



CLAFLIN
UNIVERSITY
The World Needs Visionaries

Employee Benefits

2025 Plan Year

Overview



Health Insurance



Prescriptions & Pharmacies



Supplemental Benefits



Assistance & Care Team



Enrollment Process & Timeline

Health Insurance

2025 Highlights:

- Two Network Plans
 - Open Access Plan
 - Cigna Plan
 - Exact same benefits
- Small premium increase
- LabCorp now included in \$0 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	\$4,750 / \$9,500	\$4,750 / \$9,500
Reduced Deductible after Gap	\$2,100 / \$4,200	\$2,100 / \$4,200
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 and Lab Corp \$0 / Deductible

What is Gap Supplement?

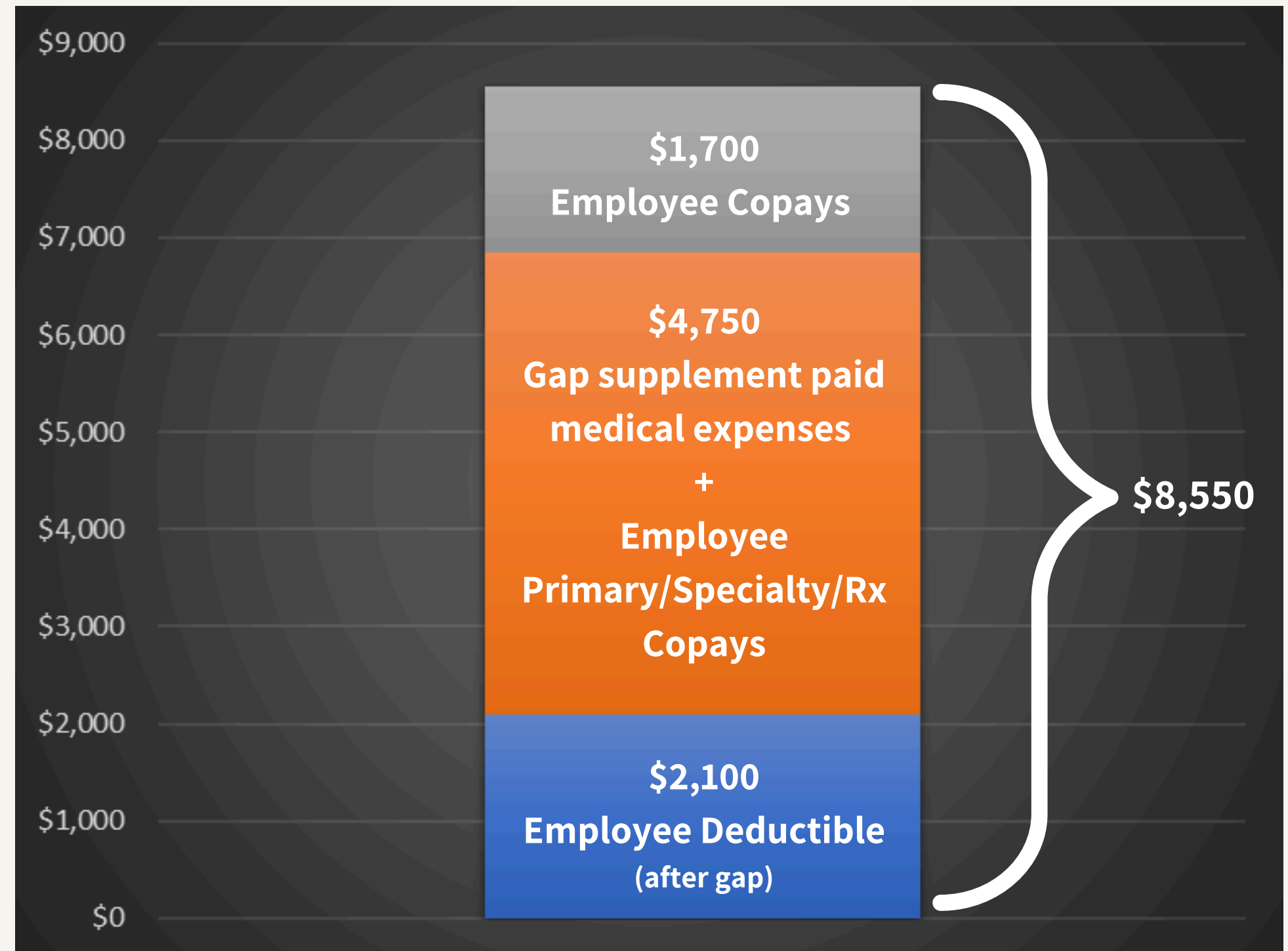


- Pays your medical expenses after you have met the gap deductible of \$2,100
 - **Exceptions: primary/specialty/Rx copays**
- Continues to pay medical expenses until the medical plan deductible of \$6,850 has been met. (combination between Gap + Employee Copays)
- After which, gap supplement stops, and you only pay copays until the max out-of-pocket amount of \$8,550 has been met.
- Copays stop and medical plan pays 100% of all medical expenses after \$8,550.

Maximum Employee Expense: \$2,100 + Copays

Examples of gap paid expenses: hospital/ER charges, surgical & diagnostic services, physician/lab/urgent care facility services, etc.

(Data based on employee only coverage)



Health Insurance Plan Premiums



Health Insurance

Open Access Plan		
Coverage	Semi-Monthly Payroll Deduction (24)	Monthly
Employee (EE)	\$122.36	\$244.72
EE + Spouse	\$263.95	\$527.90
EE + Children	\$225.17	\$450.34
Family	\$348.26	\$696.52


Cigna Plan		
Coverage	Semi-Monthly Payroll Deduction (24)	Monthly
Employee (EE)	\$146.65	\$293.30
EE + Spouse	\$308.72	\$617.44
EE + Children	\$270.70	\$541.40
Family	\$393.29	\$786.58

Lower premiums for Open Access Plan

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

Telemedicine Urgent Care

Telemedicine Mental Health



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.

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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 Degreeed 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



\$0 Labs: Quest & 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



Select Pharmacies:

All pharmacies except non-select group below.

Non-Select Pharmacies:

CVS Target
Walgreens 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



ebms

Clafin University
Group: 00637
Employee: Sample Member
ID: 982000000
Med Cov: Employee + Spouse
POS Medical Plan

OAP
ebms Open Access Plan

QuestSelect™
Formerly Lab Card*
www.QuestSelect.com (800) 646-7788

Telemed:
portal.getlyric.com
(866) 223-8831

lyric

VERACITY CARE SOLUTIONS
A nurse navigator will help you find the right doctor for your needs the first time.

For questions on claims, information on your health plan or to reach a nurse navigator, please visit mibenefits.ebms.com or call (833) 642-2735

Information for Providers:
For questions regarding your patient's plan, please call (406) 869-5555

Providers call for pre-certification:
Veracity Care Solutions: (888) 324-1747
Healthcare Provider: this card in no way guarantees benefits

Submit claims electronically with **payer ID #81039** at ebms.com/services/providers

Mail: EBMS
P.O. Box 21367
Billings, MT 59104

Member Applicable Ded/OOP Amounts
Deductible: \$6,850 Ind / \$13,700 Fam
Out of Pocket: \$8,550 Ind / \$17,100 Fam

Copays
PCP: \$5 SPC: \$50 UC: \$50

Pharmacy Plan:
Rx BIN: 009430
Rx GRP: CFN97RX3
ID: EBMS98200000

<https://veracity.procarerx.com>
Pharmacy Plan Questions: (888) 388-8228
Preferred Pharmacy Copays:
Tier 1 \$10 / Tier 2 \$25 / Tier 3 \$50
Non-Preferred Pharmacy Copays:
Tier 1 \$20 / Tier 2 \$50 / Tier 3 \$100

For Facility & Professional Claims:
www.planlimit.com/clafin-university

Cigna



ebms

Clafin University
Group: 00637
Employee: Sample Member
ID: 982000000
Med Cov: Employee + Spouse
POS Medical Plan

Network Access:

Cigna PPO
www.myCigna.com

Telemed:
portal.getlyric.com
(866) 223-8831

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For Facility & Professional Claims:
www.planlimit.com/clafin-university

Gap Supplement

HealthComp

Member

Supplemental Health Insurance
Underwritten by Nationwide Life Insurance Company
Columbus, Ohio


Group #: G1050
Member: John Sample
Policy #: 1050000000

Medical Plan

Effective:

Combined Inpatient/Outpatient Deductible \$3,000
Combined Inpatient/Outpatient Benefit Max \$3,000

20230322T1C Sh: 0 Bin 1
J08F Env [1] C Sets 1 of 1



20230322T1C Sh: 0 Bin 1
J08F Env [1] C Sets 1 of 1

Medical Claims Submission

Electronic Payer ID# 07205


Mail Claims: HealthComp
PO Box 660091
Dallas, TX 75266-0091

Email Claims:
CCCSupport@HealthComp.com

Must include:
Itemized Bill or HCFA
Primary Carrier EOB

Claims & Benefit Information

Providers Call: 844-413-2681
Members Call: 844-413-2681
Or log on to www.hchealthbenefits.com



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: \$3,300
- 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: \$5,000 (joint return)
- \$660 rollover provision to help avoid 'use it or lose it'
- Rollover deadline: April 30th
- **Auto-enroll occurred from prior year enrollment.**
Changes can be made in Paycom.

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



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

\$150 Wellness benefit per person enrolled!

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

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!

**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



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



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 Clafin University for all FT Employees

Basic Life



Supplemental Benefits



Basic Life + AD&D

\$15,000
Full Time Employees

Paid by Claflin University

+

Humana

Basic Life + AD&D

\$10,000
Additional if enrolled
in Medical Plan

Paid by Claflin University

Voluntary Life



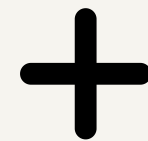
Supplemental Benefits

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

Medical questions apply after 1st enrollment opportunity



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



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

Assistance & Care Team



Assistance & Care Team



What you'll find in the miBenefits portal:

- ✓ One login for everything – medical, dental, vision, prescription, and HSA/FSA
- ✓ Simplified navigation – get 80% of what you need right from the home page
- ✓ Quick-links to find a physician, order an ID card, and perform other common tasks

Other features to check out:

- Claims status in real time
- Separate tabs for each family member on your plan
- At-a-glance tracking of where you are in terms of deductibles and out-of-pocket maximums

The **miBenefits** portal



Online Enrollment



Enrollment Process

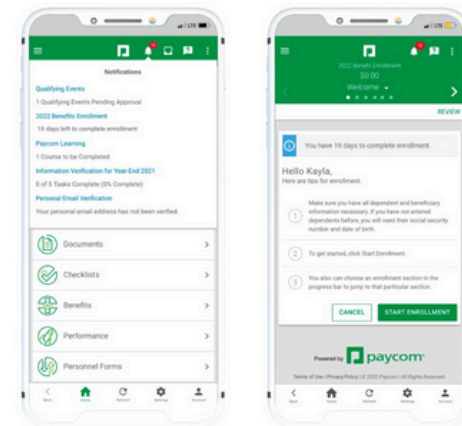


Show Me How to Enroll in Benefits

BENEFITS ADMINISTRATION

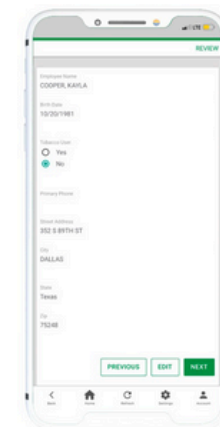
STEP 1

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.



4-4-22

EMPLOYEES

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

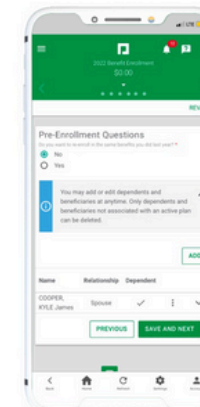


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BENEFITS ADMINISTRATION

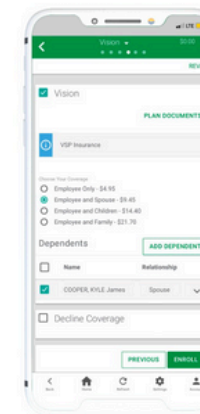
STEP 3

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.



4-4-22

EMPLOYEES

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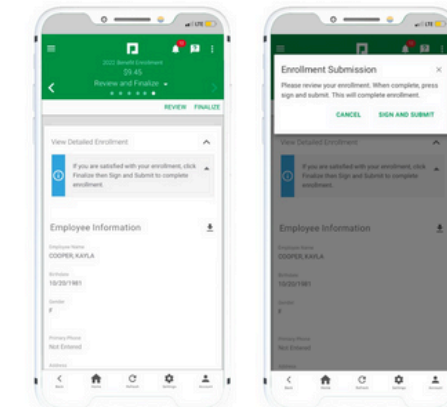


Show Me How to Enroll in Benefits

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.



4-4-22

EMPLOYEES

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Enrollment Timeline



Enrollment Timeline

Enrollment Begins

1/21/25

Enrollment Ends

1/24/25

Coverage Starts

2/1/25

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

Contact



1-833-642-2735



1-888-326-7314



1-888-388-8228



1-800-233-4013



1-800-247-6875



1-833-642-2735



1-800-524-0542