

2025 EMPLOYEE BENEFITS OVERVIEW



January 1, 2025 through December 31, 2025

The contents of this booklet are intended for general information purposes only. It is not to be relied upon as a summary plan description or for the determination of any policy benefits, limitations, or exclusions. The master insurance policies issued by the respective carriers will be relied upon exclusively to determine all benefits.

The health of our employees is a priority and we recognize the importance of providing quality benefits as part of our overall compensation package. This Employee Benefits Overview (EBO) is provided as a convenient reference document of your benefit options. Please refer to the carrier's Summary of Benefits and Coverage (SBC) and/or Certificate of Coverage for detailed descriptions of all available employee benefit programs and exclusions. If you require further explanation or need assistance regarding claims processing, please refer to the customer service telephone numbers at the back of this guide.

Eligibility & Change in Family Status

Employees working 30 hours a week or more are eligible for all benefits outlined in this guide. Benefits are effective on the first of the month following your date of hire and coverage is available for you, your spouse and/or dependent child(ren). Dependent child(ren) are eligible for coverage up to age 26 for medical, dental and vision benefits.

We have adopted an IRS-sponsored Section 125 Plan that allows premiums for medical, dental, vision insurance, contributions to flexible spending accounts and/or certain supplemental policies to be deducted from your paycheck on a pre-tax basis. Under Section 125, changes to pre-tax benefits can be made ONLY during the Open Enrollment period unless you or a qualified dependent experience a change in family status (or Qualifying Event). Examples of Qualifying Events are as follows:

- Marriage/Divorce/Legal Separation
- Birth/adoption or placement of a child for adoption
- Death
- Loss of coverage (for you or dependents)/loss of eligibility status for dependents

It is your responsibility to notify Human Resources within 30 days of a Qualifying Event if you want to add or remove a dependent from your benefit plans. The effective date will be the same day as the status change (for example, your newborn's birth date or date of marriage).



Healthcare Flexible Spending Accounts (FSA)



Flexible Spending Accounts (FSAs) offer you the opportunity to payroll deduct some of your income on a pre-tax basis to pay for certain healthcare expenses that may not be covered as part of your benefit plans. In addition to the pre-tax savings benefit, your total election amount will be available at the beginning of the plan year! You will "pay back" the program with future paycheck deductions.

Healthcare Flexible Spending Account Details

Annual Contribution Limits (limits subject to change)	Up to \$3,300
Medical FSA (Available with PPO Plans or stand-alone)	Qualified Expenses: Medical, Dental, Vision, Pharmacy, Over-the-Counter Medications
Debit Card Included	Yes
Plan Year	January - December
Extension period to file claims from previous plan year	90 days
Monthly Service Fee	\$4.15
Rollover Provision	Up to \$660

The Dependent Care Account (for use with either medical plan or stand-alone)

This account allows you to payroll deduct tax-free dollars to fund the daycare of children under the age of 13, or a disabled spouse, child, or parent. This account can be used for daycare, preschool, after school care, summer day camp or elder care.

The annual maximum contribution is \$5,000 for individuals or married couples filing jointly, or \$2,500 for married individuals filing separately. Married couples have a combined \$5,000 limit, even if each has access to a separate dependent care FSA. This account can only be used as the money accumulates from your paycheck and must be spent by the end of the Plan Year or may be forfeited. Please refer to plan policy for specific details regarding rollover allowances or extension periods. Please be aware there will be a \$4.15 monthly service fee for this account.

Health Coaching Available to all LWC Health Plan Participants!

A **Fit for Life** nurse practitioner will provide **FREE** telephonic or in-person health coaching to Lindsey Wilson College employees. For more details, contact Human Resources.



FIT FOR LIFE

Your medical coverage is designed to help promote good health and protect you and your family from major financial hardships in the event of illness or injury. Aspirant is your health insurance administrator. See the chart to the right for a medical benefits summary.

Each health plan offered has unique features. You have the option to choose a medical plan that fits your needs and your budget by balancing the cost of premiums, deductibles, maximum out-of-pocket amounts, coinsurance, and copays. Generally, if you choose a plan with a higher deductible and maximum out-of-pocket, your monthly premium will be lower. Consider your family's overall typical or expected health plan utilization to choose the plan that is right for you.

Preventive care is covered in full when performed in a preventive capacity by an in-network provider. The types of tests or procedures typically covered as preventive may include mammograms, pap smears, wellness checkups, prostate specific antigen (PSA) tests, colonoscopies, and preventive screenings for newborns and children. Some testing may have age or gender requirements.

The information below provides key definitions and a review of your PPO medical benefits. The benefits summary grid to the right will outline your out-of-pocket expenses and the benefit period specific to your plan.

PPO MEDICAL PLAN

- **Copays** are flat dollar amounts listed on your Benefit Summary for certain services. Typically, copays apply to physician office visits and prescriptions.
- When you use services such as MRIs, CT Scans, hospitalization, or surgeries you must meet the **deductible** as indicated on your plan. **Copays do not apply to your deductible.**
- **Coinsurance** is a percentage of costs that you share with the insurance carrier after your deductible has been met.
- **The Maximum Out-of-Pocket** is the maximum amount you will pay during a benefit period, and includes all deductible, copay, and coinsurance expenses. When an individual meets the maximum out-of-pocket, covered services are paid in full by the plan for that individual until the end of that benefit period. If the family maximum is met by at least two family members, services are covered in full by the plan for the entire family until the end of the benefit period.

Alternative Standard

If due to a medical condition it is unreasonable for you and/or your covered spouse to meet specific engagement criteria, an alternative standard may be made available to you. **Contact ICWS for details.** Contact information is on the back page.

Medical Benefits Summary

In-Network Benefits	Core Plan	Buy Up Plan
Calendar Year Annual Medical Deductible	\$2,500 individual \$5,000 family	\$1,000 individual \$2,000 family
Coinsurance (Plan / Member)	80% / 20%	80% / 20%
Medical Maximum Out-of-Pocket (includes deductible, medical and Rx copays, and coinsurance)	\$4,000 individual \$8,000 family	\$3,000 individual \$6,000 family
Benefit Overview	Member Cost Share	
Primary Care Office Visit	\$30 copay	\$20 copay
Specialist Office Visit	\$60 copay	\$50 copay
Preventive Care	No Charge	No Charge
Health Improvement Coaching	No Charge	No Charge
T.J. Regional Designated Local Providers	No Charge	No Charge
Anthem LiveHealth Online	\$10 copay	\$10 copay
Telehealth Services (PCP / SPEC)	\$30 / \$60 Copay	\$20 / \$50 Copay
Emergency Room	\$200 Copay	\$175 copay
Urgent Care	\$50 Copay	\$50 copay
Inpatient Facility Services	Deductible then 20%	Deductible then 20%
Outpatient Services	Deductible then 20%	Deductible then 20%

The above references in-network benefits only; for out of network benefits see full benefit summary.

Pharmacy Benefits Summary

CVS/caremark™	Pharmacy Tier
Retail Copays- (30 day supply)	Tier 1: \$10 Tier 2: \$30 Tier 3: \$60
Mail Order Rx- (90 day supply)	Tier 1: \$20 Tier 2: \$75 Tier 3: \$150
Mail Order Information: 1-844-253-1825	
Specialty Drugs* (30 day supply)	Tier 4: -\$0 Member Cost if script filled through PrudentRx -30% coinsurance if PrudentRx is not used.

Copay Assistance Program

- \$0 Member out-of-pocket cost for every specialty fill with PrudentRx
- All members are eligible to participate
- You will receive communication from PrudentRx if currently on or should you be prescribed a specialty medication



* Caremark has a large network of retail pharmacies.

NOTE: You can fill a 90 day supply of your maintenance medications at Retail 90 pharmacies.

The programs offered to LWC employees are 100% voluntary. Employees who reach 'Engagement Status" (as indicated on page 5) can receive discounts on your medical premiums. If a spouse is covered under the LWC medical plan, they can also receive the same discounts as employees. For covered members with elevated risk factors, as noted on page 7, coaching may be required to maintain engagement status.

Medical Payroll Deductions **24 Pay Periods**

► EMPLOYEE

Plan Option	Engaged Non-Tobacco	Non-Engaged Non-Tobacco	Non-Engaged Tobacco
Core Plan	\$40.00	\$56.50	\$90.00
Buy Up Plan	\$77.00	\$102.00	\$127.00

Engagement and Non-Tobacco Credits apply to Employee and Spouse only.

► EMPLOYEE + CHILD(REN)

Plan Option	Engaged Non-Tobacco	Engaged Tobacco / Non-Engaged Non-Tobacco	Non-Engaged Tobacco
Core Plan	\$215.50	\$240.50	\$265.50
Buy Up Plan	\$282.00	\$307.00	\$332.00

► EMPLOYEE + SPOUSE

Plan Option	Both Engaged Non-Tobacco	Both Engaged Either Employee OR Spouse Tobacco	Both Engaged Employee AND Spouse Tobacco	One Engaged One Tobacco	One Engaged Both Tobacco	Both Non Engaged Both Tobacco
Core Plan	\$263.00	\$288.00	\$313.00	\$313.00	\$338.00	\$363.00
Buy Up Plan	\$344.00	\$369.00	\$394.00	\$394.00	\$419.00	\$444.00

► FAMILY

Plan Option	Both Engaged Non-Tobacco	Both Engaged Either Employee OR Spouse Tobacco	Both Engaged Employee AND Spouse Tobacco	One Engaged One Tobacco	One Engaged Both Tobacco	Both Non Engaged Both Tobacco
Core Plan	\$383.00	\$408.00	\$433.00	\$433.00	\$458.00	\$483.00
Buy Up Plan	\$490.50	\$515.50	\$540.50	\$540.50	\$565.50	\$590.50

Medical Payroll Deductions **Monthly Pay Periods**

► EMPLOYEE

Plan Option	Engaged Non-Tobacco	Engaged Tobacco / Non-Engaged Non-Tobacco	Non-Engaged Tobacco
Core Plan	\$80.00	\$113.00	\$180.00
Buy Up Plan	\$154.00	\$204.00	\$254.00

► EMPLOYEE + CHILD(REN)

Plan Option	Engaged Non-Tobacco	Engaged Tobacco / Non-Engaged Non-Tobacco	Non-Engaged Tobacco
Core Plan	\$431.00	\$481.00	\$531.00
Buy Up Plan	\$564.00	\$614.00	\$664.00

► EMPLOYEE + SPOUSE

Plan Option	Both Engaged Non-Tobacco	Both Engaged Either Employee OR Spouse Tobacco	Both Engaged Employee AND Spouse Tobacco	One Engaged One Tobacco	One Engaged Both Tobacco	Both Non Engaged Both Tobacco
Core Plan	\$526.00	\$576.00	\$626.00	\$626.00	\$676.00	\$726.00
Buy Up Plan	\$688.00	\$738.00	\$788.00	\$788.00	\$838.00	\$888.00

► FAMILY

Plan Option	Both Engaged Non-Tobacco	Both Engaged Either Employee OR Spouse Tobacco	Both Engaged Employee AND Spouse Tobacco	One Engaged One Tobacco	One Engaged Both Tobacco	Both Non Engaged Both Tobacco
Core Plan	\$766.00	\$816.00	\$866.00	\$866.00	\$916.00	\$966.00
Buy Up Plan	\$981.00	\$1,031.00	\$1,081.00	\$1,081.00	\$1,131.00	\$1,181.00



WELLNESS IS MORE THAN NUTRITION & EXERCISE

Your path to well-being is unique to you. Your goals may include wanting to be more active, eating healthier, learning better financial habits, practicing gratitude, recognizing your purpose, or fostering interpersonal relationships. This is **YOUR** program and can help you along in your wellness journey.

All employees are eligible to participate in our wellness program which includes a collection of holistic activities to help you form healthy habits. Employees and spouses on the medical plan have engagement challenges to earn a premium discount, and all employees have access to a gift card by completing preventative visits and monthly wellness challenges.



HOW IT WORKS

This program consists of a combination of preventative care, physical biometrics, a health risk assessment, and healthy habit development through both wellness activities and personal wellness challenges.

EARN REWARDS

Track your progress in WellRight and earn points for completing a challenge or activity.

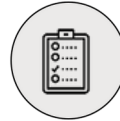
All activities must be logged in WellRight for you to earn wellness points. Access WellRight online or by downloading the WellRight app. Contact HR to get registered or email support@icws-wellness.com

LWC.WELLRIGHT.COM

ENGAGEMENT ACTIVITIES



BIOMETRIC
SCREENING



HEALTH RISK
ASSESSMENT



NICOTINE
AFFIDAVIT



ANNUAL
PHYSICAL

INCENTIVES

Complete the 4 engagement activities to earn a premium discount in 2026. Then accumulate points by completing monthly wellness challenges and submitting proof of preventative visits to earn a gift card.

Employees and spouses on the medical plan must complete the 4 engagement activities by October 31, 2025 to be eligible for the 2026 discount. New hires are automatically enrolled in the wellness rate for 2025 and must work to keep that rate for 2026.

All employees are eligible to redeem a \$100 gift card when they earn 100 points.

HOW TO EARN INCENTIVES

MY ENGAGEMENT ACTIVITIES

All employees and spouses on the medical plan must complete all four engagement activities by October 31, 2025 in order to be engaged in wellness and earn the 2026 medical premium discount.

- Biometric Screening - Complete on-site or have blood work done with your primary care provider and submit directly to ICWS via form instructions
- Health Risk Assessment - Complete the online health risk assessment found on WellRight
- Nicotine Affidavit or Alternative - Certify you have been nicotine free for at least 6 months or complete an approved tobacco cessation program to meet the requirements for the reasonable alternative
- Annual Physical - Complete a well visit with your primary care provider

All employees are eligible for a \$100 gift card if you earn 100 points by completing preventative visits and monthly wellness challenges.

PREVENTATIVE VISITS

Submit proof of preventative screenings. You will earn 10 point per preventative visit submission from the list below. 40 points maximum can be earned from preventative visits.

- Colonoscopy
- Mammogram
- Well woman/Pap
- PSA test or prostate exam
- Vision exam
- Dental visit
- Preventative vaccinations
- Dermatology/Skin Cancer screen

MONTHLY CHALLENGES

Participate in monthly wellness challenges to earn points towards your gift card. You must have 100 points to redeem your \$100 gift card. There will be one challenge offered each month. Challenges are centered on creating healthy holistic habits and all challenges must be completed on WellRight via the a web browser, text tracking, or the WellRight mobile app.

Strategic Partnerships



No Cost Barriers to Primary Care

In conjunction with T.J. Regional Health, covered employees and dependents may access the following providers **at no cost!** T.J. Regional Health provides access to Primary Care Physicians as well as Advanced Practice Nurse Practitioners (APRNs) who specialize in the following conditions:

- Preventive care screenings such as physicals, mammograms and colonoscopies
- Immunizations
- Pediatrics
- Acute Care Services such as flu, sore throat, and sinus infections

T.J. Health Columbia Clinic

- Patricia Doolin, APRN
- Dennis Wooley, APRN

T.J. Health Primary Care

- Dr. Clinton Kiteck
 - Kandace Webster, APRN - Weight Management only
 - Kristi Irvin, APRN
- Cardiology:** Dr. Hari Nair; Dr. Zakare Salifu; Ashley Collins, APRN
- Women's Health:** Dr. Catherine Feese
- Orthopedics:** Dr. Barret Lessenberry; Dr. Brian Elmlinger; Tyler Miller, APRN
- Pulmonology:** Dr. Omar Mahmoud
- Podiatry:** Dr. Mark Risen
- Sleep:** Kim Bowman, APRN
- Neurology:** Dr. Tracy Courtney

T.J. Health Edmonton

- Dr. Ashley Matney
- Beth Wilson, APRN
- Natalie Bruce, APRN

T.J. Health Greensburg

- Pediatrics and Ped. Behavioral Health:** Alisha Risen, APRN
- Orthopedics:** Dr. Barret Lessenberry; Dr. Brian Elmlinger; Tyler Miller, APRN

T.J. Health Russell Springs

- Chris Doolin, APRN
 - Linnea Tarter, APRN
- Neurology:** Dr. Tracy Courtney
- Orthopedics:** Dr. Barret Lessenberry; Dr. Brian Elmlinger; Tyler Miller, APRN

Maintaining Engaged Status

Maintaining engaged status is required to continue receiving discounts on the medical insurance premiums. If the results of the biometric screening process indicate that you or your covered spouse have 3 of 5 moderate risk factors or 1 of 5 high risk factors, you must participate in the T.J. Regional coaching program offered by their Fit for Life Team. Individuals meeting the criteria will be contacted explaining their results as well as the details surrounding the coaching requirements and related timeframes. It is imperative that the individual fulfills the health coaching requirements, or the discounts will be removed and the medical insurance premiums will increase immediately.

Moderate Risk Factors (3 of 5)	High Risk Factors (1 of 5)
Glucose = 101+	Glucose = 126+
Triglycerides = 200+	Triglycerides = 500+
Blood Pressure = 130/81+	Blood Pressure = 140/90+
BMI = 30+	BMI = 35+
Male HDL Ratio = 5.1+	Male HDL Ratio = 9.6+
Female HDL Ratio = 4.5+	Female HDL Ratio = 7.0+



FIT FOR LIFE

Strategic Health Coaching

- Telephonic or in-person health coaching
- Available for those with 3 of 5 Moderate Risk Factors or 1 of 5 High Risk Factors
- Also available for coaching assistance in the following areas:
 - o Weight management
 - o Stress management
 - o Physical activity
 - o Chronic conditions like diabetes, asthma, heart conditions

Your personal health information is protected by State and Federal law and will not be shared with Lindsey Wilson College without your written consent. For more information on the **Fit for Life** privacy policy, please visit: www.tjregionalhealth.org/privacy-practices/

Keeping a healthy set of teeth is more important than you might think, as many diseases and conditions have direct correlations to dental health. We offer comprehensive dental coverage through **Paramount's Network**. To find a dentist in Paramount's Network, contact Paramount. Contact information is provided at back of this booklet. Your plan summary is shown here. Additional details can be found in your plan certificate located within Paramount's online portal.

Dental Benefits Summary

In-Network Benefits	Core		Buy-Up	
Dental Deductible	None		None	
Dental Plan Annual Maximum Benefit	\$1,000		\$1,000	
Lifetime Orthodontic Benefit (Child Only)	Not Covered		\$1,000	
Covered Services	Member pays In-Network			
Diagnostic & Preventive				
- Exams - periodic, limited, comprehensive	0%		0%	
- Radiographs - full mouth series, panoramic, bitewings	0%		0%	
- Routine teeth cleaning	0%		0%	
- Sealants	0%		0%	
Restorative & Prosthodontics				
- Fillings - silver or white (anterior and posterior teeth)	50%		0%	
- Core build ups	Not Covered		40%	
- Crowns - porcelain, ceramic, stainless steel	Not Covered		40%	
- Protective restorations	50%		40%	
- Removable dentures	Not Covered		40%	
Endodontics & Periodontics				
- Root canal therapy - anterior, posterior	Not Covered		40%	
- Root canal therapy - retreatment	Not Covered		40%	
- Scaling and root planing	Not Covered		40%	
- Full mouth debridement	Not Covered		40%	
- Periodontal maintenance	Not Covered		40%	
Oral Surgery				
- Simple extractions	50%		0%	
- Impactions	50%		40%	
- Surgical extractions	50%		40%	
Miscellaneous				
- Emergency palliative treatment	Not Covered		40%	
- Anesthesia - general and IV sedation	Not Covered		40%	
- Athletic mouthguards	Not Covered		40%	
	Core		Buy-Up	
Dental Payroll Deductions	24 Pay Periods	Monthly	24 Pay Periods	Monthly
Employee	\$8.29	\$16.57	\$13.23	\$26.45
Employee + Spouse	\$18.25	\$36.50	\$29.82	\$59.64
Employee + Child(ren)	\$20.09	\$40.18	\$32.73	\$65.45
Family	\$30.10	\$60.20	\$50.23	\$100.46

We are pleased to provide access to a comprehensive vision program through Avesis' nationwide network. The amount you pay for vision services depends upon whether you visit a network or non-network provider. To find a network provider, contact Avesis (contact info at back of this booklet). A brief description of benefits is provided here.

Vision Benefits Summary

In-Network Benefits	Avesis Vision			
	Level 1		Level 3	
Copays				
Exams	\$10 Copay		\$10 Copay	
Materials	\$25 Copay		\$25 Copay	
Service Frequency				
Exams	Every 12 months		Every 12 months	
Lenses	Every 12 months		Every 12 months	
Contacts	Every 12 months		Every 12 months	
Frames	Every 24 months		Every 24 months	
Lens Option Package				
Standard Spectacle Lenses	\$25 Copay		\$25 Copay	
Polycarbonate	Lens options are discounted up to 20% off retail		Covered in Full	
Standard Scratch-Resistant Coating			Covered in Full	
Ultra-Violet Screening			Covered in Full	
Solid or Gradient Tint			Covered in Full	
Standard Anti-Reflective Coating			Covered in Full	
Level 1 Progressives			\$75	
Level 2 Progressives			\$110	
Frames	\$50 Allowance up to \$150		\$50 Allowance up to \$150	
Contact Lenses	\$130 Allowance		\$130 Allowance	
Vision Payroll Deductions	24 Pay Periods	Monthly	24 Pay Periods	Monthly
Employee	\$3.38	\$6.75	\$3.98	\$7.95
Employee + Spouse	\$5.91	\$11.82	\$7.20	\$14.40
Employee + Child(ren)	\$6.42	\$12.83	\$7.84	\$15.67
Family	\$8.78	\$17.56	\$10.61	\$21.22

| Disability Benefits

Disability benefits are designed to provide income replacement in case you are unable to work due to an illness and/or injury. Details on disability benefits are provided here. Short-Term Disability lasts for a specified amount of time. If you are unable to return to work beyond that time, Long-Term Disability would begin subject to the policy limitations outlined below. Long-Term Disability benefits are provided **at no cost to you!**



Disability Benefits Summary		
	Voluntary Short-Term	Employer-Paid Long-Term
Benefits begin after	8 days	180 days
Duration	25 weeks	Social Security Normal Retirement Age
Amount of income protection	60%	60%
Maximum Amount	\$1,000 weekly	\$3,000 monthly

| 403(b) Plan



By participating in LWC's 403(b) Plan, you can save money for retirement tax-free. Based on your contribution amount, LWC will make matching contributions (see below)! Employees must be 18 years of age in order to participate and may start contributing on their date of hire. In order to qualify for the employer match, employees must have completed one year of service and worked 1,000 hours in a twelve-month period.

Employee Contribution	LWC Contribution
0-3% of wages	3% match
4% of wages	4% match
5% or more of wages	5% match

Employees are 100% vested in both elective contributions and matching contributions. In addition to reaching the retirement age of 65, distributions from the plan are also permitted upon severance of employment, for a hardship, and for disabilities. Please be sure to contact your personal accountant for tax ramifications.

Need to enroll?

Visit www.tiaa.org/lindsey and select "Ready to Enroll"



| Employer-Paid Group Life and AD&D

Life insurance is a critical component of financial planning and is used to support your loved ones in the event of your death. Basic life insurance is employer-paid. This policy also includes Accidental Death & Dismemberment (AD&D). AD&D insurance provides benefits to you or your beneficiary if you suffer loss of life or limb due to an accident. AD&D is considered "double indemnity" which means that if your death is due to an accident, your beneficiary would receive double the life insurance benefit. Your policy may include benefit reductions based on specific ages, so please refer to the carrier's policy for details.



Your basic life insurance policy through Lincoln Financial is equal to \$20,000. If you enroll in the medical plan, you will be enrolled in an additional basic life policy through Anthem equal to \$15,000.



| Voluntary Life and AD&D*

You may also purchase additional life insurance for you, your spouse and child(ren) that would pay in addition to the basic group life policy we provide. Premiums are based on your age and the amount of insurance you want to purchase. The Guarantee Issue amount below is available upon initial eligibility without Evidence of Insurability (no medical questions required). Your policy may include benefit reductions based on specific ages, so please refer to the carrier's policy for details.



	Employee	Spouse	Child(ren)
Voluntary Life and AD&D Increments	1 to 5 times salary	\$5,000	\$1,000
Minimum Amount	\$10,000	\$5,000	\$2,000
Guarantee Issue Amount	\$150,000	\$50,000	All amounts are GI
Maximum Amount	\$500,000 Employees age 70 and older: \$50,000	\$50% of employee's election	Age 14 days to 6 months: \$250 Age 6 months or older: \$10,000

*Voluntary life election of employee is often required to enroll spouse/child(ren) in additional coverage. Contact Human Resources with questions.



Additional Benefits Available through Colonial Life

Please log into Banner Self-Service to learn more about these additional benefits and to enroll.

- Accident
- Cancer
- Critical Illness
- Hospital Confinement



Lincoln offers these additional benefits at no cost to you:



EmployeeConnect Assistance Program

Just when you think you have life figured out, along comes a challenge. But whether those challenges are big or small, **Lincoln's EmployeeConnect Assistance Program** is available to help you and your family find solutions to many of life's challenges and restore your peace of mind.

- Up to 5 face to face visits per person, per issue, per year with 24/7 access.
- In-person consultations with network lawyers (1 free 30-minute consultation/issue and 25% off subsequent meetings).
- Information/referrals on family matters such as child and elder care, pet care, moving, college planning and more.

Contact: GuidanceResources.com

User Name: **LFGSupport**

Password: **LFGSupport1**

or call **888-628-4824**

Download the ComPsych® GuidanceNowSM Mobile App

Scan the QR code with your device to begin. Access secure and convenient tools anytime, anywhere across any of your devices.

GuidanceNow provides fast, easy access to your ComPsych employee assistance program and a wide array of health and well-being resources. On GuidanceNow you can:



- **Browse and Search Resources:** Browse a wealth of local-language, informational tools and resources. These resources are organized into categories such as well-being, relationships, work, education, finance and lifestyle.

- **Find a Provider:** Use one-touch access to speak with an intake clinician and get a referral to a local provider.

- **Learn More:** Access authoritative, regional resources (such as third-party government-sponsored, not-for-profit and private domain websites) which connect people to additional resources and benefits.

- **Access Program Information:** Review your company's specific employee assistance program benefit information.



Lincoln TravelConnect

Emergencies can happen while traveling on vacation or company business, but help is available with **Lincoln TravelConnect**. TravelConnect can assist with:

- Emergency travel arrangements
- Assistance with lost or stolen documents; ID recovery assistance
- Language translation services
- Evacuation coordination for an emergency security or political event or natural disaster.

For more information go to

mysearchlightportal.com

and enter your group ID: **LFGTravel123**



LifeKeys Services

- You can save money on shopping and entertainment through LifeKeys
- Access tools on topics such as legal support, budgeting, estate planning
- Get protection against Identity theft
- Access free on-line Will preparation tools

To access LifeKeys services visit **GuidanceResources.com**

Registration ID: **Lifekeys**

or call **855-891-3684**

The Aspirant Mobile App

Your ID Card



Quickly access your ID Card any time to share with a provider.

***Adult dependents are only viewable with HIPAA Consent.**



Your Plan Details

You can view all the details relating to your plan such as copays, effective dates, as well as search for a pharmacy or provider.



Your Activity

All claims for you and your dependents are available for your review. You can view all the details for the claim as well as view the Explanation of Benefits.*

Download the Aspirant Wellness Mobile App at



ASPIRANT

TicketsatWork Discounts

What is TicketsatWork?

Having fun, getting away, and saving money are important for your well-being.

This cost-free benefit provides you access to thousands of exclusive travel and entertainment discounts, so you can make the most of your time away from work.

How Do I Become a Member?

- Visit ticketsatwork.com and click *Become a Member*.
- Use your company code or work email to create an account.

Not by a computer? Use your phone camera or QR scanning app to access the site:

Company Code LINDSEYWILSONFUN



There's something for everyone!

Movie Buffs - Travel Bugs - Thrill Seekers - Entertainment Enthusiasts - Sports Fanatics

Anthem  **LiveHealth**
ONLINE

**See a doctor 24/7 on your
smartphone, tablet, or computer.**

LiveHealth Online is a convenient way to interact with a Board-Certified Doctor via live, two-way video on your computer or mobile device 24 hours a day/7 days a week! Doctors can ePrescribe to your local pharmacy, as needed.

There is a \$10 copay for a visit with the LiveHealth Online Primary Care doctor if you are covered under the PPO Medical Plan. Note: Costs could vary for Specialist visits.

Behavioral Health Services are offered, by appointment, for the same cost as an in-office Behavioral Health visit. Behavioral Health professionals can help with depression, stress, anxiety, trauma, and other non-emergency behavioral health concerns.

Visit [Livehealthonline.com](https://livehealthonline.com)
or download the app.



GoodRx



SingleCare

**Find the lowest
local prices on your
prescriptions.**

Discount Rx Programs

- **GoodRx.com** and **SingleCare.com** are both free to use websites and mobile apps that track prescription drug prices and offer drug coupons.
- There are no membership fees to use these coupons.

If you find that GoodRx or SingleCare offers better pricing on your prescription drug prices, you are free to use their coupons; however, this will be a cash price and will not go through your insurance plan or accumulate toward your Deductible.

Contact Information At-A-Glance

 General Information		<p>Karen Wright Director of Human Resources Phone: 270-384-7313 email: wrightk@lindsey.edu</p>
 Medical / Pharmacy Benefits		<p>Customer Service: 1-855-982-2583 email: LWCC@aspirant.us www.aspirant.us</p>
 Pharmacy Benefit Manager		<p>Customer Service: 1-855-402-2583 www.caremark.com</p>
 Lindsey Wilson College Wellness Program		<p>Integrated Corporate Wellness Solutions email: support@icws-wellness.com</p>
 Flexible Spending Account Administrator		<p>Customer Service: 1-888-868-3539 www.myameriflex.com</p>
 Dental Benefits		<p>Customer Service: 1-800-727-1444 www.insuringsmiles.com/FindADentist</p>
 Vision Benefits		<p>Customer Service: 1-800-828-9341 www.avesis.com</p>
 Disability Benefits		<p>Customer Service: 1-800-423-2765 www.lfg.com</p>
 Employer-Paid Group Life and AD&D Benefits		
 Voluntary Life and AD&D Benefits		
 Cancer / Hospitalization / Accident / Life / Critical Illness Information		<p>Customer Service: 1-800-325-4368 www.coloniallife.com</p>
 403b Administrator		<p>Customer Service: 1-800-842-2252 www.tiaa.com/lindsey</p>
 Additional Assistance Medical Claims, Billing, & Enrollment Resolution Benefit Planning Firm		<p>Rose Taylor Client Service Concierge Phone: 859-255-9455 ext. 1102 email: rose@bimgroup.us</p>

The benefits overview is intended for summary purposes only. It is not to be relied upon for the determination of any policy benefits, limitations or exclusions. The master insurance policies issued by the respective carriers will be relied upon exclusively to determine all benefits.



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