



YOUR 2026-2027 BENEFIT GUIDE

• CLAFLIN UNIVERSITY
**Elevate.
Transform.
Confidence.**



February 1, 2026 - January 31, 2027

Overview



Health Insurance



Prescriptions & Pharmacies



Supplemental Benefits



Assistance & Care Team



Enrollment Process & Timeline



Health Insurance

2026 Highlights:

- Two Network Plans
 - Open Access Plan
 - Cigna Plan
- Exact same benefits
- Small premium increase
- LabCorp & Quest \$0 cost for Labs



	<u>Open Access Plan</u> (Individual / Family)	<u>Cigna Plan</u> (Individual / Family)
Plan Year (Individual / Family)		
Medical Plan Deductible	\$6,850 / \$13,700	\$6,850 / \$13,700
Gap Supplement Benefit	\$4,500 / \$9,000	\$4,500 / \$9,000
Reduced Deductible after Gap	\$2,000 / \$4,000	\$2,000 / \$4,000
Max Out of Pocket (Deductible + Copays)	\$8,550 / \$17,100	\$8,550 / \$17,100
Medical Services		
	<u>Open Access Plan</u>	<u>Cigna Plan</u>
Preventative Exam	Covered, no cost	Covered, no cost
Primary Care	\$5 Copay	\$5 Copay
Specialist Care	\$50 Copay	\$50 Copay
Lyric Telemedicine	Covered, no cost	Covered, no cost
Urgent Care	\$50 Copay	\$50 Copay
Emergency Room & Hospital	Deductible	Deductible
Physical Therapy	\$50 Copay	\$50 Copay
Labs / Imaging	Quest & Lab Corp \$0 / Deductible	Quest & Lab Corp \$0 / Deductible

Gap Supplement - TransAmerica



Health Insurance



TransConnect® can help protect your employees from high out-of-pocket healthcare costs, but that's not the only way you can leverage this tool. This type of supplemental insurance complements your group health insurance plan and has the flexibility to help meet your company's unique goals and challenges.

MORE SOLUTIONS TO HELP MEET EMPLOYEE NEEDS

TransConnect covers certain out-of-pocket expenses such as deductibles, some co-pays*, and co-insurance that are incurred in inpatient and select outpatient settings.

CERTIFICATE DEDUCTIBLE

\$2,000 per Covered Person, 3 times per Family

INPATIENT HOSPITAL BENEFITS

\$4,500 per Covered Person, 3 times per Family

- You determine the *TransConnect* Inpatient Hospital Benefit plan year maximum for your employee
- The benefit amount selected is per insured person (or multiplied by three, for an insured family)
- This policy pays out-of-pocket costs for inpatient services such as: hospital stays, procedures, chemotherapy and radiation, physician charges, mental health and substance abuse treatment, routine nursery care for dependent children

OUTPATIENT HOSPITAL BENEFITS

\$4,500 per Covered Person, 3 times per Family

The policy also pays benefits (separate from the inpatient hospital benefits) for:

- Radiation therapy or chemotherapy authorized by a radiologist, chemotherapist, or an oncologist for outpatient cancer treatment. However, certain expenses that may be charged as a result of these therapies such as prescription medications for side effects or physician office visits or consultations will not be covered. See exclusion for details.
- Outpatient surgery performed in a hospital facility, free-standing surgery center, or physician's office
- X-rays, MRIs, CT scans, PET scans, diagnostic ultrasounds, and electrocardiogram (EKG) tests, stress tests, and cardiac catheterization
- Treatment for sickness** or injury due to an accident in a hospital emergency room (ER) or urgent care center
- Outpatient mental health and substance abuse treatment, not including office visits
- Treatment in the ER for an appendicitis, or kidney stones
- Kidney dialysis in a hospital outpatient facility or dialysis treatment center
- Infusion therapy, Durable medical equipment, Laboratory testing (includes tests performed in an independent laboratory or in a physicians office) ***

OUTPATIENT AMBULANCE BENEFIT

\$2,500 per Covered Person, 3 times per Family

This benefit is payable when ambulance transportation (ground or air) is required to a hospital or emergency center. Ambulance transportation must be within 72 hours and must be provided by a licensed professional ambulance company.

ADDITIONAL BENEFIT OPTIONS

Physical and Chiropractic Therapy Rider

\$3,000 per Covered Person, 3 times per Family

Health Insurance Plan Premiums



Health Insurance

Open Access Plan		
Coverage	Semi-Monthly Payroll Deduction (24)	Monthly
Employee (EE)	\$131.71	\$263.43
EE + Spouse	\$283.66	\$567.31
EE + Children	\$246.04	\$492.08
Family	\$384.09	\$768.18

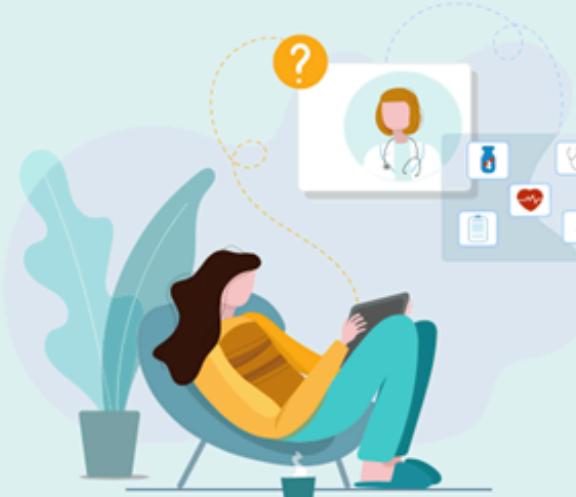
Cigna Plan		
Coverage	Semi-Monthly Payroll Deduction (24)	Monthly
Employee (EE)	\$151.49	\$302.98
EE + Spouse	\$322.19	\$644.38
EE + Children	\$282.15	\$564.30
Family	\$413.91	\$827.81

Lower premiums for Open Access Plan

Premiums are adjusted for lower income individuals. Paycom will automatically adjust premiums based on your income

lyric

Telemedicine Urgent Care



70%

of low acuity illness can be taken care of **virtually**

Common Conditions:

- Cold and Flu Symptoms
- Sinus Problems
- Ear Infection
- Allergies
- Urinary Tract Infection
- Nausea
- Pink Eye
- Stomach Viruses
- Infections
- Rashes
- Sore Throat
- Acne
- Recommendations
- Second Options and more



lyric

Urgent Care. Anytime. Anywhere.

Now you can talk to a doctor anywhere, anytime.

Use a Virtual Urgent Care for these common conditions:

- Abrasions
- Allergies
- Back and neck pain
- Bronchitis
- Cough, sore throat, COVID-19 or common cold/flu like symptoms
- Diarrhea
- Eye infections (e.g. Pink Eye)
- Head lice
- Headaches/migraines
- Insect bites and stings
- Minor skin conditions or rashes
- Painful urination (e.g. Urinary Tract Infections)
- And more!

Virtual Healthcare in Your Hands.

Telemedicine Mental Health



lyric

Caring for Mind and Body
We're here to help

Choose the mental or behavioral health solution that's right for you.

Virtual Counseling*
Consult with a Master Degreed Counselor. The amount of counseling sessions will be clinically appropriate based on the issue. This program is for short-term problem resolution, referral, and crisis intervention services:
• Death of a Loved One • Relationship Issues • Substance Abuse
• Depression • Stress and Anxiety • Parenting Issues When to use

Virtual Psychologist Service
Service Speak with a licensed Psychologist for one-to-one session(s) to assess your symptoms and evaluate your medical, psychiatric and family history to determine a productive treatment plan:
• Life Changes • Grief and Loss • Relationship Issues When to use
• Depression • Addiction • Stress Management

Virtual Psychiatrist Service**
Connect with a U.S. based, board-certified Psychiatrist who can diagnose, treat, conduct psychotherapy and prescribe medications for a range of mental health disorders, as necessary:
• Panic Disorders • Bipolar Disorder • Addictive Behaviors



Health Insurance

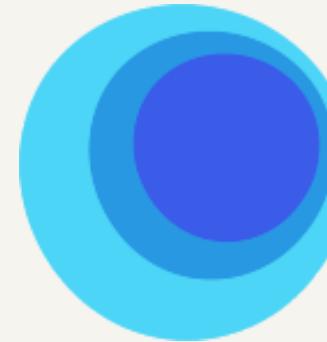


Health Insurance

\$0 Labs: Quest & Labcorp



Quest
Diagnostics™



labcorp

- \$0 lab tests at all Quest Diagnostics & Labcorp lab locations
- No co-pays
- No deductibles
- No coinsurance
- Outpatient lab testing: blood, urine, throat cultures, and more

Prescription Drugs & Pharmacies Plan



Prescriptions & Pharmacies

Select Pharmacies:

All pharmacies except non-select group below.

Non-Select Pharmacies:

CVS

Walgreens

Target

Rite Aid



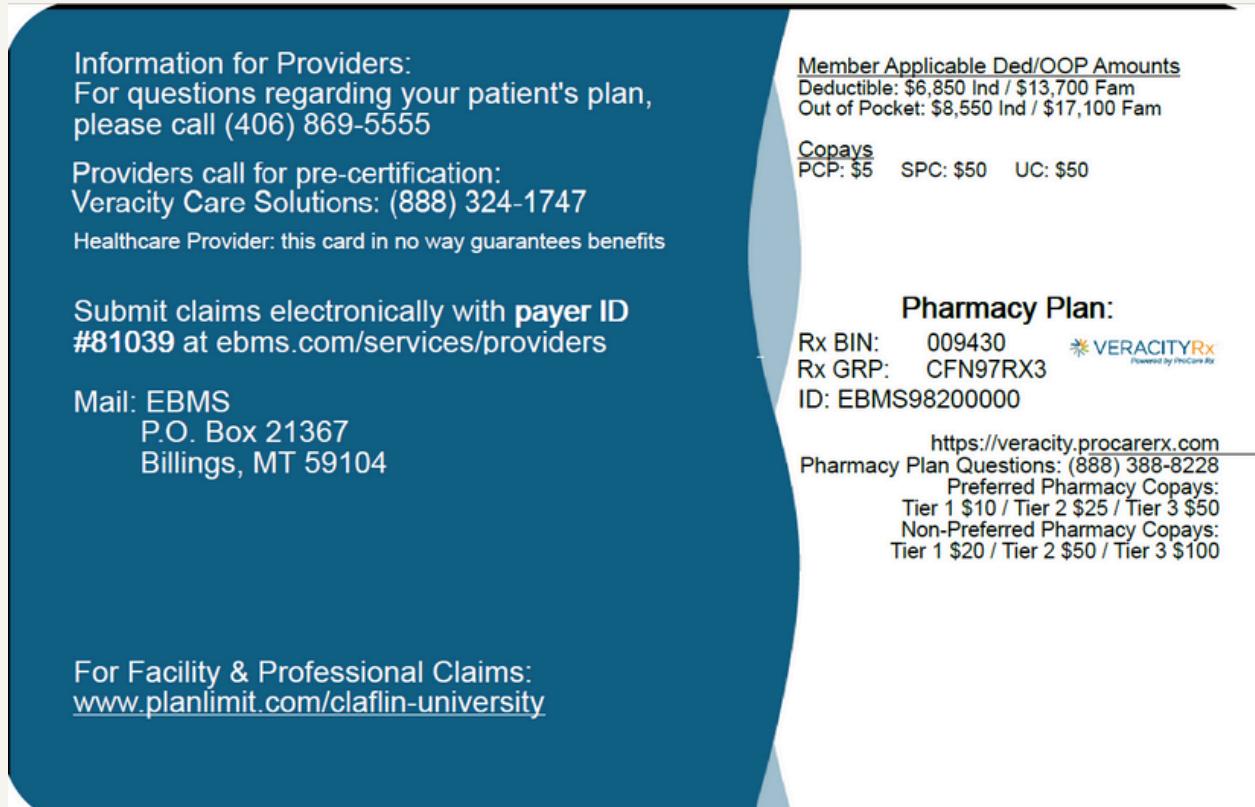
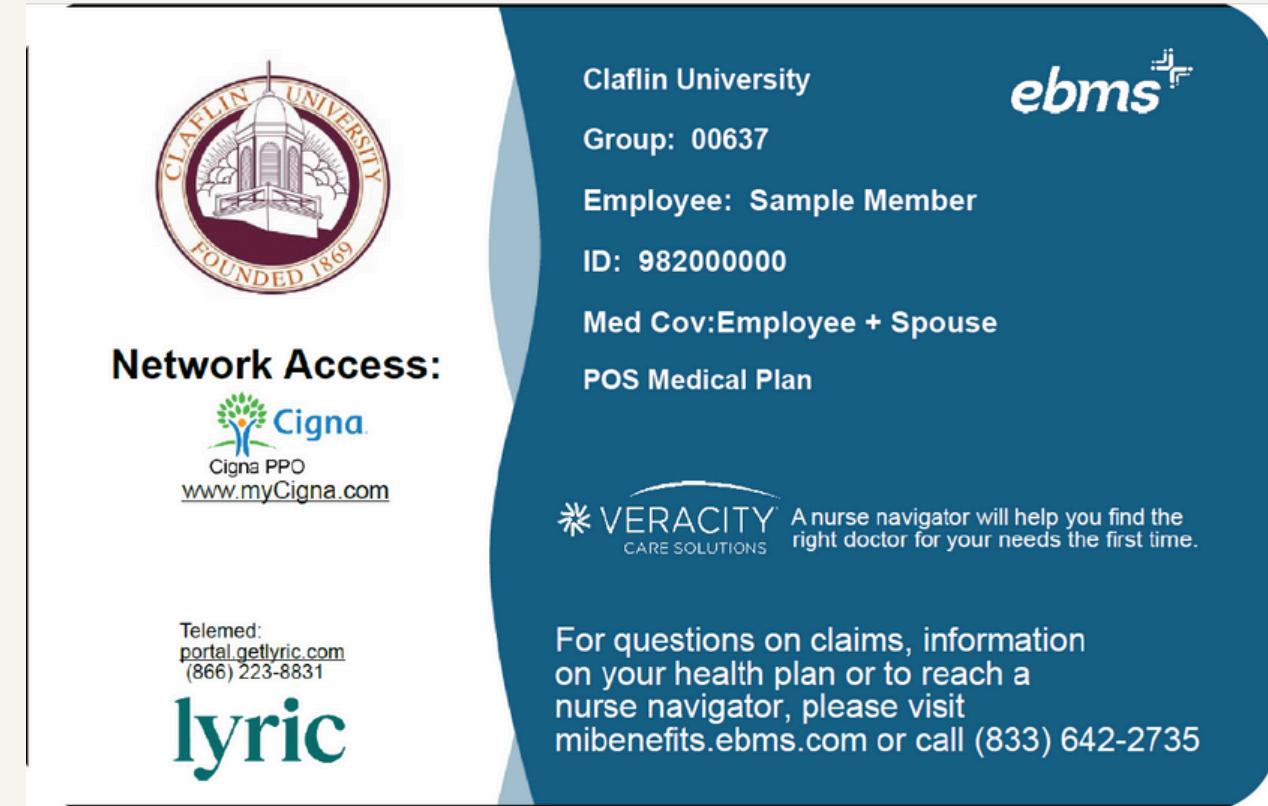
	Select Pharmacies	Non-Select Pharmacies
34 Day Supply		
Generic	\$10	\$20
Preferred Brand	\$25	\$50
Non Preferred Brand	\$50	\$100
90 Day Supply		
Generic	\$20	Not Offered
Preferred Brand	\$50	Not Offered
Non Preferred Brand	\$100	Not Offered
Speciality Drugs		
Speciality Drugs are excluded from the plan and only offered through Veracity Rx concierge team.		

ID Cards



Medical Coverage

Open Access



Cigna

Gap Supplement

New Cards are coming for 2026 and will be mailed out from TransAmerica!

Flexible Spending Account (FSA)



Medical Coverage



- Health Care FSA's allow for tax free money to be set aside to help pay for your qualified medical expenses
 - Annual Minimum: \$100
 - Annual Maximum: \$3,400
- Dependent Care FSAs allow for tax free money to be set aside to help pay for qualified child/adult dependents' medical expenses who are claimed on your tax return
 - Annual Minimum: \$100
 - Annual Maximum: \$7,500 (joint return)
- \$680 rollover provision to help avoid 'use it or lose it'
- **Changes can be made in Paycom**
- **Administered by EBMS**

Supplemental Benefits



Dental & Vision



Accident, Critical Illness, Cancer



Short & Long Term Disability



Basic Life & Voluntary Life

Dental & Vision



Supplemental Benefits

Humana

Dental Unlimited

Deductible	\$50 / \$150
Benefit Amount	Unlimited
Preventative Care	100%, 3 cleanings / year
Basic Services	80% paid by plan
Major Services	50% paid by plan
Ortho Coverage	\$1000 child benefit

Semi-Monthly Payroll Deduction (24):

EE \$17.78 | EE SP \$35.57 | EECH \$42.82 | Family \$64.72

Vision 200

Annual Exam	\$0
Retinal Imaging	\$0
Materials	\$0
Frames (24 months)	\$200 allowance
Lenses (12 lenses)	\$0
Contacts	\$200 allowance

Semi-Monthly Payroll Deduction (24):

EE \$5.46 | EESP \$10.90 | EECH \$11.04 | Family \$16.95

If enrolled in the medical plan, 100% of dental premium is paid by
Claflin University

Accident, Critical Illness, Cancer



Supplemental Benefits



Sun Life

Accident

- Tax free cash payments
- Simple & Major accidents and injuries which need medical attention
 - Examples: Cutting finger slicing vegetables; tearing ACL playing soccer
- Amount of benefit based on specific type of accident/injury

Critical Illness

- Tax free cash payments
- Covers 22 critical illnesses, most notably: heart attack, cancer, stroke
- Choose benefit level: \$10k, \$20k, \$30k, \$40k
- Issue age pricing - premium will not increase due to aging
- Skin cancer paid on first occurrence - \$250 benefit

\$150 Wellness benefit per person enrolled!

EE \$6.31 | EESP \$8.28
EECH \$8.81 | Family \$10.78

Pricing based on age and coverage level

Cancer

- Tax free cash payments
- Cancer diagnosis
- Amount of benefit based on specific benefit schedule and selected level
- Two options: Level 1 or Level 2
 - Benefits increase with Level 2

\$50 Wellness benefit per person enrolled!

Pricing based on age and coverage level

Short Term & Long Term Disability



Disability



Sun Life

Short Term Disability

- Income replacement during short periods of time when you are unable to work
 - Income is taxed
- Up to 60% of income up to \$1000/week for up to 5 months
- 30 day sickness and/or injury elimination
- Pricing based on age and coverage level

STD is provided to all employees who enroll in the medical plan



Prudential

Long Term Disability

- Income replacement during longer periods of time when you are unable to work
 - Income is taxed
- Up to 60% of base salary/month minus other sources of income
- 180 day elimination period

Paid by Claflin University for all FT Employees

Basic Life



Supplemental Benefits



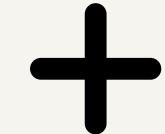
Prudential

Basic Life + AD&D

\$15,000

Full Time Employees

Includes Employee
Assistance Program



Humana

Basic Life + AD&D

\$10,000

Additional if enrolled
in Medical Plan

Paid by Claflin University

Paid by Claflin University

An Overview of Your GuidanceResources® Program

No matter what's going on in your life, ComPsych® GuidanceResources® is here to help.



NEW! Employee Assistance Program

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. ComPsych® GuidanceResources® is a company-sponsored service that is available to you and your dependents, at no cost, to provide confidential support, resources and information to get through life's challenges. This flyer explains how ComPsych® GuidanceResources® can help you.

Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential assistance program to help address the personal issues you and your dependents are facing. This service, staffed by experienced clinicians, is available by phone 24 hours a day, seven days a week. A GuidanceConsultantSM is available to listen to your concerns and refer you to a local provider for in-person counseling or to resources in your community. Call any time with personal concerns, including:

- Depression
- Stress and anxiety
- Marital and family conflicts
- Alcohol and drug abuse
- Job pressures
- Grief and loss

Legal Information, Resources and Consultation

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- Divorce and family law
- Bankruptcy
- Debt obligations
- Criminal actions
- Landlord and tenant issues
- Civil lawsuits
- Real estate transactions
- Contracts

Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- Saving for college
- Tax questions
- Getting out of debt
- Estate planning
- Retirement planning

Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Create your own account by going to www.guidanceresources.com.

Each time you return to the site, you will find personalized, relevant information based on your individual life needs. You can:

- Review in-depth HelpSheetsSM on topics you select
- Get answers to specific questions
- Search for services and referrals
- Use helpful planning tools

WE ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK

Call: 800.311.4327

TTY: 800.697.0353

Online: guidanceresources.com

Your company Web ID: GRS311

COMPSYCH®
GuidanceResources® Worldwide

Voluntary Life

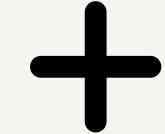


Supplemental Benefits

Humana

Voluntary Life

- Voluntary life + AD&D
- \$150,000 Guaranteed Issue
- \$150k max
- Benefit reduction begins at 65 & 70
- Portal coverage up to age 70



Prudential

Voluntary Life

- Voluntary life + AD&D
- \$350,000 Guaranteed Issue
- \$350k max
- Benefit reduction begins at 65 & 70
- Portal coverage up to age 70

Medical questions apply after 1st enrollment opportunity

Medical questions apply after 1st enrollment opportunity



Care Management:

Health Care support when you need it most

What Is Veracity Care Solutions?

No-Cost Care Management for your healthcare with your own dedicated care manager.

Your Veracity Care Manager:

- Is a registered nurse (RN) – an advocate to navigate the healthcare system.
- Provides a comprehensive plan and complete support in the ever-changing healthcare marketplace.
- Helps you understand and manage your plan, your needs, and your condition.

How Can I Get Started?

Call

833.642.2735

And ask to speak to a Care Manager today!

Our Team can help you with:

- Finding a hospital, clinic, & doctor
- Billing and payment questions
- Claims questions
- Overall medical plan help



Assistance & Care Team



Assistance & Care Team



Concierge Team

Veracity Rx concierge team is available to help source \$0 or substantially lower cost specialty prescription drugs in 90 day supply, mailed directly to your door.

1-888-388-8228

Online Enrollment



Enrollment Process

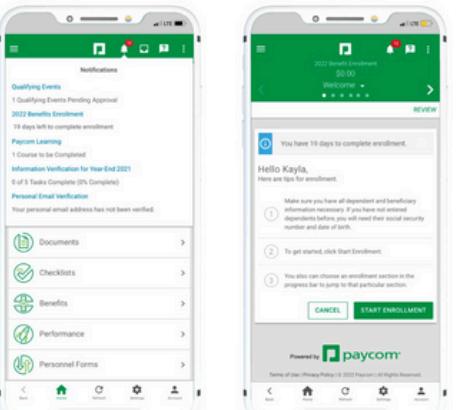


Show Me How to Enroll in Benefits

BENEFITS ADMINISTRATION

STEP 1

From the Notifications Center, tap the current year's Benefits Enrollment. Review the instructions and tap "Start Enrollment."



STEP 2

Review your information. Tap "Edit" to change anything or "Next" to continue.



EMPLOYEES

Visit the Help Menu for the most up-to-date version of this guide.

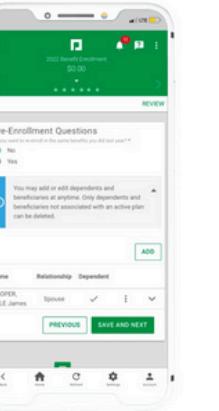


Show Me How to Enroll in Benefits

BENEFITS ADMINISTRATION

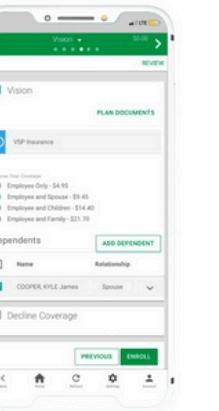
STEP 3

Complete the Pre-Enrollment Questions and tap "Save and Next." You can also edit existing dependent and beneficiary information on this screen, as well as add a dependent or beneficiary.



STEP 4

Choose to enroll in or decline a plan by checking the appropriate option. If necessary, choose which dependents to add. When finished, tap "Enroll." Continue for each benefit plan.



EMPLOYEES

Visit the Help Menu for the most up-to-date version of this guide.



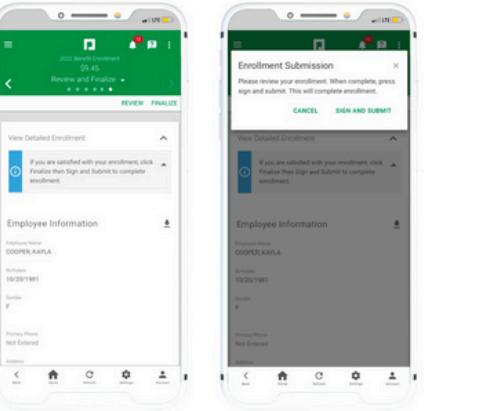
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Show Me How to Enroll in Benefits

BENEFITS ADMINISTRATION

STEP 5

When finished, review your enrollment and tap "Finalize." Then, tap "Sign and Submit" in the pop-up window. To view your current benefits at anytime, navigate to Benefits > Current Benefits.



EMPLOYEES

Visit the Help Menu for the most up-to-date version of this guide.



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Enrollment Timeline



Enrollment Timeline

Enrollment Begins

1/28/26

Enrollment Ends

1/31/26

Coverage Starts

2/1/26

ID Cards will be sent to your home address within 7-10 days of coverage effective date

Have an Insurance Question? We are here to help!



HUB International | Carolinas

The insurance industry has a language all their own! Your service team speaks that language and is ready to assist. Contact your Account Manager for assistance, we are here to help!

Primary Account Manager— **Tibua Rucker**



Phone: [\(803\) 454-7417](tel:(803)454-7417)

Email: tibua.rucker@hubinternational.com

Contact your Account Manager for help with items such as:

Membership Verification

ID Card Requests

Enrollment and Claim Form Requests

Claim Inquiries

Benefit Inquiries

Coverage	Carrier	Phone #	Website/Email
Medical	Open Access/Cigna	(833) 642-2735	www.mibenefits.ebms.com
GAP	TransAmerica	(800) 755-5801	www.transamerica.com
Virtual Visits	Lyric	(866) 223-8831	portal.getlyric.com
Prescription Drugs and Pharmacy Plan	VeracityRx	(888) 388-8228	veracity.procarerx.com
Flexible Spending Account (FSA)	EBMS	(866) 857-8182	flex@ebms.com
Dental and Vision	Humana	(800) 233-4013	www.humana.com
Accident / Critical Illness / Cancer / Short Term Disability / Life / Voluntary Life	SunLife	(800) 247-6875	www.sunlife.com
Long Term Disability / Life / Voluntary Life	Prudential	(800) 524-0542	mybenefits.prudential.com

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