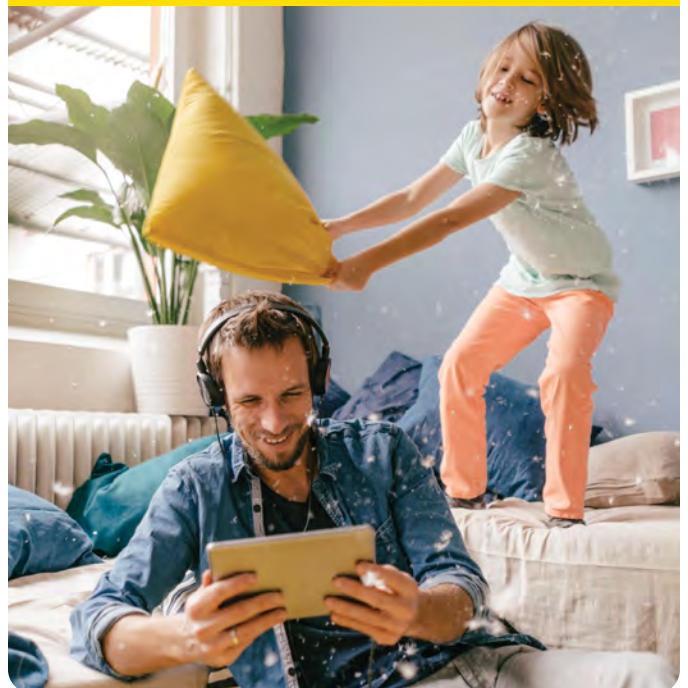
### **Promote vision and dental care with a limited purpose FSA**

The limited-purpose FSA (LPFSA) is used for specific vision and dental expenses. Eligible expenses can include dental and orthodontia care like fillings, X-rays, and braces.

### **Support your employees and their loved ones with a dependent care FSA**

This FSA helps prioritize the personal well-being of employees' families and dependents with special provisions for eligible child and adult care expenses like day care, nursery school, and summer camp.

**American adults spend  
up to 29% of their income  
on child care<sup>2</sup>**



## DISCOVER THE INSPIRA DIFFERENCE

### → Proprietary technology

Find value in our unique benefit design opportunities and client-first tech enhancements.

### → Single login access

Use employer and participant logins for managing accounts, viewing balances and reports, and accessing resources.

### → Personalized experience

Expect customized service and support configured to your needs.

### → One Inspira Card™

Provide an easy payment option that can be added to a smart phone for no-touch payments.

### → Streamlined account management

Enjoy simple and straightforward account management for you and your employees.

### → Easy Inspira Mobile™ app

Employees can submit claims with photos of receipts via the app.

## Convenient account tools

Employees can use the app to access both their accounts and the barcode scanner, which makes shopping for eligible health care items simple. When a personal card or cash is used for an eligible expense, it's easy to submit a claim, then get reimbursed via check or direct deposit (EFT).

## Build a plan with flexibility

An FSA can easily be offered along with a health reimbursement arrangement (HRA). We help you to understand how benefits can work together and how to educate employees on their plan options.

## ⇒ Put an Inspira FSA to work for you and your employees

For more information visit [inspirafinancial.com](https://www.inspirafinancial.com) or scan the QR code.



<sup>1</sup>Some limitations apply. Contributions are limited by the IRS and may change year over year.

<sup>2</sup><https://www.business.com/articles/dependent-care-fsa/>

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**CUENTA DE GASTOS FLEXIBLES (FSA)**

# Ahorre de forma más inteligente con una FSA

Utilice su dinero antes de impuestos para pagar los gastos de atención médica elegibles

Los ahorros son reales. Con una FSA, se reservan los ingresos antes de impuestos para pagar los gastos de atención médica que sean elegibles. Eso añade poder adquisitivo, porque el dinero que usted habría pagado en impuestos está disponible para que lo gaste.

## → FSA para atención médica

Los gastos sanitarios elegibles incluyen copagos, coseguros y franquicias; gastos dentales y oftalmológicos; recetas y suministros de atención médica de venta libre.\*

Además, podrá disfrutar de un ahorro adicional en productos de atención médica de venta libre elegibles en compras en línea y en tiendas.



**Puede contribuir hasta el límite del IRS en dinero antes de impuestos y el importe total está disponible para su uso desde el inicio del año del plan.\***





## Consejos útiles para la FSA

- 1 Consulte los límites de contribución del IRS y la lista de gastos de productos comunes elegibles en la Descripción resumida del plan (SPD) de su empleador o en **inspirafinancial.com**.
- 2 Modifique su contribución si tiene un cambio de situación\*\*, como el estado civil, laboral o el número de dependientes fiscales.
- 3 Existe una norma de “úselo o piérdalo”: debe calcular cuidadosamente sus gastos para no perder fondos al final del año. Hay un período de caducidad que le da tiempo adicional para presentar las reclamaciones de reembolso, mientras que algunos planes ofrecen un período de gracia que le permite disponer de días adicionales para utilizar sus fondos.\* Consulte los detalles de su plan para saber de cuánto tiempo dispone para presentar sus reclamaciones después de que finalice el año de su plan.

## Elija su forma de pagar

### → Devuélvase el dinero

con fondos de su FSA al usar efectivo, un cheque o su tarjeta de crédito personal.

### → Pague a su proveedor

directamente desde su cuenta.

### → Utilice su tarjeta Inspira™

y su gasto se paga automáticamente desde su cuenta. Guarde los recibos y la explicación de beneficios por si necesita justificar una compra.

## Obtenga la aplicación Inspira Mobile™

Es la forma más fácil de administrar su cuenta y ver alertas, enviar reclamaciones y usar el escáner de código de barras para verificar productos elegibles en la tienda.

## ⇒ Ahorre de forma más inteligente añadiendo una FSA a su plan de salud

Para obtener más información visite **inspirafinancial.com** o escanee el código QR.



\* Los planes del empleador pueden diferir. Consulte la Descripción resumida del plan de su empleador para obtener detalles específicos sobre su plan.

\*\* Debe solicitar el cambio de elección a través de su empleador. El patrocinador del plan decide si se permite el cambio

Nota: Al utilizar la aplicación Inspira es posible que se apliquen las tarifas estándar de mensajería de texto y otras tarifas de su operador de telefonía móvil.

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Este material es meramente informativo. No es una oferta de cobertura y no constituye un contrato. En caso de desacuerdo entre los documentos del plan y la información en este material, prevalecen los documentos del plan. Los gastos elegibles pueden variar según el empleador. Consulte la Descripción resumida del plan (“SPD”) de su empleador para obtener más información sobre los beneficios cubiertos. A la fecha de producción, se considera que la información es precisa, pero está sujeta a cambio.



**FLEXIBLE SPENDING ACCOUNT (FSA)**

# Save smarter with an FSA

Use your pretax dollars to pay for eligible out-of-pocket health care expenses

The savings are real. With an FSA, you set aside pretax earnings to pay for eligible health care expenses. That adds purchasing power because the money you would have paid in taxes is available for you to spend.

## → Health care FSA

Eligible health care expenses include copays, coinsurance, and deductibles; dental and vision expenses; prescriptions and over-the-counter health care supplies.\*

Plus, you may enjoy extra savings on eligible over-the-counter health care items for online and in-store purchases.



**You can contribute up to the IRS limit in pretax dollars and the full amount is available to use from the start of the plan year.\***





## Helpful FSA tips

- 1 Check IRS contribution limits and the list of common eligible expense items in your employer's Summary Plan Description (SPD) or at **inspirafinancial.com**.
- 2 Change your contribution if you have a change in status\*\*, such as marital, employment, or number of tax dependents.
- 3 There is a use-it-or-lose-it rule — you should carefully estimate your expenses so you don't lose funds at the end of the year. There's a run-out period that gives you extra time to submit claims for reimbursement and some plans offer a grace period that gives you additional days to use your funds.\* See your plan details to know how long you have to submit your claims after your plan year ends.

## Choose your way to pay

### → Pay yourself back

with funds from your FSA when you use cash, a check, or your personal credit card.

### → Pay your provider

directly from your account.

### → Use your Inspira Card™

and your expense is automatically paid from your account. Save receipts and explanation of benefits in case you need to substantiate a purchase.

## Get the Inspira Mobile™ app

It's the easiest way to manage your account and view alerts, submit claims, and use the barcode scanner to verify eligible items in-store.

## ⇒ Save smarter by adding an FSA to your health plan

For more information visit **inspirafinancial.com** or scan the QR code.



\* Employer plans may differ. See your employer's Summary Plan Description for specific details about your plan.

\*\* You must apply for a change in your election through your employer. The plan sponsor decides if the change is allowed

Note: Standard text messaging rates and other rates from your wireless carrier may apply when using the Inspira App.

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# Pay for health care expenses with one card, your Inspira Card<sup>™</sup>

## What can I pay for with my card?

You can use the card to pay for eligible expenses allowed under your plan.

- Deductibles, copays, and coinsurance
- Prescriptions and certain over-the-counter (OTC) health care items
- Dental and vision costs

To view the list of common eligible expense items, visit [inspirafinancial.com](https://inspirafinancial.com)

**Note:** Some cards can be used only for specific expenses. Check your plan details to confirm before using your card.

## Where can I use the card?

You can use your card at qualified merchants where Mastercard<sup>®</sup> is accepted and where merchants can process health care cards. Merchants include doctor and dental offices, hospitals, pharmacies, and hearing and vision care centers. You can also use your card at some discount and grocery stores.

## How to use your PIN

When you receive your Inspira Card in the mail, just call the number on the card to activate it. Make a note of your personal identification number (PIN).

Swipe your card and select either debit or credit. After you swipe the card, our system automatically confirms if you have enough funds available.

Some merchants may ask you to select debit and you'll need to enter your PIN to complete the transaction.

- If your spouse or dependent also has an Inspira Card, they will use the same PIN you use.
- You can call Card Services for help at 888-999-0121 if you forget your PIN or want to change your PIN.

## What if I forget to use my card to pay for an expense?

You can pay for an eligible expense with cash, a check, or a personal credit card. You can then use features online or through the Inspira Mobile™ app to pay yourself back.

### Key tips for members

**If you're a new member** — You'll automatically receive one card. You can order additional cards online for your spouse or dependent(s) at no cost.

**Save your receipts** — If you receive a request for documentation letter or see an alert message on your account, it means we need you to verify a card purchase.

**Access your account balance** — Log in to your Inspira member website to view your available balance.

**Check your card's expiration date** — Your card is valid for five years, as long as you're an active member. Before your card expires, you'll receive a new card in the mail.

**Replace lost or stolen cards** — Please call us right away at 888-879-9280 (TTY: 711) to report a lost or stolen card.

**Sign up for debit card notifications** — through email, web alert, or both by logging in to your Inspira member website

## How to respond to a request for documentation

There may be times when we need documentation from you to verify your card was used to pay for an eligible item or service.

If we ask for more information on a debit card purchase, send us the explanation of benefits (EOB) statement for the card purchase. You can upload your documentation to the Inspira site, send it through the Inspira Mobile app, or fax or mail it to us.

### 3 options if you don't have an EOB

- 1 Send us the itemized receipt for the card purchase.
- 2 Substitute another expense for the one in question.
- 3 Pay back your account in the amount in question. Send a personal check or money order directly to Inspira.

## Activate identity theft protection

All Inspira cardholders have access to the Mastercard® ID Theft Protection™ solution to help detect and resolve identity theft. Sign up for free today at **MastercardUS.IDProtectionOnline.com**; for more information, call Mastercard ID Theft Protection Customer Support at 866-805-7848.

⇒ **Get answers to your Inspira Card questions**

For more information visit **inspirafinancial.com** or scan the QR code.







## LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

# Save money on dental and vision expenses

Taking advantage of every chance to pay for health care expenses with pretax dollars just makes sense. Enrolling in a limited purpose flexible spending account (LPFSA) from Inspira will save money on dental and vision expenses for you and your family.



## Save more with an LPFSA

- Contribute up to your plan's limit in pretax dollars from your paycheck.\*
- Your full election is available at the start of the plan year.
- An LPFSA works well with an HSA, since it helps save your HSA dollars for future expenses.
- If your plan includes a post-deductible phase, your LPFSA funds will be used first, once you meet your deductible, until the funds run out — then you may use your health savings account (HSA) funds.

**Important note:** Some plans are designed with pre- and post-deductible phases. This means that before you meet your health plan deductible, funds are used for vision and dental expenses. Then, once you meet your health plan deductible, you can use funds to pay for all eligible health care expenses. Please confirm your plan details with your employer.

### Eligible expenses may include:



Dental and orthodontia care, such as fillings, X-rays, and braces



Vision care, including eyeglasses, contact lenses, and LASIK surgery

## Key tip

Save your receipts and explanation of benefits, in case you need to submit documentation for a purchase.

## Learn how to use your LPFSA

- Review the IRS contribution limits and a list of common eligible expense items on the Inspira website.
- There is a use-it-or-lose-it rule — you should carefully estimate your expenses so you don't lose funds at the end of the year. There's a run-out period that gives you extra time to submit claims for reimbursement and some plans offer a grace period that gives you additional days to use your funds.\*
- If your plan allows you to carry over unused health care FSA funds, the grace period doesn't apply.
- You can change your contribution if you have a change in status\* (marital and employment status, number of tax dependents, etc.). You must apply for a change in your election through your employer.

## Choose your payment method

### → Use the Inspira Card™

Your expense is automatically paid from your account.

### → Pay yourself back

Pay for eligible expenses with cash, check, or your personal credit card then pay yourself back from your account.

### → Use Inspira Mobile™

Submit a claim through the app or website or fax/mail the claim directly.

## On-the-go with Inspira Mobile

- Manage your account and view alerts
- Snap a photo of your receipts to submit claims
- View Inspira Card transactions
- View common eligible expense items, and more

## → Expand your buying power with an LPFSA

For more information visit [inspirafinancial.com](https://inspirafinancial.com) or scan the QR code.



\*See your employer's Summary Plan Description for specific details about your plan.

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# Valuable insurance from your employer

## It can be difficult to budget for life's unexpected emergencies

That's why The Claremont Colleges is pleased to offer these benefits during your upcoming enrollment. You are encouraged to learn more and make the benefit choices that are right for yourself and your family.



### Group Long Term Disability Insurance

Long Term Disability Insurance replaces part of your income if you are sick or injured for an extended period of time. It can pay a monthly benefit as long as you're considered disabled, according to your policy.



### Group Term Life Insurance

Term Life Insurance provides money to your family if you die within a certain time period, or "term." It can help them with living expenses, tuition and more. It could also include an Accidental Death & Dismemberment benefit — which provides an additional amount if you die in a covered accident, or if you survive but have severe injuries, like the loss of a limb.



### Group Voluntary Term Life Insurance

Term Life Insurance provides money to your family if you die within a certain time period, or "term." It can help them with living expenses, tuition and more. It could also include an Accidental Death & Dismemberment benefit — which provides an additional amount if you die in a covered accident, or if you survive but have severe injuries, like the loss of a limb.

Better benefits  
at work.™

[unum.com](https://unum.com)

An insurance producer may contact you

Policy forms marketed by the company vary by product and are too numerous to list in the advertisement, but a list can be provided upon request. Insurance products are underwritten by the subsidiaries of Unum Group.

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EN-1628

FOR EMPLOYEES

(5-24)

## Why buy Group Voluntary Accident insurance?<sup>1</sup>



Unintentional injuries are the fifth leading cause of death over-all and first among people in the age groups from 1 to 44.



On average, 15 unintentional injury related deaths and about 4,520 medically consulted injuries occur every hour during the year.



49% of employees have less than \$1,000 to pay for unexpected out-of-pocket medical expenses and over half of employees would have to borrow from their credit cards or retirement plans.



41% of existing health insurance plan members feel they do not have enough coverage for serious injury or illness.

Individual lifestyles and family dynamics pose different financial consequences when unexpected accidents disrupt lives. Having the right accident insurance protection in the event of a severe accidental injury or even death can be critical. Voluntary Accident (“VAD&D”) can help cover expenses associated with major on- and off-the-job accidental injuries and protect your savings should the unforeseen happen.

- Pays high limit benefits for accidental death and covered injuries — regardless of any other insurance.
- Provides high limit coverage for catastrophic injuries — for increased financial security.

During open enrollment, employees have the opportunity to increase their overall insurance protection with low-cost, high-limit accidental death and dismemberment coverage that covers you 24 hours a day, on or off the job.

(Refer to policy for full description.)

### Voluntary AD&D Monthly Costs

Zurich AD&D	Benefit	Cost
Employee Only	A Minimum of \$25,000 to a Maximum of \$500,000 in Increments of \$25,000	\$.019/\$1,000
Employee & Dependents	Percentage of Employee Benefit	\$.037/\$1,000

#### Sources

<sup>1</sup> National Safety Council Injury Facts 2015 Edition; Health Care Cost Institute, Health Care Cost and Utilization Report: 2011 (2012); “2014 Member Health Plan Study;”

J.D. Power, March 10, 2014; [www.commonwealthfund.org/~media/files/publications/fund-report/20\\_13/apr/1681\\_collins\\_insuring\\_future\\_biennial\\_survey\\_2012\\_final.pdf](http://www.commonwealthfund.org/~media/files/publications/fund-report/20_13/apr/1681_collins_insuring_future_biennial_survey_2012_final.pdf) ; [www.ebri.org/pdf/surveys/rcs/2012/ebri\\_ib\\_03-2012\\_no369\\_rcs.pdf](http://www.ebri.org/pdf/surveys/rcs/2012/ebri_ib_03-2012_no369_rcs.pdf); [www.pnhp.org/new\\_bankruptcy\\_study/Bankruptcy-2009.pdf](http://www.pnhp.org/new_bankruptcy_study/Bankruptcy-2009.pdf) ; Health Care Cost Institute, Health Care Cost and Utilization Report: 2011 (2012)

Supplemental Benefits available for  
the employees of:

# The Claremont Colleges



## If the unexpected happens, are you prepared?

The following benefits are available to you in your upcoming benefits enrollment:

- ✓ Accident Insurance\*
- ✓ Critical Illness Insurance\*
- ✓ Hospital Indemnity Insurance\*

For cost and additional coverage details, visit your **Employee Benefits Resource Center**.



Hover your cell phone camera over the QR code, or type the following  
URL into your browser:

<https://presents.voya.com/EBRC/Claremont>

\*This is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance is underwritten by ReliaStar Life Insurance Company of New York (Woodbury, NY), a member of the Voya® family of companies.

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PLAN  
INVEST  
PROTECT

**VOYA**  
FINANCIAL



## When you have a long list of stressors – and a longer list of to-dos



Your Employee Assistance Program (EAP) and WorkLife Services are available to you at no extra cost as part of your benefits. This includes **24/7 access** to EAP over the phone and online. You can call to speak with master's-level employee assistance specialists who provide consultation, risk screening, advocacy, referrals and educational materials. Or you can use our web services, which are available in English and Spanish. Search self-help information, resource databases/directories, video programs, personal empowerment programs and thousands of articles online at [liveandworkwell.com](https://liveandworkwell.com).

**Connect with your EAP  
and WorkLife Services.**

# YOU, supported



Scan the QR code and log  
on to [liveandworkwell.com](https://liveandworkwell.com).

To find the right support for you, register  
with your HealthSafe ID or enter your  
company access code:  
**Claremontcolleges**

**24/7  
availability**

**Confidential**

**No cost  
to you**

# More information about what's available to you

## EAP services:

### Face-to-face counseling

5 visits available per event per year. A network of clinicians – part of our larger network of 150,000 clinicians – provide goal-oriented counseling.

### Financial coaching from experts

Up to 60 minutes of free consultation (provided in 30-minute increments) with a credentialed financial coach for each financial issue. Access to extensive legal and financial tools and libraries to help you take control of your finances.

### Legal counseling and mediation services

Free 30-minute telephonic or in-person consultation with a state-specific attorney or qualified mediator per separate legal issue, via a national network of more than 22,000 attorneys and 630 professional mediators. Ongoing services are provided at 25% below the firm's current rates after the initial consultation.

### Digital self-care tools

Visit [liveandworkwell.com](https://liveandworkwell.com) to access our digital suite of tools and resources. Discover the solutions and clinical techniques that best fit your needs to help manage stress, anxiety and other concerns all in one convenient location.

### Talkspace

Support when you need it – no appointments necessary. With Talkspace, you can reach out to a licensed network EAP provider, 24/7. To get started, call your EAP to obtain an authorization code.

### Virtual Visits

HIPAA-compliant technology delivers video EAP services in the privacy and comfort of your home or wherever you choose, providing convenience and accessibility. EAP-licensed telemental health providers are available in every state.





## WorkLife Services:

### Adult care and eldercare support

- Grief/loss
- Retirement planning
- Adult daycare programs
- Financial and legal issues
- In-home/nurse care options

### Child and family support

- Childcare options
- Adoption resources
- Day/summer camps
- Emergency/sick-child care
- Parent/family support groups

### Chronic illness and condition support

- Respite services
- Caregiving services
- Assistive technology
- Affordable-housing resources
- Meal and transportation resources



### Convenience services

- Pet services
- Traveling needs (business and leisure)
- Car and home repair and maintenance
- Shopping, dining and recreation recommendations

### Educational resources

- Homeschooling
- Career consulting
- Adult education classes
- Individual educational plans
- School and college recommendations

Call

**1-800-234-5465**

Visit

**liveandworkwell.com.**

Enter your company access code: **Claremontcolleges**

**24/7  
availability**

**Confidential**

**No cost  
to you**

**This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.** This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.



**Easy access to confidential  
help 24 hours a day.**

**1-800-234-5465**

**Contact us anytime you need  
help with life's concerns.**

Your EAP and WorkLife Service



Scan the QR code and log  
on to **[liveandworkwell.com](https://liveandworkwell.com)**.

Access code: **Claremontcolleges**



# user guide

How to get the most out of your  
identity protection benefit

Allstate Identity Protection Pro+ Cyber

Allstate Identity Protection Pro+

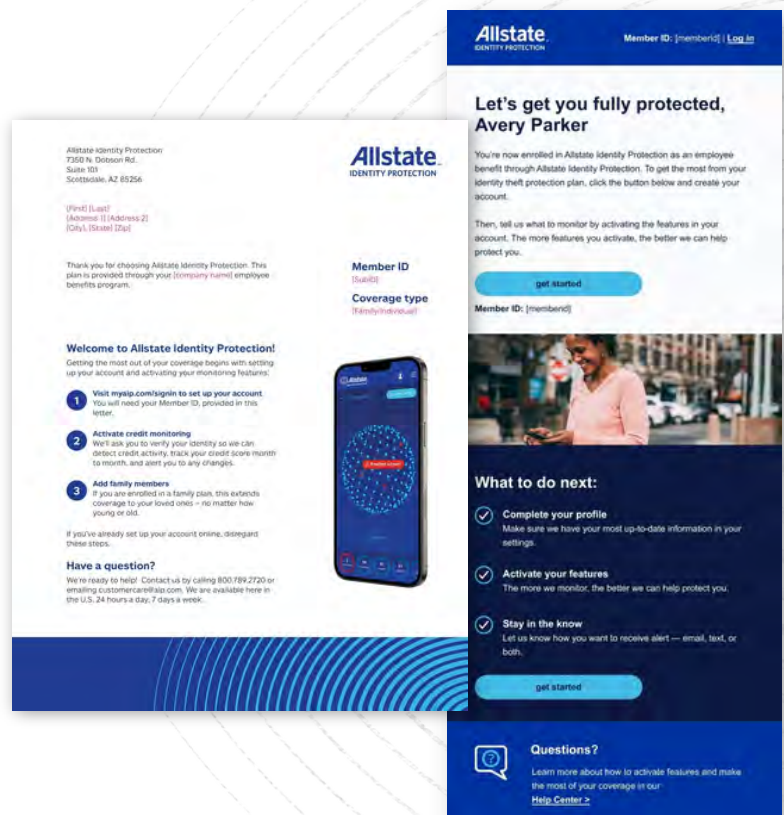
Allstate Identity Protection Smart



**Allstate**<sup>®</sup>  
IDENTITY PROTECTION

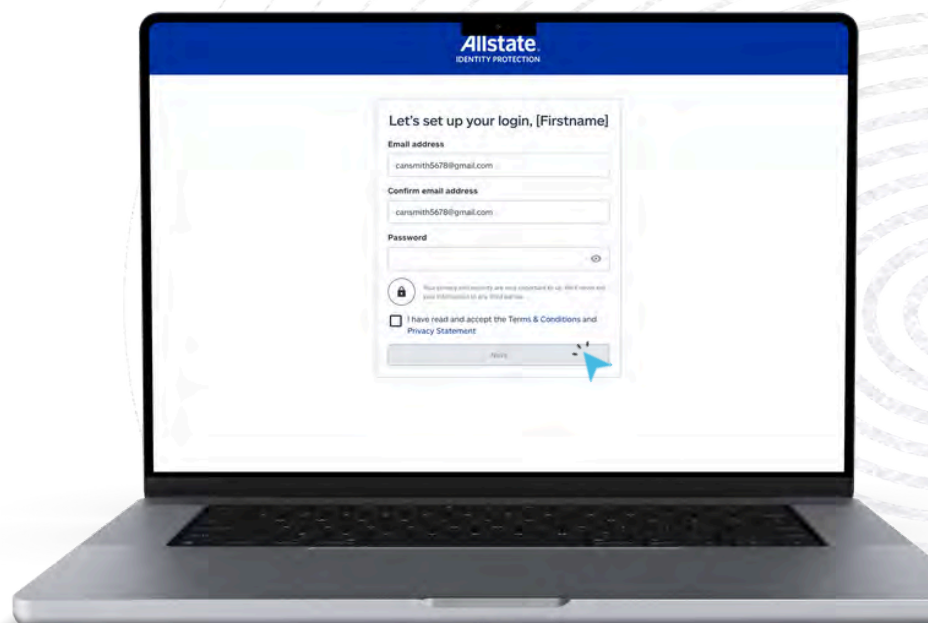
# welcome email

You'll receive a welcome email between 24 and 48 hours after your effective date. In your welcome email, click on the "get started" button to reach the account activation page in the portal. You will also receive a welcome letter via regular mail. You can also activate your account by following the instructions in the letter.



# set up your login credentials

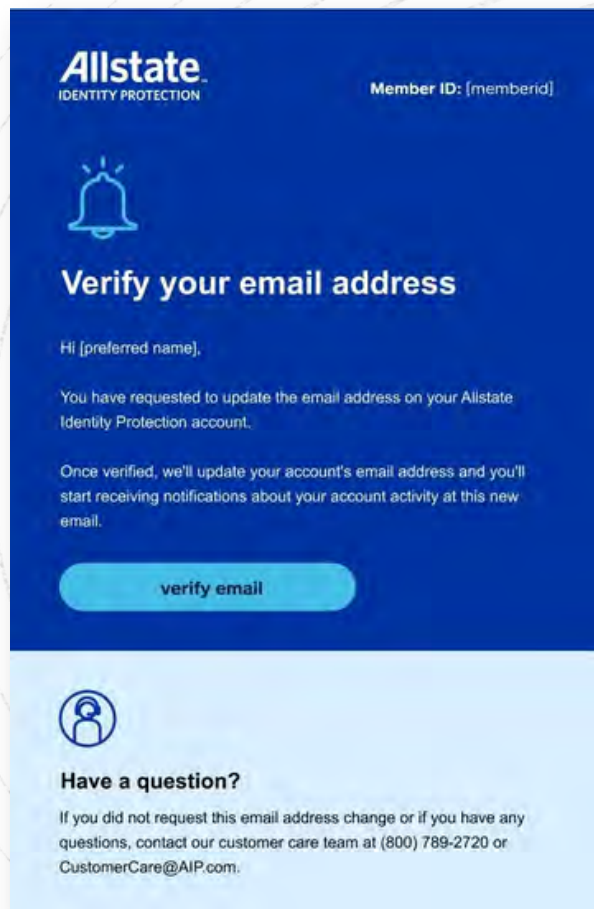
Add your email address and create your password. Then click the "Next" button. Be sure to use a personal email address, instead of a work email address, to ensure you receive your alerts.





verify your  
email address

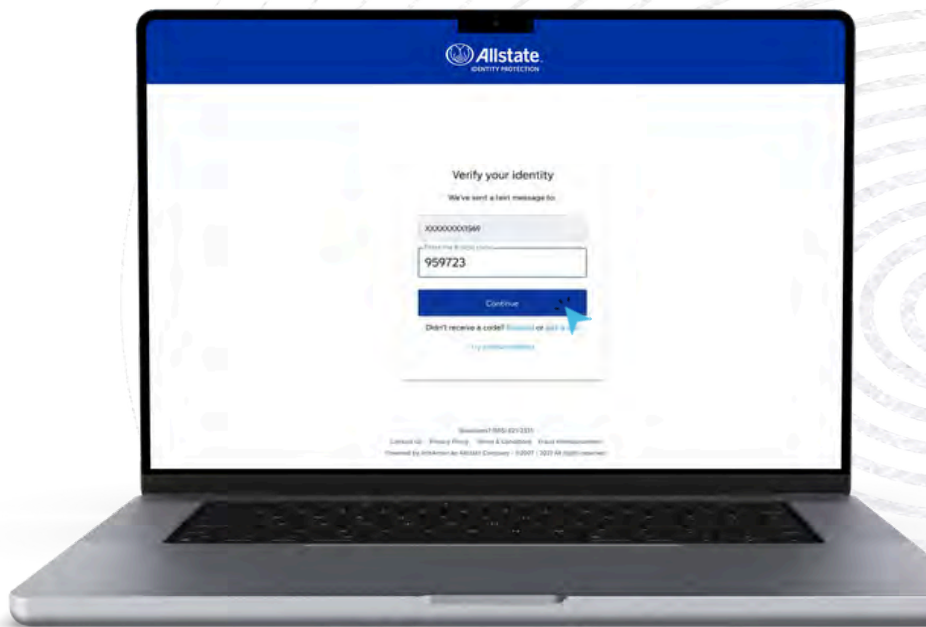
Once you have entered your email address and set your password, check your email. You'll receive a message verifying your account. Click the link in the email verification message to confirm verification and return to the portal.



log in to the portal

When you reach the portal log-in page, enter the password you created to log in to the portal and click the “Continue” button.

You'll be prompted to secure your account by verifying your account with your phone number.





# the login process

## Why two-factor authentication?

Two-factor authentication provides an added layer of protection to members' accounts.

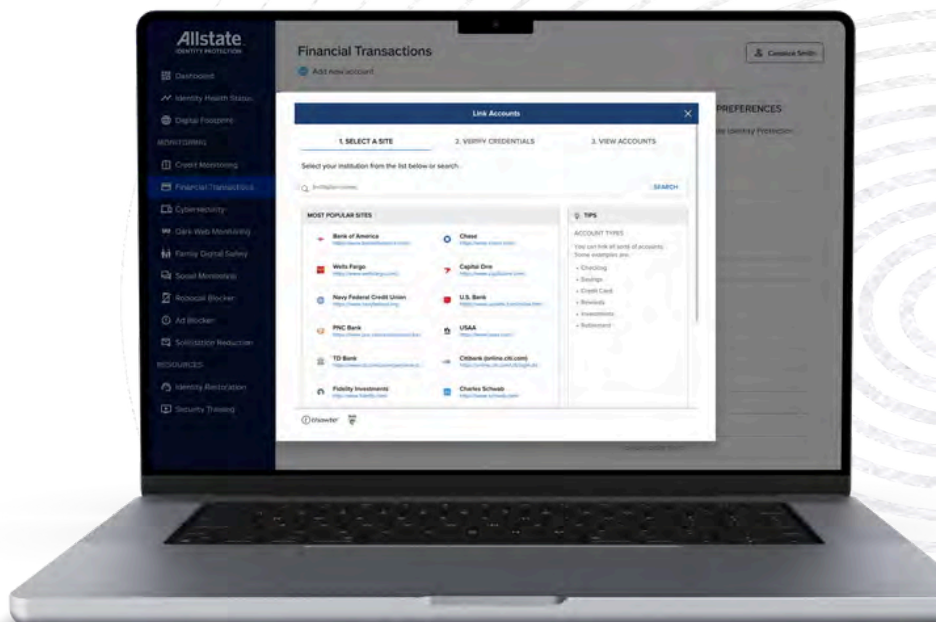


# activation

Once you have verified your identity and logged in successfully, your account has been activated.

*If you are unable to confirm your personal information, you will need to call Customer Care to verify your identity.*

We can immediately activate credit monitoring, financial institution monitoring and high-risk transaction monitoring. The portal will prompt you to link your accounts in each of the tabs listed to the left. The more information you provide, the more thorough our monitoring can be.

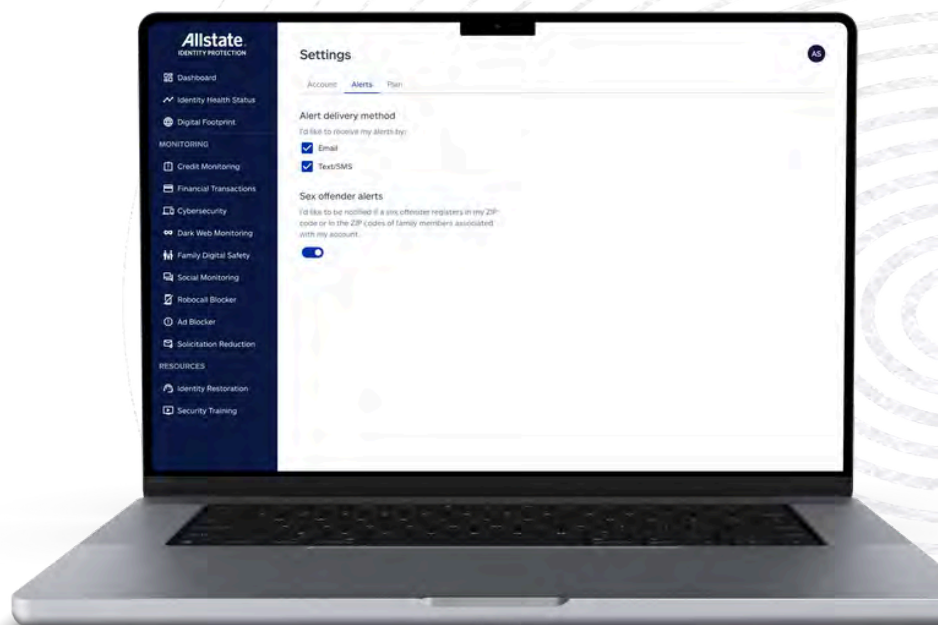


## alert preferences

To confirm how you would like to receive identity monitoring alerts, click your name bubble in the top right corner of the portal and select "Settings." Then select "Alerts."

You can skip this portion of your account activation, if you choose.

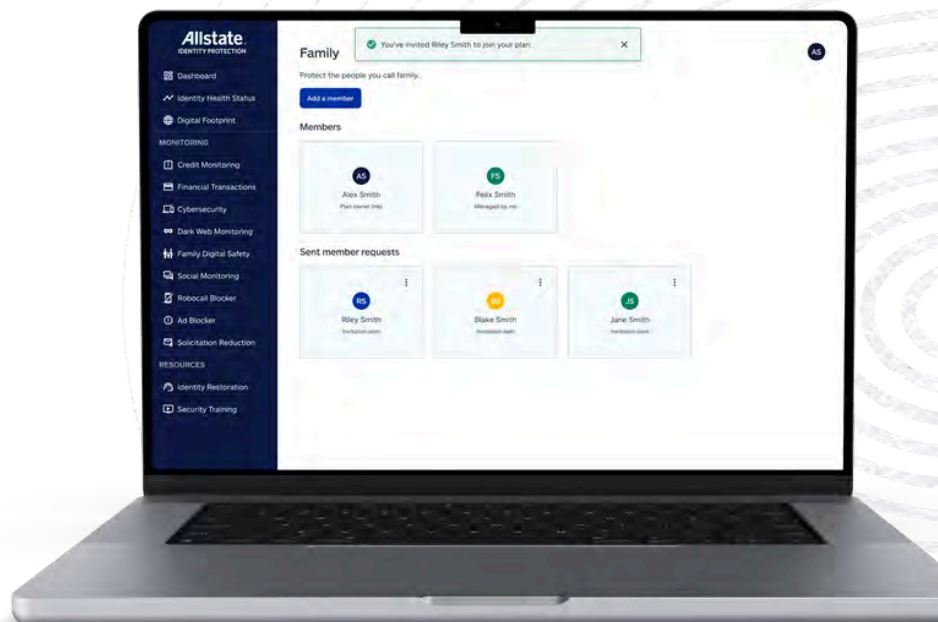
If you'd like to change your alert preferences later, you can do so by clicking on your name in the top right corner of the portal.



## family plan management

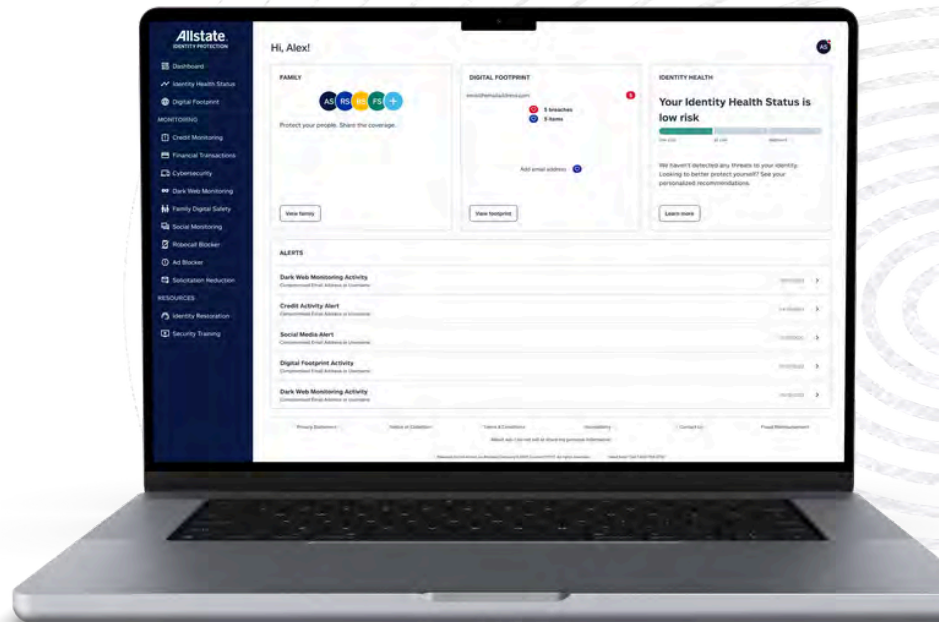
To manage and add accounts for minors or to invite adult family members to create their own accounts, click on the "Family" tab on the left side of the portal or click on your name bubble in the top right corner and select "Family."

The portal will then prompt you to add or invite your family members. You'll need to provide details for any minor family members and invite your adult family members to create their own accounts.



# activation process

You can now begin activating additional features.  
Everything visible on your account is included in your plan.



## about this user guide

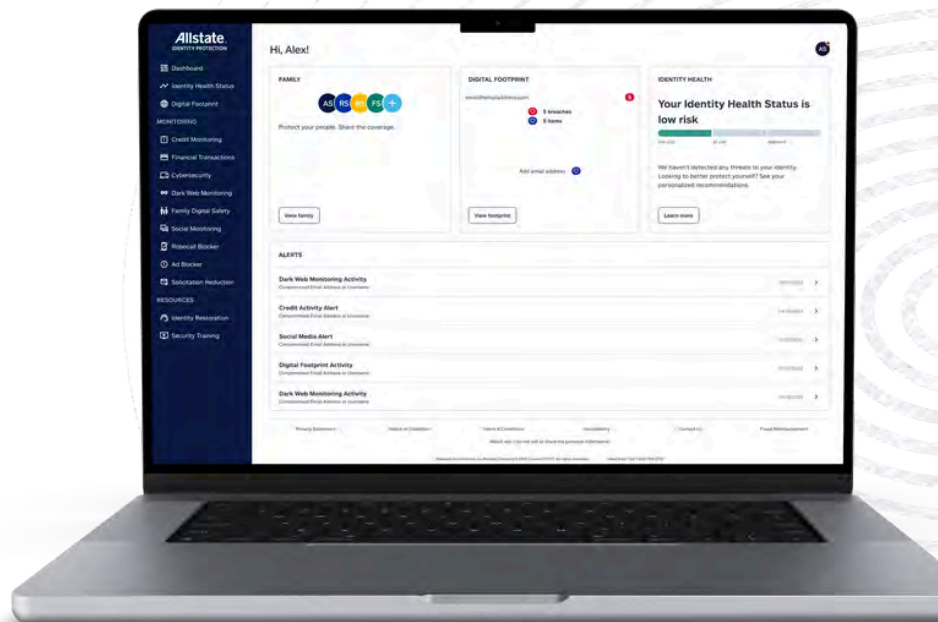
Some features are available only to Allstate Identity Protection Pro+ Cyber or Smart members. Feature availability will be indicated in the description of the feature. If neither Pro+ Cyber or Smart is specified, the feature is available to all members.\*

\*See full policy for details.

# portal dashboard

On the portal dashboard, you can see an overview of your account:

- View your Identity Health Status, as well as access more information about how you can improve your status, if necessary.
- View details about your Digital Footprint, including any recent potential exposures we have discovered.
- If you have a family plan, see and manage the members of your family that are connected to your account.
- View and address any recent alerts you have received. Alerts are sent via email or text message, based on your selections.

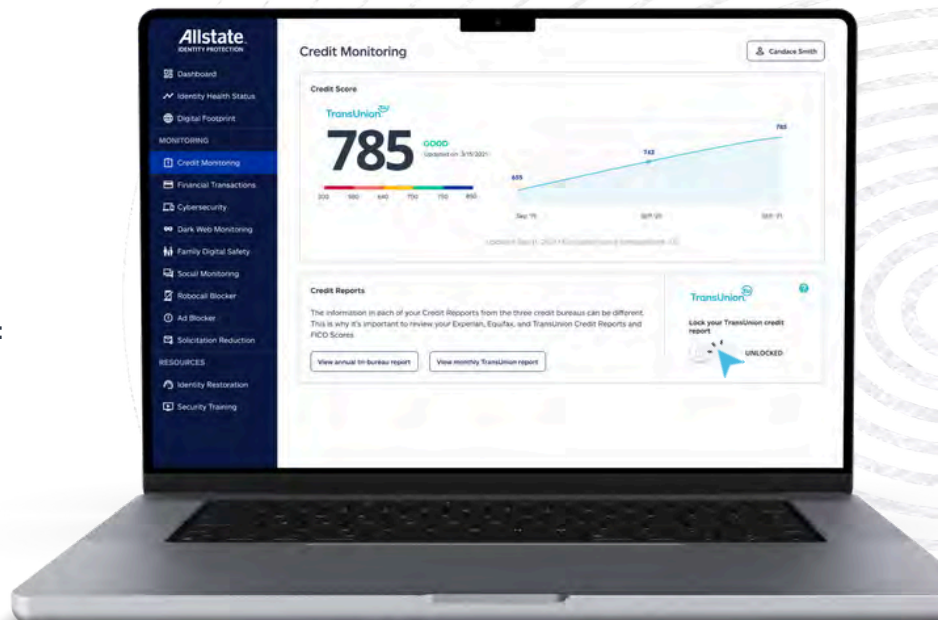


# credit monitoring

Available with Allstate Identity Protection Pro+ Cyber

By activating credit monitoring, you have access to:

- Your tri-bureau credit score
- Your tri-bureau credit report
- TransUnion credit lock
- Credit report disputes
- Notifications when we detect credit activity



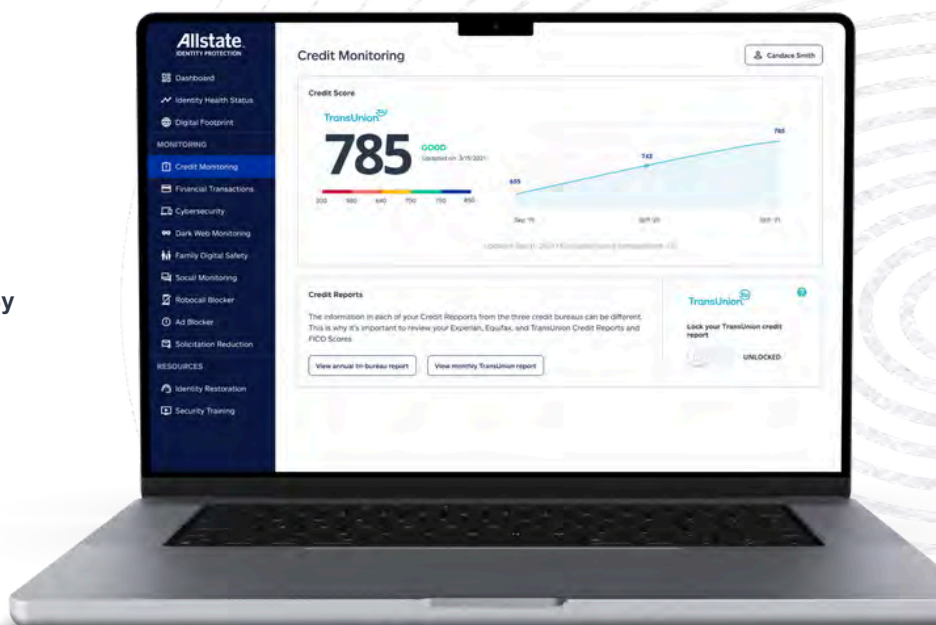


# credit monitoring

Available with Allstate Identity Protection Smart By

activating credit monitoring, you have access to:

- YourTransUnion credit score
- Notifications when we detect credit activity

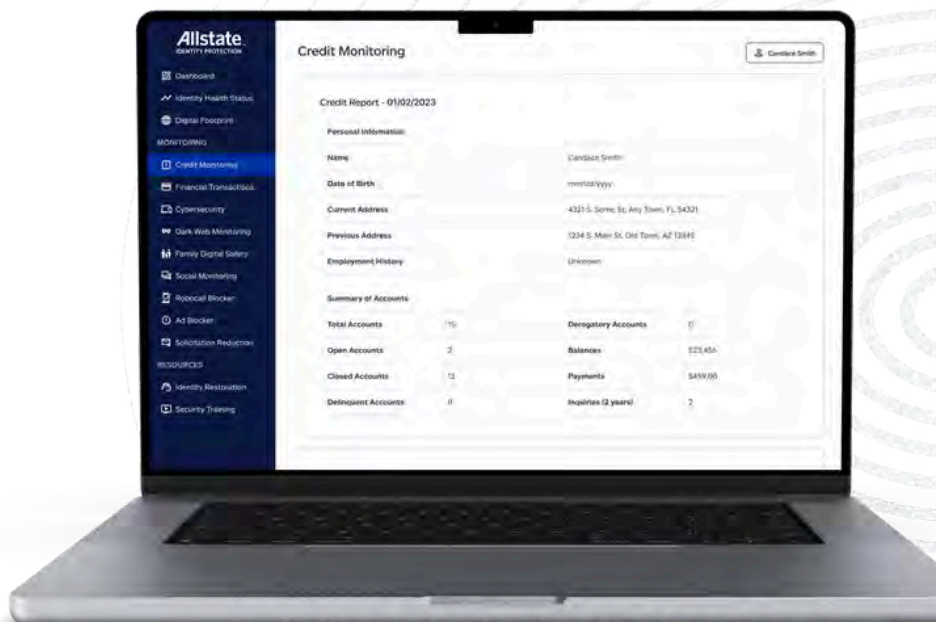


# annual credit report and credit disputes

Available with Allstate Identity Protection Pro+ Cyber

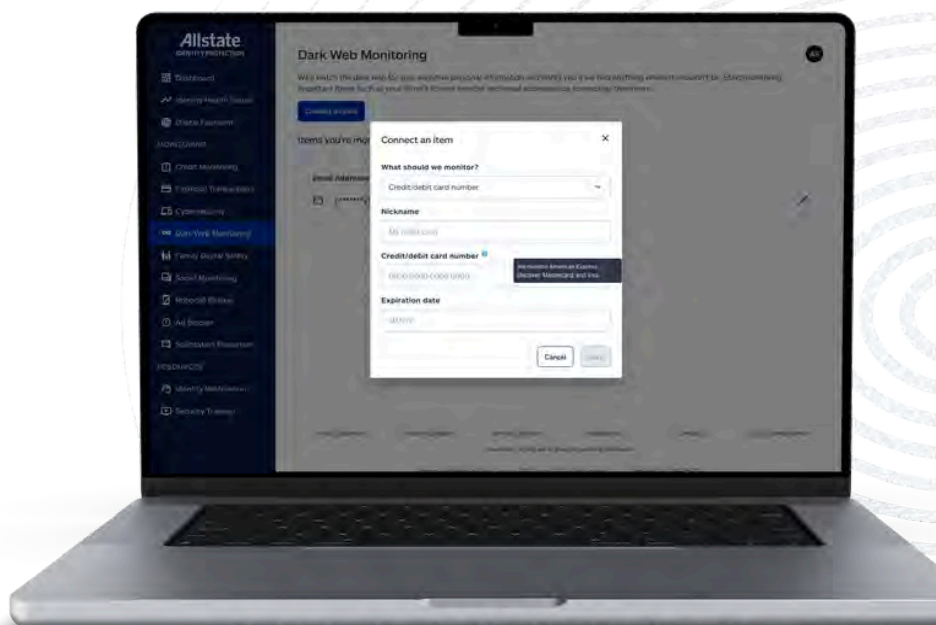
Keep an eye on your accounts by viewing your annual tri-bureau credit report and TransUnion credit report.

You can also submit a dispute regarding any incorrect information on your TransUnion credit report directly through the portal. To submit a dispute, click on your TransUnion credit report. Scroll down to the bottom of the report and click "Start a dispute."



# dark web monitoring

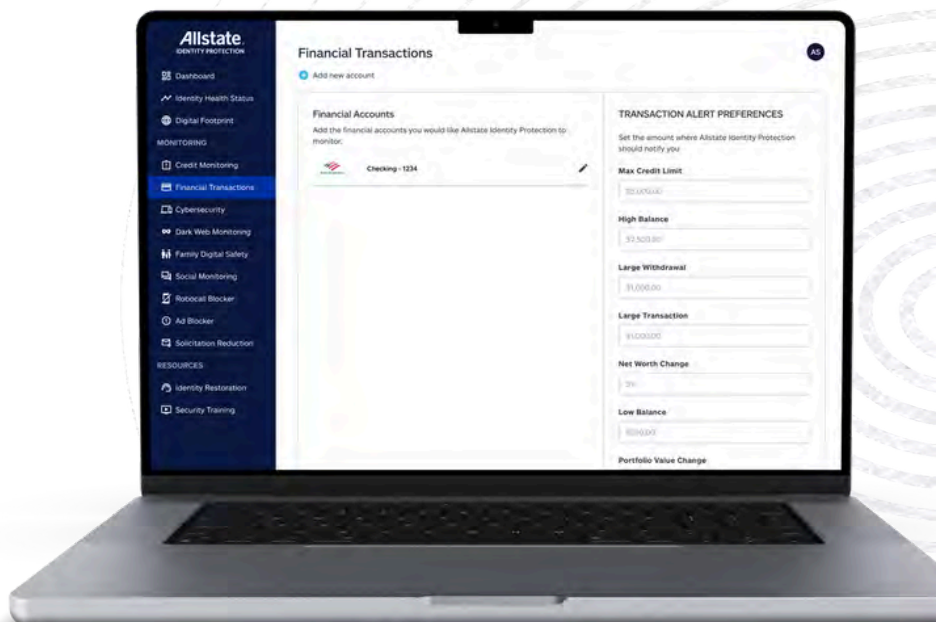
To activate, click "Dark Web Monitoring" on the left side of the portal. Select "Connect an item" and enter each piece of information you want to monitor. You can include email addresses, numbers from driver's licenses, credit cards, passports, and other sensitive items. You can use the category "other" to enter any additional information you would like to have monitored. Should we discover any of the items entered here on the dark web, you will receive an alert.



# financial transactions

To activate, click "Financial Transactions" on the left side of the portal. Click "Add new account" and then select your financial institution. Enter your account information to begin monitoring for suspicious activity.

You can adjust your account thresholds or use the default thresholds that automatically appear. Add, edit information, and adjust thresholds on a variety of accounts such as savings, debit, HSAs, and 401(k)s.

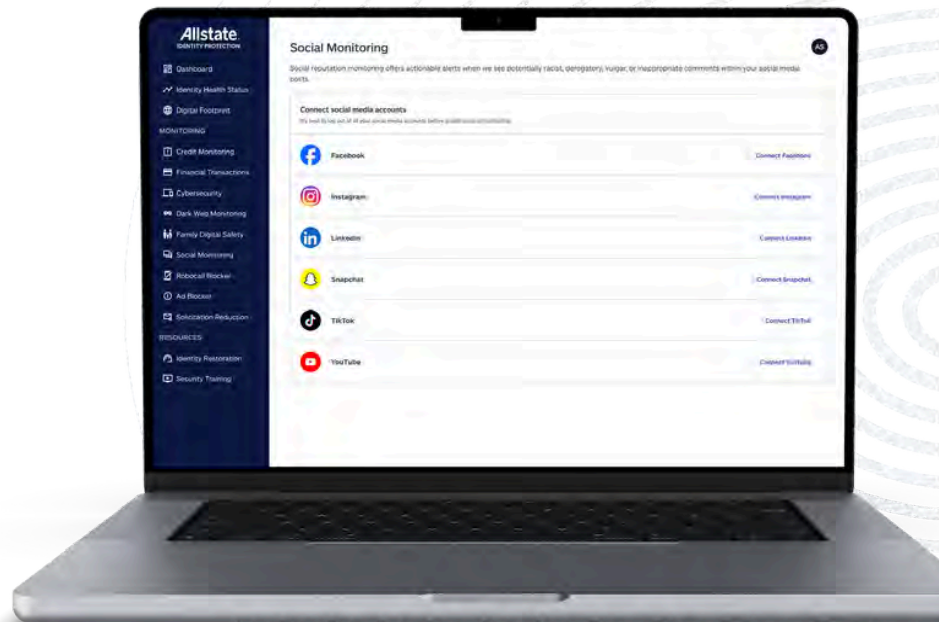


# social media account takeover monitoring

Available with Allstate Identity Protection Pro+ Cyber

We use artificial intelligence to detect suspicious changes to your connected social account's name, username, profile image, or background image — changes that may indicate your account has been hijacked. We also search for impersonating accounts or posts that are using the same name or handle, as well as potentially malicious links posted on your feed. If we find anything, we alert you, so you can take action.

To activate, click on "Social Monitoring" in the portal. To add your Facebook, Instagram, LinkedIn, Snapchat, TikTok, and/or YouTube accounts, click "Connect" next to the type of account you want to monitor, then log into your social media account to link it to monitoring.

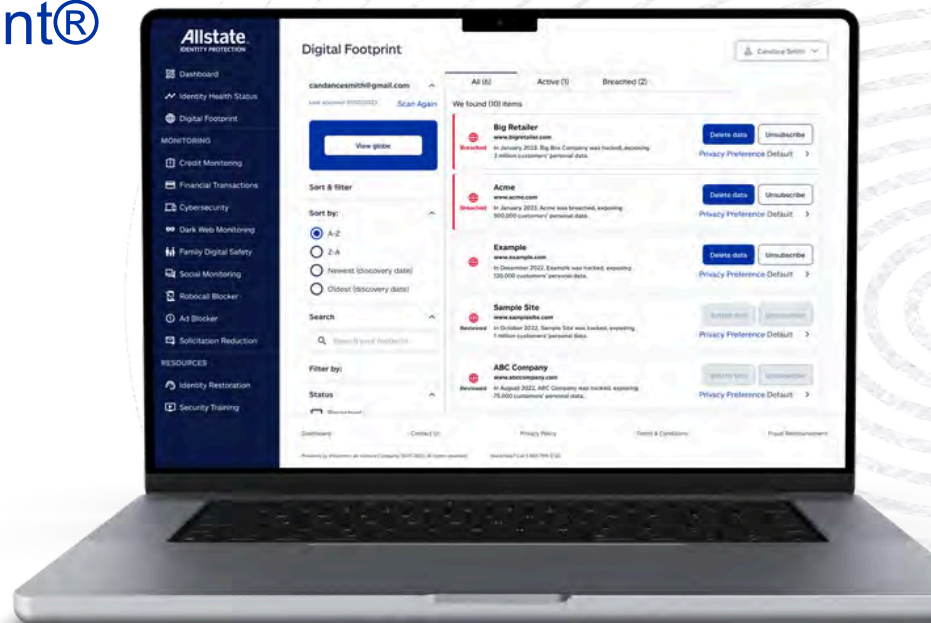


## Allstate Digital Footprint®

Your digital footprint is a record of your online activity. It includes the sites you've visited, the places you've shopped at, and the accounts you've created. All of this activity could leave you exposed to breach or fraud.

### To see and manage your personal data†:

- Click the "Digital Footprint" tab and enter your email address. (The Allstate Digital Footprint supports Google, Yahoo, AOL, and Microsoft email addresses)
- Select "All" to see a list of all the connections we found, including the ones you may have forgotten about. We'll scan your digital footprint weekly and notify you if we uncover any new connections. You'll be able to access privacy insights to gain awareness on how companies use and share your data, as well as unsubscribe from unwanted accounts and send companies a request to delete your data.
- Select "Active" to see any requests we've sent or breaches that have been reviewed.
- Select "Breached" to see your breached accounts.
- Click your email address at the top of the screen to add additional addresses to the Digital Footprint or toggle between added accounts.

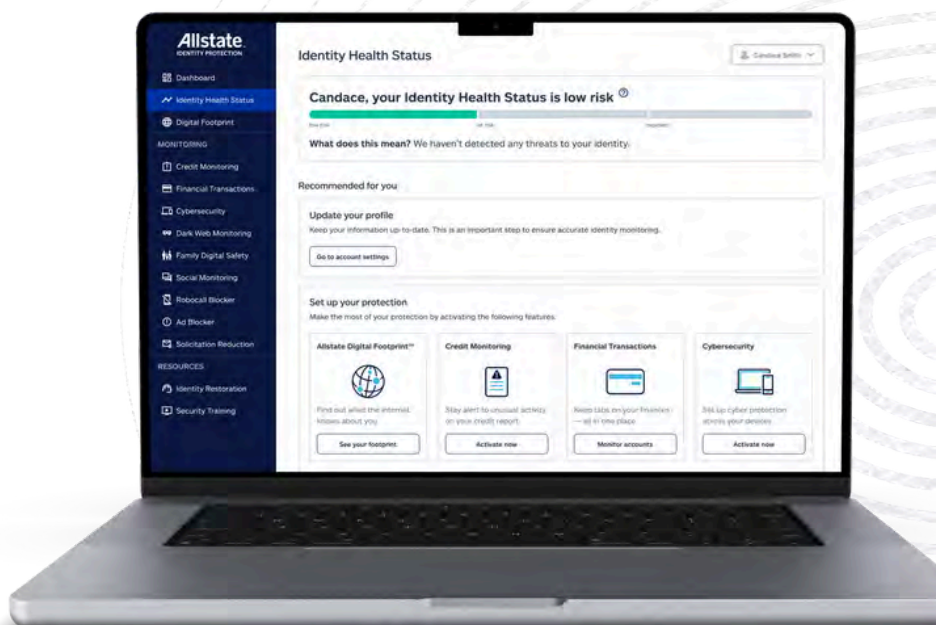


†Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.



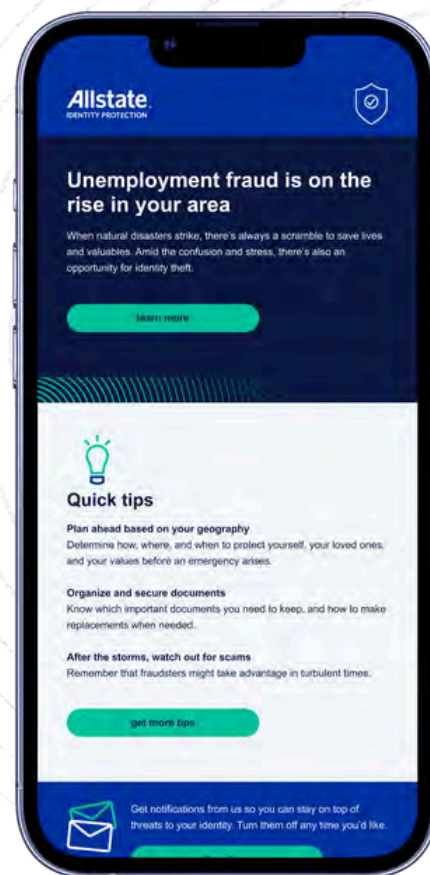
# Identity Health Status

Click “Identity Health Status” on the left side of the portal to see a snapshot of your overall identity health and to view focused tips and expert advice to improve it. Your status is viewable within the Allstate Identity Protection portal and in your monthly status email.



# Allstate Security Pro®

Receive personalized email alerts about heightened security risks and fraud trends, to help you stay prepared and protected. Available to all our members, no sign up required.

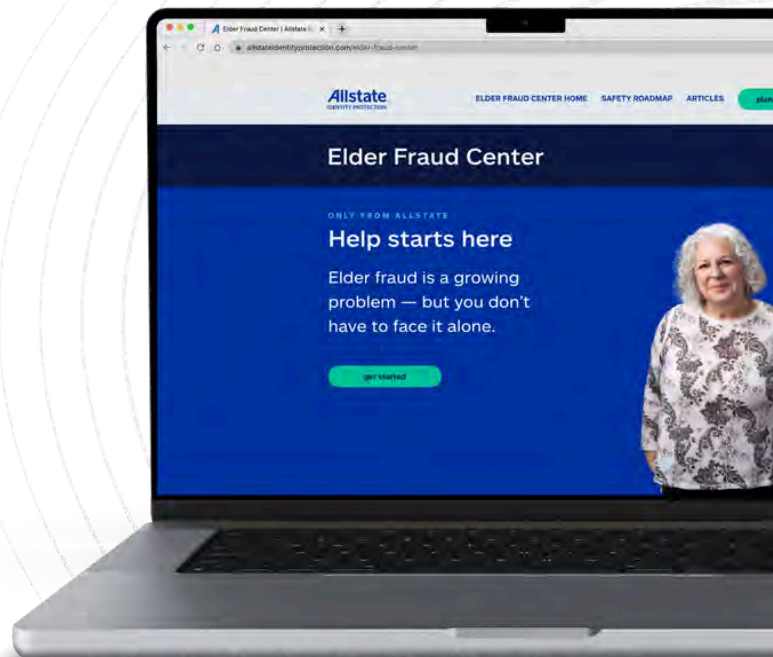




# elder fraud protection

## Elder Fraud Center and scam support

Visit the [Elder Fraud Center](#) to access our helpful resource hub built specifically for seniors, their families, and caretakers to easily understand and protect against scams or threats. Our identity specialists can provide customized care for older family members to identify and resolve scams or fraud, as well as create a plan together for proactive protection.



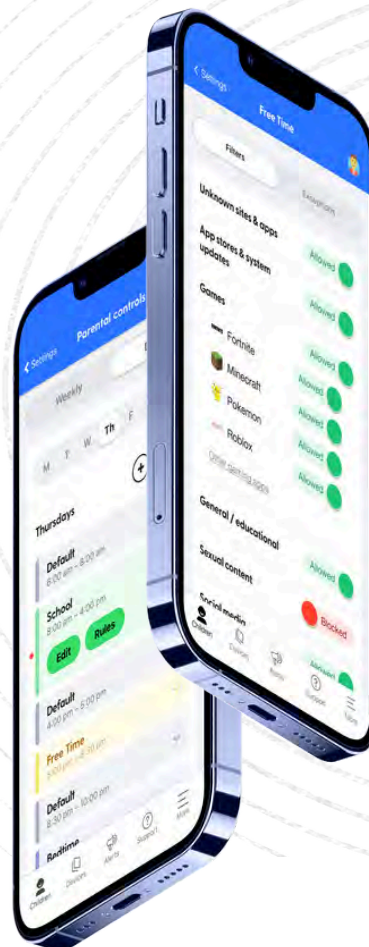
# family digital safety tools with Bark for AIP\*

## Available with an Allstate Identity Protection Pro+ Cyber family plan

Download the Bark for AIP app, so you can manage and protect your children's online lives. Tools include:

- **Web filtering**  
Filter or block specific websites
- **Screen time management**  
Set healthy screen time limits
- **Parental monitoring and alerting**  
Manage and monitor which apps are installed on their device and when those apps can be used
- **Location tracking**  
Track device locations so you know where they are without asking

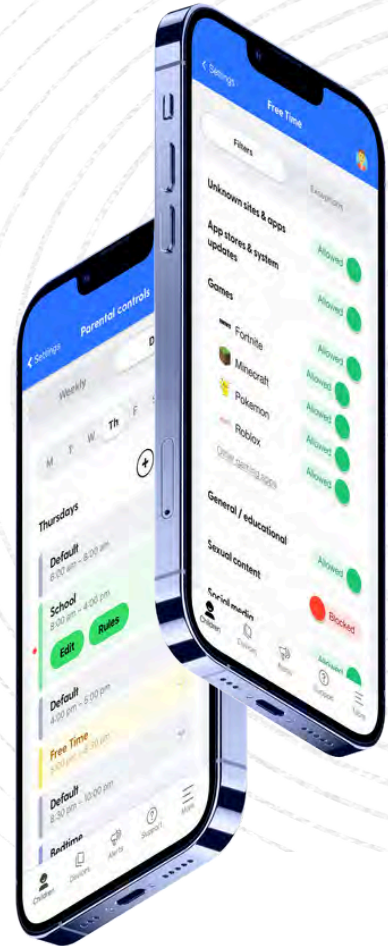
\*See full policy for details.



# Activate family digital safety tools

Available with an Allstate Identity Protection Pro+Cyber family plan

To activate, click on "Family Digital Safety" in the portal, then select "Launch now." A new window will appear linking you to "Bark provided by Allstate Identity Protection." Follow the instructions to download the Bark for AIP app on your device and the companion app on your child's device. The onscreen prompts will show you how to activate the features included with our Family Digital Safety tools, such as web filtering, screen time management, and location services.

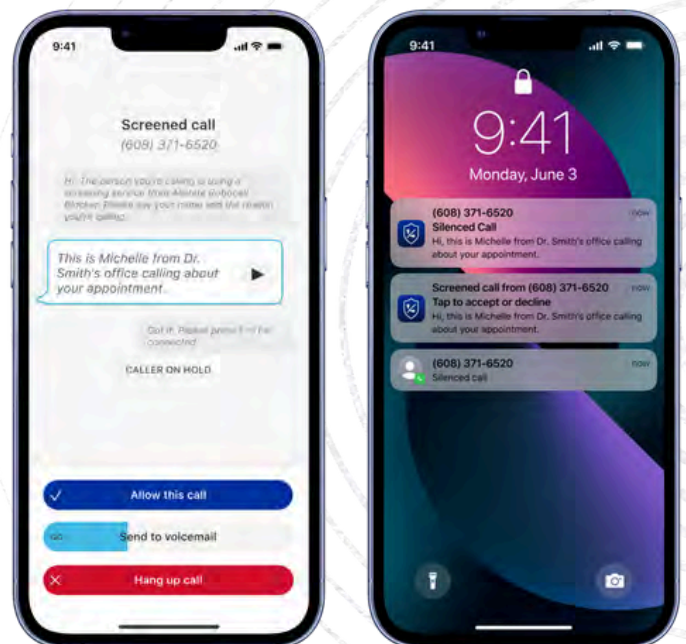


# robocall blocker‡

Available with Allstate Identity Protection Pro+Cyber

Use the robocall blocker to screen and intercept scam

and telemarketing calls and texts before they reach you. To activate, click "Robocall Blocker" on the left in the portal, then click "Launch Now." Enter the phone number of the mobile device on which you want to add robocall blocker. Once you receive a text message from robocall blocker, follow the instructions to download the Robocall Blocker app from the Apple App store or Google Play Store, and then follow the on-screen prompts to complete set up.



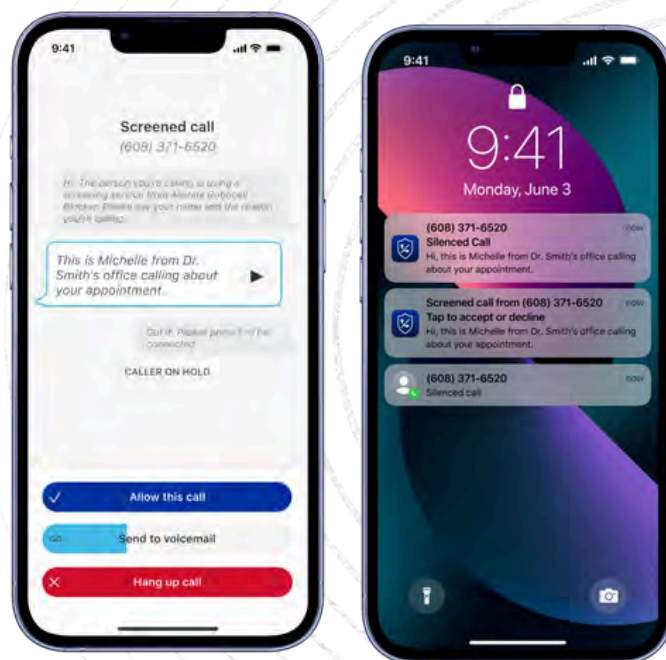
‡ Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

# ad blocker‡

## Available with Allstate Identity Protection Pro+ Cyber

Setup automated blocking for unwanted advertisements, prevent data gathering by online trackers, and safely list websites you trust.

To activate, click "Ad Blocker" on the left in the portal, then click "Launch Now." You'll be automatically linked to the browser extension store. Download the browser extension on your current browser. Click "Add to Browser" and log into the Ad Blocker with your Allstate Identity Protection username and password to activate.



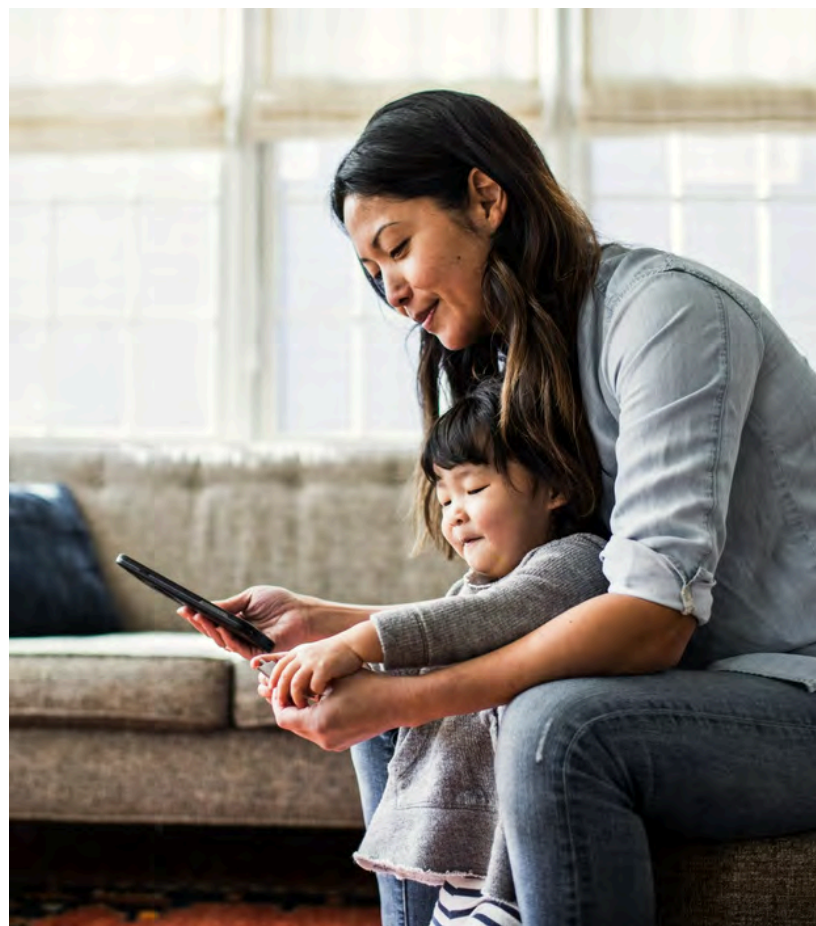
‡ Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

# family mobile device protection

## Powered by Bitdefender

### Available with Allstate Identity Protection Smart

To activate, click on the "Cybersecurity" tab in the portal. Click "Launch Now" and a new tab will open, taking you to your Cyber hub. As the primary subscriber, you can add and remove cyber protection from devices. Click "Add Device" and select if you want to install mobile device protection on the current device you are on or on another device. If you select "This Device" the app will be downloaded onto the device you are using, if you select "Other Device," you can send a link to download via email or text message. Once you have downloaded the app on a device, your protection is activated.





# family mobile device protection features

## Available with Allstate Identity Protection Smart

### Malware and antivirus protection

We help defend your personal devices against threats including ensure your apps are clean automatically, with immediate alerts if any software is compromised.

### App anomaly detector†††

An extra layer of security for Android users to help protect against evolving threats by identifying apps exhibiting suspicious behavior trying to compromise financial, sensitive, and personal data.

### Phishing protection

Scan websites and block malicious links hidden in webpages, email, or other communications to prevent cybercriminals posing as reputable businesses from stealing login credentials, gathering PII, or installing malware on devices. We help safeguard your device by scanning notifications, texts, and instant messages to help block scammers.

††† Android devices only

### Safe browsing

We help protect you while browsing, shopping, and banking. We use artificial intelligence systems to scan links before they're clicked and help filter unwanted content.

### Smart watch protection†††

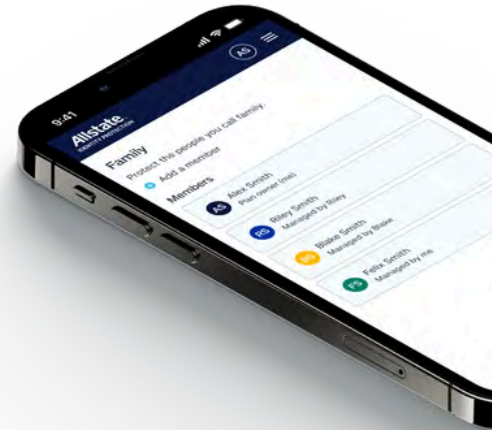
Extend your mobile security to your Android smart watch. Use this feature to activate sound alerts to find your smartphone. You can also receive alerts on your watch if you're too far away from your phone to ensure you never leave it behind.

### Missing and stolen device tools†††

Our missing and stolen device tools help you remotely locate, lock, wipe, or send a message directly to your device in case of loss or theft. You can even snap a photo in self-defense and email it to yourself to see anyone who might try to tamper with your device.

### Family mobile device coverage

Participants can cover up to ten mobile devices — including children's devices — with our protection features.



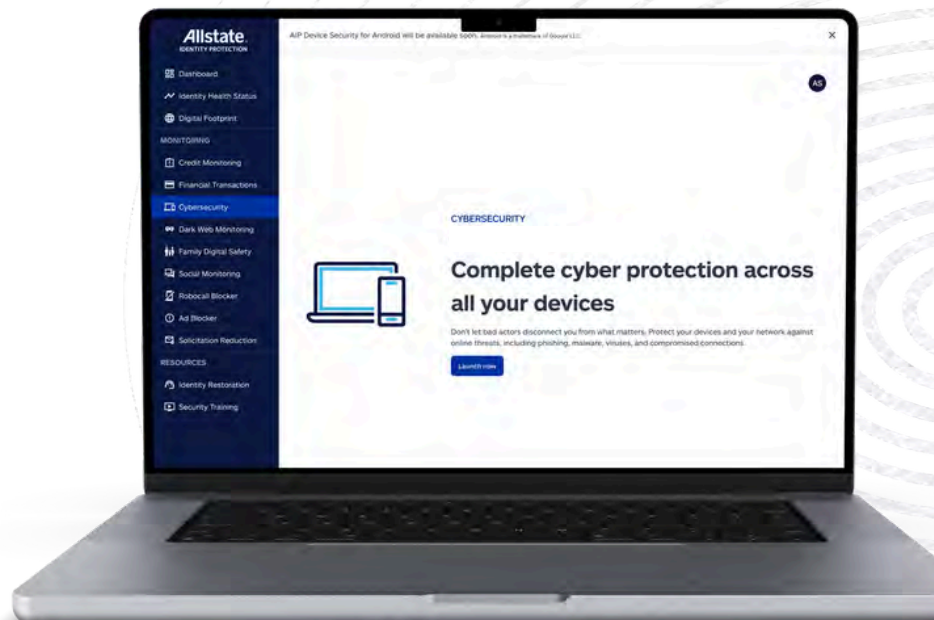
# cyber protection

## Available with Allstate Identity Protection Pro+Cyber

### Personal device security for 5 devices with an individual plan and 10 devices with a family plan

To activate, click on "Cybersecurity" tab in the portal. Click "Launch Now." A new tab will open, taking you to your Cyber hub. As the primary subscriber, you can manage applications installed on devices.

Click "Add Device" and select the app you want to install — Device Security, VPN, or Password Manager. Next, you can select if you want to install the app on the current device you are on or on another device. If you select "This Device," the app will be downloaded onto the device you are using, if you select "Other Device," you can send a link to download via email or text message. Once you have downloaded the app on a device, your protection is activated.



† Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.



# cyber protection features and more

Available with Allstate Identity Protection Pro+ Cyber

Personal device security for 5 devices with an individual plan and 10 devices with a family plan

## Password manager

Safely create and store encrypted passwords, and seamlessly use them online.

## Anti-virus protection

Help defend your personal computer against threats like viruses, worms, trojans, adware, and other malicious software.

## Safe browsing

Help protect all your browsing, including your online shopping and banking, plus filter out inappropriate content.

## Phishing protection (Windows, Android, iOS)

Block malicious links from a website, email, or other communication.

## Network security

Help protect your home Wi-Fi network and the devices that are connected to it.

## Webcam protection (Windows)

Safeguard against malware that could hijack your webcam and microphone.

## Firewall (Windows)

Help protect yourself as you browse the internet with a barrier between your device and incoming or outgoing network traffic.

## Military-grade VPN

Protect your privacy and anonymize your online activity to help prevent bad actors from intercepting your data — even on unsecured networks.

## Missing and stolen device tools (Windows and Android)

Remotely locate, lock, wipe, or send a message to your device in case of loss or theft. Plus, with this feature your Android phone can take a photo of anyone who tries to tamper with it in your absence and send the photo to you in an email.

## Anti-tracker (Windows, macOS, iOS)

Help prevent trackers from collecting your data, while viewing and managing this information on every website you visit.

## Safe pay (Windows and macOS)

A secure browser you can use to keep your online banking, e-shopping and other online transactions private and secure.

## Android smart watch protection

Extend mobile security to your smart watch, plus you can activate a sound alert to keep track of your mobile phone.

## File shredder (Windows)

Helps you ensure your files are properly and permanently deleted, so bad actors can't reconstruct your data should they ever gain access to your device.

‡ Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

## how to get the most out of Allstate Identity Protection



Verify credit monitoring to receive rapid alerts



Set up financial transaction monitoring for your financial accounts



Add and manage accounts for minors or invite adult family members to enroll and activate features



Read Security Pro® for personalized alerts and subscribe to text alerts



Download device protection to safeguard your and your family's mobile devices



Add credentials to dark web monitoring for alerts when important personal information, like your email address or passwords, is compromised



Download our app to see and respond to alerts from anywhere



## full-service restoration and customer care

### Expertise, diligence, advocacy

- We have the experience and knowledge you need.
- We're experts in helping resolve all kinds of cases.
- We advocate on your behalf. Pre-existing fraud is covered at no extra cost.

### Patience, empathy, clarity

- We restore your trust and confidence.
- We support you with concierge-level service — without call quotas.
- Our specialists make sure you feel seen, heard, and safe.

**Allstate**<sup>SM</sup>  
IDENTITY PROTECTION

Questions? 1.800.789.2720  
Or visit [myaip.com](https://myaip.com)



# Pet insurance



Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection Choice<sup>SM</sup>, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.<sup>1</sup>

## Pet protection when it matters most

Nationwide's pet insurance plans cover:

- Accidents and injuries
- Common illnesses
- Serious illnesses
- Chronic illnesses
- Hereditary conditions
- Testing and diagnostics
- Procedures
- Holistic and alternative care
- And more!

Coverage includes emergency care and specialists. No networks, no pre-approval, no problem.

## Easy to use, easy to understand

Using a Nationwide pet insurance plan is easy:

- Visit any vet, anywhere
- Submit a claim from any device
- Get reimbursed for eligible expenses once the deductible is met

## What's the difference between accident, illness and wellness coverage?



### Accident coverage

Support for unexpected injuries



### Illness coverage

Support for when pets get sick



### Wellness coverage

Support for proactive care







Did you know? Nationwide is the industry's first provider of coverage for birds and exotic pets.



Get a quote at [PetsNationwide.com](https://www.PetsNationwide.com) • 877-738-7874

# Introducing: My Pet Protection Choice<sup>SM</sup>

My Pet Protection Choice <sup>SM</sup>	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	\$250	\$250	\$100 to \$500
Reimbursement level	80%	80%	50%, 70% or 80%
 <b>Accident coverage</b>	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓
 <b>Illness coverage</b>	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓
 <b>Hereditary &amp; congenital coverage</b>	✓	✓	Optional when purchased with illness coverage
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓
 <b>Wellness coverage (for dogs &amp; cats)</b>		✓	Optional
Annual maximum		\$450	\$450 or \$800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓
Spay/neuter or dental <sup>2</sup> and one additional test <sup>3</sup>			✓

Every My Pet Protection Choice<sup>SM</sup> policy includes guaranteed issuance<sup>4</sup> and these additional benefits to support pet families:

- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit



Get a quote at [PetsNationwide.com](https://PetsNationwide.com) • 877-738-7874

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary. [2] Coverage for spay/neuter or dental starts 90 days after the original policy term effective date. [3] One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG) [4] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.

All plans require accident coverage; additional coverage for illness, hereditary & congenital, and wellness is optional. Optional coverage for behavior, prescription food and prescription supplements may also be available. Optional cruciate coverage may be added after the first year of coverage; not available in all states. Pre-existing conditions are not covered.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and My Pet Protection are service marks of Nationwide Mutual Insurance Company. ©2025 Nationwide. 24GRP10277A.



# Start saving more for your child's education



is proud to announce its new partnership with ScholarShare 529, a nationally-recognized college savings plan managed by TIAA-CREF Tuition Financing, Inc.

ScholarShare 529 is an industry leader with a 25-year track record of helping families like yours save to cover future college costs. Families appreciate the plan's special features including:

## WHY SCHOLARSHARE 529

Benefits

A Plan for Everyone

## LEARN & PLAN

How Scholarshare Works

Compare Ways to Save

The Cost of College

## POPULAR RESOURCES

Choose Your  
Investment Portfolio

Decide How Much to Save

## WAYS TO FUND YOUR ACCOUNT

Periodic Contributions

Recurring Contributions

Workplace Savings

Enroll anytime at [ScholarShare529.com](https://ScholarShare529.com)  
or call 800-544-5248.

## WEBINARS



**Join us to learn more  
about your college  
Savings Options and  
ScholarShare 529**



**Schedule an  
appointment with  
a 529 specialist**

## ADDITIONAL RESOURCES

**Get Started - Step by Step  
Guide**

**College Countdown**

**Frequently asked  
Questions**

**Ugift**

**Informacion en Espanol**

**CaKIDS**

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Individuals, Couples, Families, & Groups**

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needs. Our therapists each have a unique  
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journey to a better YOU!**



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Depression, Grief &  
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San Dimas, CA 91773**



**Make an appointment!**

**Call Us Today!  
(626) 507-3585**



# HI STUDENTS!

● FEELING OVERWHELMED?

● IN A FUNK?

● STRESSED?!?

● RELATIONSHIP PROBLEMS?

● NEED SOMEONE TO TALK TO?

● **WE ARE HERE TO HELP!!**



**ellie**

MENTAL HEALTH



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ACCEPTED



SLIDING SCALE  
OPTIONS







# *Individual* Medicare Programs

## We Make *Medicare Simple*

Do you have questions about Medicare? At SGIA Medicare Consulting, we're here to make this transition smooth and straightforward. Our goal is to provide you with the knowledge and support you need to make informed decisions about your healthcare, at no cost to you.

**Even if you are currently enrolled in health coverage from your employer, some decisions need to be made. Oftentimes, enrolling in Medicare can be a less expensive way of covering your healthcare costs.**

### We *Offer*:

#### Clear Guidance



Medicare can be confusing, but you don't have to navigate it alone. Our certified Benefit Consultants are here to explain how Medicare works, providing the best coverage options tailored specifically to you.

#### Personalized Support



Every individual's situation is unique. We take the time to understand your specific healthcare needs and help you choose the best Medicare plans to fit your lifestyle.

#### Cost Savings



Medicare can often reduce your overall healthcare costs. We help you identify opportunities to save money while maintaining high-quality coverage.

#### Ongoing Assistance



Our support doesn't end once you've enrolled. We are here to answer your questions and provide assistance whenever you need it, ensuring you always have the coverage you need.

## *Get Started* Today!

Take the first step towards understanding Medicare. Contact SGIA Medicare Consulting for expert advice and personalized support—all at no cost to you.



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**Email:** [info@sgiamedicare.com](mailto:info@sgiamedicare.com)

**Website:** [sgiamedicare.com](http://sgiamedicare.com)



# EMPLOYMENT AND MEDICARE

## Frequently Asked Questions



***Q: I am 65 and plan to keep working for some time. I have health insurance from my employer. Do I have to sign up for Medicare Part B now?***

Probably not. In most cases, for as long as you have group health insurance provided by an employer for whom you are still actively working for, you can delay enrolling in Part B. Part B covers doctors visits and other outpatient services and requires a monthly premium. When you eventually retire, or leave work, you'll be entitled to a special enrollment period of eight months to sign up for Part B without incurring a late penalty. This also applies to most people who are covered beyond age 65 by insurance from the employer of their actively working spouse.

***Q: Should I still sign up for Medicare Part A?***

With one BIG exception (see next question), there's no reason not to enroll in Part A. Part A covers hospital stays, and there are no premiums for Part A.

You can sign up for Part A during your initial Medicare enrollment period, which runs for seven months, starting three months before the month of your 65th birthday, the month of your 65th birthday and ending three months after your 65th birthday. You may contact Social Security, which handles Medicare enrollment, at 1-800-772-1213 to schedule an appointment for an interview, which can be done on the phone or at your local Social Security office. Or you can apply online at [www.ssa.gov](http://www.ssa.gov). You may be required to provide documents showing you have an employer group health plan through either your active employment or your spouses active employment.

***Q: Will I get the same health benefits at work as I get now?***

By law, people who continue to work beyond age 65 still must be offered the same health insurance benefits (for themselves and their dependents) as younger people working for the same employer. So your employer cannot require you to take Medicare when you turn 65 or offer you a different kind of insurance. For example, by paying the premiums for Medicare supplemental insurance or a Medicare Advantage plan, as an inducement to enroll in Medicare and drop your employer plan. However, this law (known as ERISA) applies only to employers with 20 or more workers. So if you work for a smaller business or organization, you may be required to enroll in Part B at age 65.

***Q: What if my employer offers me COBRA or retiree health benefits?***

It can be confusing, but different rules apply to Part B and Part D in either of these situations:

- **Part B:** You can delay Part B enrollment without penalty, only while you or your spouse is still actively working for the employer that provides your employer group health insurance. Neither COBRA nor Retiree Coverage is a reason, per the Social Security Administration, to delay enrollment in Part B. If you elect COBRA or Retiree Coverage, and are not actively employed, you may incur a late enrollment penalty, when you do enroll in Part B. You would not be eligible for a special enrollment period and would have to enroll during the general election period of January 1 through March 31st of each year. Your Part B coverage would then be effective on the following July 1st.
- **Part D:** As long as your COBRA or retiree drug coverage is creditable, you do not need to enroll in Part D until these benefits end, as explained above.

***Q: I have health insurance from my employer in the form of a Health Savings Account. But I'm told I can't use it if I'm eligible for Medicare. Is this correct? If so, what can I do to keep this insurance if I continue working after age 65?***

Health Savings Account (HSA) is a type of health insurance, which combines a high-deductible health plan with a tax-free health savings account to which the employee and the employer can contribute.

IRS rules say that you or your employer cannot continue to contribute to an HSA if you're entitled to Medicare. You can draw on funds already in the account but you cannot add to them. But it's important to know the difference in meaning between "eligible" and "entitled" as defined by the government:

**Eligible** for Medicare means that you've met the requirements to qualify for Medicare Part A hospital insurance, in other words, you or your spouse has enough Social Security work credits, but haven't yet applied.

**Entitled** to Medicare means that you're eligible, you've filed an application to receive Medicare Part A or have been approved automatically, and your name is already in the system, or that the application has been processed and you've been sent a Medicare card showing the date your coverage starts.

**Enrolled** in Medicare means that you've chosen to sign up for Part B, coverage of doctors' and outpatient services, or that you're one of the relatively few people who pay premiums to purchase Part A. Most people do not need to actively enroll in Part A because if they have sufficient work credits, they're automatically eligible and pay no premiums for it.

These definitions really matter if you have an HSA from your employer and you want to continue to use and contribute to it, after age 65, while you're still working. Here's how they apply to different circumstances:

- If you're eligible for Medicare, but have not filed an application for either Social Security retirement benefits or Medicare, you need do nothing. You can continue to contribute to your HSA after age 65 and postpone applying for Social Security and Medicare until you stop working. There is no penalty for this delay.
- If you're entitled to Medicare because you signed up for Part A at age 65 or later but have not yet applied for Social Security retirement benefits, you can withdraw your application for Part A. There are no penalties or repercussions and you are free to reapply for Part A at a future date.
- But, if you have applied for, or are receiving, Social Security benefits, which automatically entitles you to Part A, you cannot continue to contribute to your HSA. In these circumstances, the only way you could opt out of Part A is to pay back all the money you've received from Social Security, plus everything Medicare has spent on your medical claims. You must repay these amounts before your application to drop out of Part A can be processed. If you take this action, you are no longer entitled to Social Security or Medicare — but you can reapply for both at any time in the future.

**PLEASE CONTACT SGIA MEDICARE CONSULTING FOR ADDITIONAL INFORMATION**

**(888) 284-3314**  
**[info@sgiamedicare.com](mailto:info@sgiamedicare.com)**

# Already an ARAG Legal Plan Member?



Legal Insurance

## Get the Most Value From Your Legal Plan

With ARAG, you can confidently manage life's legal matters to protect yourself

and loved ones –

and save time and money while doing it. Remember, **when legal happens we're here for you**, whether it's a simple question or complex issue. Work with an experienced network attorney for help with over 140 legal matters and take advantage of all your plan has to offer.

## A Quick Refresher – When Legal Happens

No matter how long you've been an ARAG member, there are so many ways you can put your plan to work.

If you need attorney advice or representation you can request a case online at **ARAGlegal.com/account** or contact Customer Care.

From there, you can work with network attorneys by phone, virtually or in person. The network attorney can:



**Prepare/Review Documents**



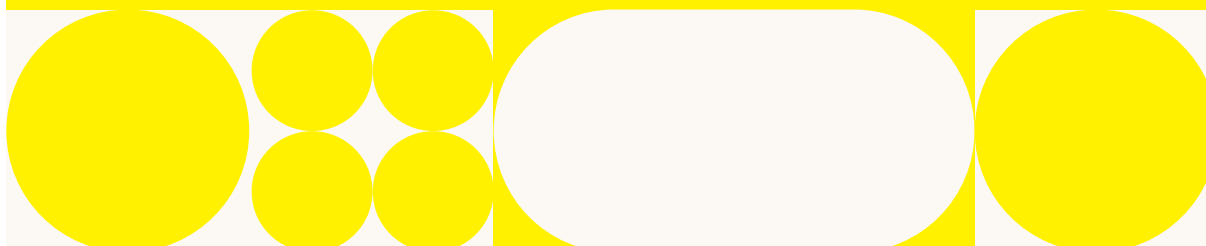
**Offer Legal Advice**



**Represent You in Court**

## Questions?

Our friendly Customer Care team can help.



A great way to explore your valuable benefits is to **create your ARAG member account**.

- Get started at **ARAGlegal.com/account**.
- Simply enter your Member ID and home address ZIP code.
- From here, you can easily review your plan coverage, request a case, contact Customer Care, view attorney ratings and reviews and more.



*Don't know your Member ID?*

Visit **ARAGlegal.com/account/id-lookup** or contact Customer Care

## Explore Additional Valuable Resources



**DIY Docs®** to conveniently create, edit and store documents online using legally valid, state-specific templates.



**ARAG Learning Center** with access to articles, guidebooks and videos to learn more about managing financial and legal matters.



Download the **ARAG Legal app**, for on-the-go request a case, view network attorney information, access your Member ID and connect with Customer Care.



Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us.





## Be protected when *legal happens*.

### How Legal Happens in Your Life

Did you know that **3 out of 4** individuals have faced legal troubles in the past three years?<sup>1</sup> Most people believe legal troubles are rare, once-in-a-lifetime events, but they're **far more common** than you think. A legal insurance plan from ARAG® covers a **wide range of legal needs** like the examples below to help you address life's legal situations.



#### Protecting Your Growing Family

- Create a pre-marital agreement before your wedding.
- Your child gets expelled from school.



#### Managing Your Home, Protecting Your Assets

- Your neighbor's ugly fence is on the property line.
- Your landlord won't fix the heater.



#### A Place to Turn During Life's Challenges

- You get caught speeding.
- Your dog bites a neighbor.



#### Protection As a Consumer

- The mechanic botches your car repair.
- Your dream vacation gets canceled with no refund.



#### Financial Challenges

- Your ID was stolen on vacation.
- You can't get out of debt.

**Plus 100+ more ways  
to use your plan!**

### How Does ARAG Legal Insurance Protect?

When the unexpected happens, having legal insurance can provide you with **protection** and **peace of mind**.



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



**We help connect you** with attorneys – many who average 20+ years of experience.



**Save thousands of dollars**, on average, for legal matters by avoiding costly legal fees.



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



Use DIY Docs® to create, edit and store **state-specific legal documents**, like wills or powers of attorney.



Your network attorney can help **throughout your legal matter**, including preparing and reviewing legal documents, offering legal advice and representing you in court.

## Using Your Legal Plan Is Easy

When you face a legal issue, getting help from ARAG is as simple as using your medical plan.



To get started, you can go online, use the ARAG Legal app or call Customer Care.



Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter.

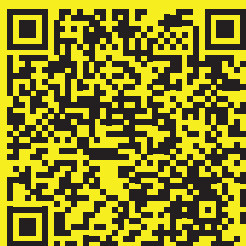


Then, meet with a network attorney virtually, over the phone or in person.

## What Does It Cost?

ARAG legal insurance provides **affordable** coverage with **more than 100+** ways to use your plan for both simple and complex legal issues, benefiting you and your family.

**UltimateAdvisor®**  
**\$18.25 monthly**



## Want More Information?

**Scan the QR Code** and learn more about your legal insurance plan, like a list of all coverages, plan cost savings calculator or network attorneys in your area.

Or, visit **ARAGlegal.com/myinfo** and enter Access Code: **18437ccs**

Or, call ARAG at **(800) 247-4184**



Legal Insurance

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Stuff happens, don't let it impact your  
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Don't want to enter electronically? Mail your name, employer and your email address to:  
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\*View terms and conditions at [araglegal.com/official-rules](https://araglegal.com/official-rules).



**Important Contacts**

**Attorney Information**

NAME \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Landlord/Mortgage Company Information**

NAME \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Financial Planner Information**

NAME \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Insurance Information**

NAME \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Medical Information**

NAME \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Physician Information**

NAME \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

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Personal Information  
Important Contacts  
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Financial Info  
Insurance  
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Supplemental Info  
Pre-Planning for Financial & Business Transitions

# Stuff happens in life.

That's why the Stuff Happens Organizer exists. It's designed to keep all your important legal, medical and financial information in one place – and save you and your loved ones time and stress if something happens.

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