THE MAHONEY GROUP®

BENEFITS. WELLNESS. SUPPORT.

Your resources for a better tomorrow.



2026

EMPLOYEE BENEFITS GUIDE

Plan Year : *10/1/26 to 9/30/27*

Lower Elwha Klallam Tribe

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Lower Elwha Klallam Tribe BENEFITS

At **Lower Elwha Klallam Tribe,** we know our dedicated employees—YOU—are key to our overall success as an organization. We recognize that offering a quality, comprehensive benefit program is an important way to show you how valuable you are to the organization. We understand that navigating the world of employee benefits is challenging and no two employees are alike, which is why we offer this benefits guide to explain the multiple benefit options to improve your physical, financial and mental well-being.



ELIGIBLITY

ADDING A FAMILY MEMBER

Prior to electing benefits, employees should verify that Human Resources has proof of dependent status for any dependents who are being added. This is not required if your dependents have previously been covered through the Lower Elwha Klallam Tribe insurance plan. The following can be used as proof:

- Marriage license for spouse
- Birth certificate, adoption, or placement documents for children
- Signed domestic partner affidavit (must be provided)

COVERING YOUR FAMILY MEMBERS

Many of the plans offer coverage for your eligible family members, including:

- Your spouse, including your legally married same- or opposite-sex spouse, common law spouse, civil union partner, or same- or opposite-sex domestic partner
- Your dependent children, including your stepchildren, legally adopted children, and children placed with you for adoption
  - Dependent children are eligible for medical, dental, and vision insurance up to the end of the month in which they turn age 26 (regardless of student or marital status)
  - Dependent children of any age may remain eligible if they are physically or mentally incapable of self-support.

FULL-TIME EMPLOYEES	COVERAGE STARTS	COVERAGE ENDS
If you are a full-time employee, you are eligible to enroll in the **Lower Elwha Klallam Tribe** benefits if you work at least **30 hours per week.** Your benefits are effective on **the 1st of the month following your Date Of Hire.**	If you enroll in benefits within **30 days** of your date of hire, your coverage is effective **The 1st following your date of hire.** If you enroll during open enrollment, your coverage is effective **October 1.**	If your employment with **Lower Elwha Klallam Tribe** terminates (voluntarily or otherwise), your benefits will end on the last day of the month you terminate in.

BENEFITS ENROLLMENT

NEW EMPLOYEES

As a new employee, you must enroll in benefits within **30 days** of your date of hire. If you do not enroll within **30 days**, you will need to wait until the next open enrollment period to enroll.

CURRENT EMPLOYEES

Open enrollment is the only time during the year that you can change your benefits unless you experience a qualifying life event. During the open enrollment period, you have the opportunity to newly enroll in coverage and/or make changes to your current coverage.

Any changes you make during open enrollment become effective **October 1.**

CHANGING YOUR BENEFITS DURING THE YEAR

As stated here, you cannot change your benefits during the year unless you experience a qualifying life event. The most common qualifying life events are:

- Marriage, legal separation or divorce
- Birth, adoption or change in legal custody of eligible child(ren)
- Death of your spouse or covered child
- Loss of other coverage (e.g., child turns 26 and loses coverage through parent's plan)

Please contact Human Resources/visit **Lower Elwha Klallam Tribe** portal for a complete list of qualifying life events.

If you experience a qualifying life event and wish to change your benefits, you must get an application from HR **within 30 days** of the life event. You may be required to provide proof of your life event, such as a birth certificate or marriage license. You can only change benefits that were impacted by the life event (e.g., if you get married, you can add your new spouse to the medical plan, but you cannot change medical plans).

ONLINE ENROLLMENT

Benefits enrollment is completed through HR, please see HR for an application should you wish to make a change.

In order to complete your enrollment, you need:

- **Dates of birth and social security numbers for yourself as well as any family members you are enrolling.**
- **Proof of eligibility for your spouse and dependent children (e.g., marriage license, birth certificate).**

NEED TO KNOW UPDATES AND INFO

• There are no changes to the plan.

• Enrollment dates:

9/14-9/23



MEDICAL INSURANCE

Lower Elwha Klallam Tribe offers medical insurance plan option through **HMA**. Please take the time to understand the features and differences of each plan so that you choose the coverage that is best for you and your family.

The medical plan includes **in- and out-of-network benefits,** which means you can choose any provider that you would like. However, you will pay less out of your pocket when you choose a HMA network provider. Locate a **HMA** network provider at **www.accesshma.com. HMA is a sister company of Regence Blue Shield so the network is Regence Blue Shield.**

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.

	In-network	Out-of-network
Medicare Part D Creditable Coverage	Yes	Yes
Deductible (individual/family)	$500 / $1,500	
Out-of-pocket maximum (individual/ family)	$5,500 / $11,000	
Preventive care	No charge	40% after deductible
Office visits (primary care/ specialist)	$30	40% after deductible
Emergency Room	$100 then 20% after deductible	
Urgent Care	$30	
Lab/x-ray	20% after deductible	40% after deductible
Inpatient hospital	20% after deductible	40% after deductible
Outpatient hospital	20% after deductible	40% after deductible
Complex Imaging	20% after deductible	40% after deductible
Rx Retail (generic/preferred/brand/specialty)	$10 / 35% / 50% / 50%	

PHARMACY

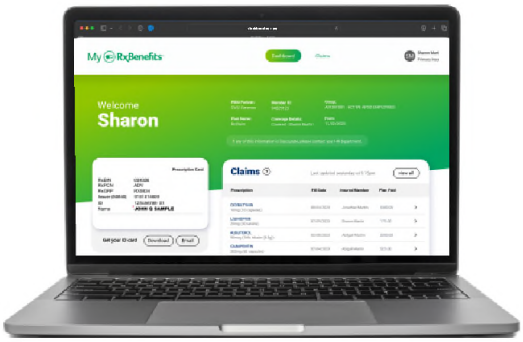
My RxBenefits®

Online Access to Your Pharmacy Benefits



By registering for My RxBenefits, **you'll gain access to robust information** related to your pharmacy benefits.

Access your information when it's convenient for you, **anytime, 24 hours a day, 7 days a week.**





My RxBenefits will allow you to:

- Chat with a live agent Monday - Friday, 9AM-6PM CST
- View 18 months of pharmacy claims (including claims for eligible dependents)
- View, download and email copies of ID cards
- Access your account across multiple devices, including computers, tablets, and cell phones
- Manage your communication preferences
- View pharmacy benefits coverage information

Sign up for the portal at:
https://member.rxbenefits.com

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MyRxBenefits screen designs are not final and are subject to change.

PHARMACY

RxBenefits + EXPRESS SCRIPTS

Who is RxBenefits?

We are your Pharmacy Benefits Optimizer. We have partnered with Express Scripts (ESI) to bring you greater discounts, better access, and improved member services.

RxBenefits® Member Services

Our Member Services representatives have access to the same system utilized by Express Scripts (ESI) and are equipped to help you, your physician, and your pharmacy with questions such as:

"Is my pharmacy in the network?"

"Is my drug covered?"

"How do I start using Mail Order for my medications?"

"How do I get a Prior Authorization?"

"Can you assist me with general benefit questions?"

No matter what the issue or need, members can always expect RxBenefits to:

- **Act with urgency**
- **Remain responsive to change**
- **Follow all issues to Resolution**

Contact the RxBenefits Member Services Team at **800.334.8134** or **CustomerCare@rxbenefits.com**

RxBenefits Member Services Team members are available from **7:00 AM to 8:00 PM CST, Monday – Friday.** On weekends, after hours, and on holidays, members are given the option to speak with a Express Scripts (ESI) representative or leave a message for the RxBenefits Member Services Team to return their call.

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FIND A PROVIDER

Find a Doctor or Hospital in the HMA Network

HMA

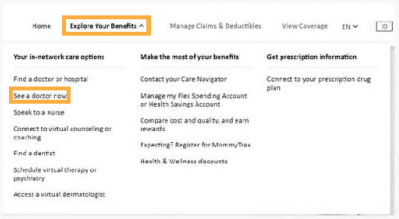
Your plan gives you access to the largest healthcare provider network in the Pacific Northwest. When you travel within the U.S., you also have access to a wide provider network. Find in-network providers for high-quality care at the best price.

Get started: log in to the HMA member portal

Visit accesshma.com. Then select the HMA Member Login button on the top of the page for access to the full search experience.

1

After logging in to your HMA account, select "Explore Your Benefits," and then choose "Find a Doctor or Hospital."



2

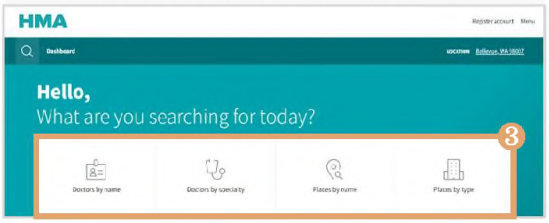
Enter a location. You can also switch to your current location by Use my current location



3

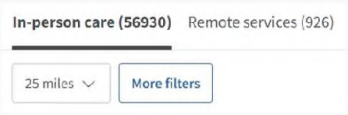
On the main screen, select one of the category boxes and enter the required information and click on the to generate results

- **Doctors by name:** search by a specific doctor.
- **Doctors by specialty:** search doctors who specialize in a certain condition.
- **Places by name:** search by hospital name
- **Places by type:** search by labs, hospitals, urgent care facility or emergency services.



4

Refine your search results by using the "More Filters," on the left side of the screen or view doctors that provide telemedicine by clicking on the "Remote Services," tab on the top left.



5

Results can be viewed on a map by clicking the "Map," button on the top right-hand side.

Always call the provider and facility to verify in-network status before scheduling or receiving services. Not all services performed by in-network providers are covered. You can review your Summary Plan Documents (Click View Coverage tab and Click on Benefit Plan Details) for more information about covered and excluded services.

If you or your doctor's office have any questions about your member benefits or plan coverage, contact HMA Customer Care by calling the number on the back of your Member ID card, Monday-Friday, 5:00 AM-6:00 PM PT.

Visit accesshma.com to log in to your HMA account

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EFDHH-001-024

The HMA network mirrors Regence Blue Shield

PHARMACY; CANADIAN MAIL ORDER



01 SAVING YOU MONEY ON CO-PAYS

Your employer sets a zero (no co-pay) to low co-pay plan saving you money in your family budget.

Zero co-pay means you get your prescriptions for FREE, if you order from our program. We do not have tiers or out of network charges.

02 HELP YOUR EMPLOYER SAVE MONEY

A survey of US business owners indicates 60% are very worried about rising health care costs

Using our service helps your employer save 30% to 80% compared to US suppliers

This savings could be the difference from being in business, or out of business in todays challenging environment

03 FAMILY AND FRIENDS EXTENSION

We offer the same pricing for your family and friends as we do to your employer. So, if you're the only one covered by your company, you still get the same pricing for your family members, extended family, and friends.

Our retail prices are often far less than anyone ever hitting their high deductible cost.

04 WE ARE MAIL ORDER HOME DELIVERY

We deliver to your home. Keep out of the long lines at the local pharmacy where people are lined up and likely to pass on their germs to you. Our program is the ultimate family safety program

How To Use Our Services

- Contact our Client Services Manager Becki Stabbler toll free to enroll over the phone: 1-888-303-5255.
- Fill out our health history questionnaire over the phone or ask for our form from your HR representative and they can help you fax it to us
- Fax, Scan, or send a Picture of your medical prescription to to our client services team.
- We will coordinate delivery to your door

START SAVING MONEY TODAY!



HEALTH HISTORY QUESTIONNAIRE

For questions please call: 1-888-303-5255
Fax: 1-877-334-6737
A Form of ID is required
Email: becki.stabbler@ghmcanada.com
Mailing address: 1-1914 25 ST SW, Calgary, AB T3E 1W9 Canada

All questions contained in this questionnaire are strictly confidential.

****Please note: We require a copy of a driver's license, or ID cord (ie. Birth certificate) in order to ship medications****

Name (Last, First, M.I.):	☐ **M** ☐ **F**	**DOB:**	
Address:			
Day Phone:		**Evening Phone:**	
Height:		**Date of last physical exam:**	
Weight:		**Accept Generic Medications: (Y/N)**	
Accept Medication from our Overseas Pharmacies? (Y/N)		**Pregnant (Y/N) / Due Date / Nursing (Y/N)**	

PERSONAL HEALTH HISTORY

List any medical problems that have been diagnosed

List your prescribed drugs and over-the-counter drugs, such as vitamins and inhalers

Name the Drug	Strength	Frequency Taken

Allergies to medications

Name the Drug	Reaction You Had

DOCTOR INFORMATION

PRIMARY PHYSICIANS

NAME:_____

PHONE:_____

FAX#:_____

ADDITIONAL PHYSICIANS

NAME:_____

PHONE:_____

FAX#:_____

TELADOC

Telehealth with MDLIVE

Medical Urgent Care | Mental Health, Psychiatry | Virtual Dermatology

When you're not feeling well, making your way into a doctor's office can be a real pain...from missing work or getting off the couch, to getting stuck in a waiting room. With your telehealth benefit, you can save time and money by seeing an MDLIVE doctor for non-emergency conditions. MDLIVE doctors can even send a prescription to your nearest pharmacy (if needed). Below are some of the conditions that MDLIVE doctors can treat.

HMA

See a doctor anytime, anywhere.

Consult with a board-certified doctor 24-hours a day, 7 days a week by phone, secure video, or through the MDLIVE App.



Common conditions include:
- Allergies
- Cold/Flu/Cough
- Constipation
- Diarrhea
- Pink Eye
- Sore Throat
- Sinus Infections
- Urinary Problems

Dermatology:
- Acne
- Rashes
- Cold sores
- Dandruff
- Eczema
- Nail concerns
- Rosacea/Psoriasis

Mental Health and Psychiatry:
- Addictions
- Anxiety
- Child and Adolescent Issues
- Depression
- Coping with Loss & Grief
- Parenting Counseling & Advice
- Panic Disorders

Get Started with MDLIVE

Register with the HMA Member Portal

1. Visit **accesshma.com**
2. Select the HMA Member Login button at the top of your screen
3. Log in to the member portal or create an account by selecting "Create an account" on the bottom of the login page.
4. Once logged in, scroll down your home dashboard to "Explore Your Benefits" and select the tile labeled "See a doctor now" to access MDLIVE.

Register with a Virtual Health Assistant



Meet Sophie, your virtual health assistant! Sophie makes creating an account quick and easy using your smartphone. See a doctor in minutes – anytime, anywhere!

To access Sophie, text **"HMA"** to **635483** and follow the link to register or call **1-877-596-8826**.

MDLIVE is a separate company that provides telehealth services for HMA members.

MDLIVE may not be available in certain states and is subject to state regulations. MDLIVE does not replace the primary care physician, is not an insurance product and may not be able to substitute for traditional in person care in every case or for every condition. MDLIVE does not prescribe DEA controlled substances and may not prescribe non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE does not guarantee patients will receive a prescription. Healthcare professionals using the platform have the right to deny care if based on professional judgment a case is inappropriate for telehealth or for misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit https://www.MDLIVE.com/terms-of-use/.

Visit accesshma.com to log in to your HMA account

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ETMMUCMHPVDH-001-024

DIATHRIVE

Diathrive HEALTH®

Unlimited Supplies Meter & App Sync Clinical Support



Diathrive Health's diabetes management solution is FREE to you through your employer-sponsored health plan.

This benefit includes:

- Diathrive+ Glucose Meter
- Unlimited test strips
- Lancets and a lancing device
- Insulin Pen Needles
- Unlimited clinical support from our **Health Advisors**
- **CGM sensors and insulin pump supplies**

Scan to get started

Questions? Contact Us

866-878-7477

support@diathrive.com

Health Advisor

Unlimited clinical support and personalized diabetes care.

Our Health Advisors are Registered Nurses and Certified Diabetes Care and Education Specialists, ready to help.

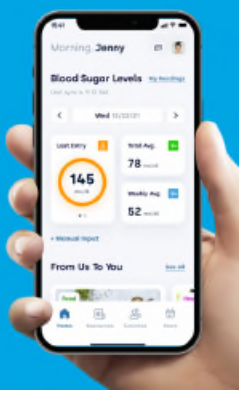
Diathrive Health App

Diabetes management made simple.

- Sync your meter
- Diabetes education
- Reorder supplies
- Connect with your **Health Advisor**

Download on the App Store

GET IT ON Google Play



DIATHRIVE



Get your CGM sensors and insulin pump supplies, now **FREE** to you through your employer-sponsored health plan.

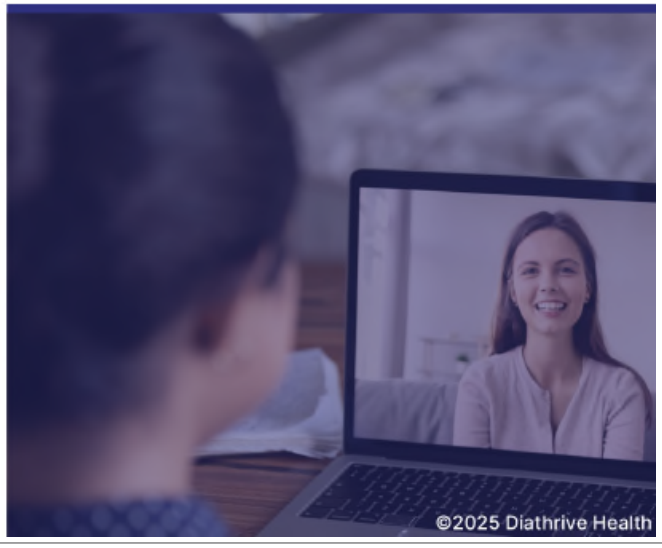
Get **Dexcom, FreeStyle Libre, OmniPod, Tandem, and more.**

You also get access to unlimited **clinical support from our Health Advisors** to help you make the best use of your diabetes tools.

Our Health Advisors are Registered Nurses and Certified Diabetes Care and Education Specialists (**CDCES**), ready to help.

Scan to get started

Questions? Contact Us
866-878-7477
support@diathrive.com



DENTAL INSURANCE

Unum: Dental PPO (DPPO).

Your dental plans include in- and out-of-network benefits, which means you can choose any dentist that you would like. However, you will pay less out of your pocket when you choose an **Unum** network dentist. Locate an **Unum** network dentist at **www.unumdentalcare.com**

The table below summarizes the key features of the dental plans. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.



DO I NEED TO SEE A DENTIST?

A visit to the dentist is about more than just a teeth cleaning. By looking in your mouth, your dentist can tell a lot about your overall health. In fact, he or she may be able to identify early signs of disease, such as diabetes, heart disease, kidney disease, and even some forms of cancer, before you even notice symptoms.

	In-network	Out-of-network
Deductible (individual/family)	$0	
Annual Benefit Maximum	$2,000	
Diagnostic/preventive Services	100%	100%
Basic Services	90%	90%
Major Services	50%	50%
Orthodontic Services	50%	50%
Orthodontic Maximum (Dependent children to age 19 only)	$1,000	$1,000

VISION INSURANCE

Lower Elwha Klallam Tribe offers a vision insurance plan through **HMA.** This plan allows you to choose any eye care provider. However, you will maximize the plan benefits when you choose a network provider. Locate a **HMA** network provider at **accesshma.com.**

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

	Preferred	Participating	Out of Network	Comments
Exams	$20 copay, Paid at 100%, deductible waived	$20 copay, Paid at 100%, deductible waived	$20 copay, Paid at 100%, deductible waived	Limited to one per calendar year
Hardware	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Paid at 100%, deductible waived	Limited to a $150 calendar year maximum

Note: Benefits quoted and pre-authorizations obtained are not a guarantee of claim payment.

Claim payment will be based upon eligibility at the time of service and all the terms and conditions of the plan.

Out of Network services are subject to usual and customary allowances.



DO I NEED AN ANNUAL EYE EXAM IF I HAVE PERFECT VISION?

Your eyes are your windows to the world. They are also your eye doctor's windows into your body. Just by looking in your eyes, a doctor can find warning signs of serious diseases and conditions like high blood pressure, high cholesterol, thyroid diseases, and certain types of cancer. In fact, eye doctors are frequently the first to detect signs of abnormal health conditions.

VISION INSURANCE

HMA

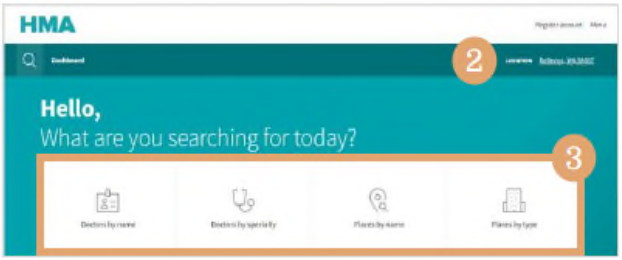
Getting Started with Your HMA Vision Plan

Find a Provider For Your Eye Exam

To find a vision care provider in the HMA network, log in to the HMA member portal .

Note: The advantage of using an in-network provider is that they will bill HMA on your behalf.

1. After logging in, select "Find a Doctor" on your home dashboard
2. Enter a location. You can also switch to your current location by selecting the arrow.
3. Click the box "Doctors by specialty", and enter optometry, ophthalmology, or search by "Doctors by name," for a specific provider.



Know what's covered

Access your vision benefits online from the HMA member portal by following the steps below:

1. Select "View coverage" tab
2. Click on "Benefit Plan Details"
3. Open "Vision Benefits Summary"

Submit Your Vision Claim

What you will need to submit your claim:

Keep your receipts for all services you paid for out of pocket.	Make sure your receipt includes the diagnosis and CPT codes.	Confirm your provider won't bill for services. This will prevent duplicate claims.

To submit your claim on our portal

1. Log in to the member portal and select "Manage Claims and Deductibles" in the top navigation bar. From this screen, scroll down and select the blue "Submit a claim" button.
2. Complete and submit the digital claim form and upload your itemized receipts using the step-by-step instructions on the screen.

If you have any questions, HMA's Customer Care Team is available to help. Monday-Friday from 5 am to 6 pm PT at 1-800-869-7093.

Disclaimer: Always call the provider AND facility to verify in-network status before scheduling and before receiving services. Not all services performed by in-network providers are covered. Please review your Summary Plan Documents (Click View Coverage tab and Click on Benefit Plan Details) for more information about covered and excluded services.

Visit accesshma.com to log in to your HMA account

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MEDICAL, DENTAL, AND VISION PREMIUM RATES

MEDICAL COST

	HMA Medical
	Per Paycheck
Employee Only	$36.00
Employee + Spouse	$175.00
Employee + 1 Child	$125.00
Employee + 2 or more Children	$225.00
Employee + Family	$325.00

DENTAL COST

	Unum Dental
	Per Paycheck
Employee Only	$2.75
Employee + Spouse	$23.81
Employee + Child (ren)	$25.25
Employee + Family	$49.06

VISION COST

	HMA Vision
	Per Paycheck
Employee Only	$1.25
Employee + 1 Dependent	$1.61
Employee + 2 or more Dependents	$5.71

VOLUNTARY BENEFITS

Lower Elwha Klallam Tribe provides you the option to purchase **accident insurance and critical illness insurance and hospital insurance** through **Unum.** The amount you pay for these plans is deducted from your paycheck on a post-tax basis. This ensures that any payments you receive are not taxed. Learn more about the accident, critical illness and hospital plans at **www.unum.com**

ACCIDENT INSURANCE

Accident insurance is a policy that can help you pay expenses that may follow an accident, including out-of-pocket health care costs. This plan pays benefits if you are injured in an accident, regardless of whether or not you are at work.

KEY FEATURES OF THE CRITICAL ILLNESS INSURANCE PLAN:

YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

- You are paid cash quickly
- You can use the money for whatever you would like
- It does not matter what medical plan you have

KEY FEATURES OF THE ACCIDENT INSURANCE PLAN:

- You are paid cash quickly
- The amount you receive is based on your injuries, services provided, and treatment
- You can use the money for whatever you would like
- Benefits are not taxed
- It does not matter what medical plan you have

Health screening benefit: $50 cash for completing an annual wellness exam or other preventive screenings

CRITICAL ILLNESS INSURANCE

Critical illness insurance is a policy that provides a lump-sum, cash benefit if you are diagnosed with a covered illness (e.g., heart attack, stroke, cancer). These diagnoses can cause significant financial burden, especially if you are unable to work while receiving treatment. You can use the money you receive however you would like, including to help you pay your mortgage, pay your deductible, seek experimental treatment, or for any other expenses. The benefit amount you receive is based on the level of coverage you purchase. You may also purchase coverage for your spouse and/or dependent children.

Coverage Options:

- Employee: **$10,000, $20,000 or $30,000 as applied for by the employee and approved by Unum; guarantee issue: $30,000.**
- Spouse: **50% of employee's election; guarantee issue: 50% of employee's election.**
- Dependent children to age 26: **50% of employee's election; guarantee issue: 50% of employee's election.**

HOSPITAL INSURANCE

Hospital insurance helps you and your family members cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.



BE WELL INCENTIVE

unum

LOWER ELWHA TRIBAL GOVERNMENT

Learn more about your annual Be Well Benefit

Your Unum plan pays a Be Well Benefit for one Be Well screening each year.

With Unum's Be Well Benefit, you and other covered family members can receive a valuable incentive for important tests and screenings. Many of these tests are routinely performed, so it's easy to take advantage of this benefit.

Your Accident Be Well benefit is $50.

BE WELL SCREENINGS

- Annual exams by a physician including sports physicals and well-child visits, dental and vision exams
- Cancer screenings including pap smear, colonoscopy
- Cardiovascular function screenings
- Cholesterol and diabetes screenings
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza



IT'S EASY TO FILE A CLAIM

You can receive a benefit for tests that are performed after your initial coverage date.

Follow these simple steps:

File your claim online with a one-time registration on **unum.com**, by mail or over the phone. Simply call **1-800-635-5597** to learn more.

You will need to provide the following:

- First and last names of the **employee** and **claimant** (the employee might not be the claimant)
- Employee's **Social Security number** or **policy number**
- **Name** and **date** of the test
- Name of **physician** and the **facility** where the test was performed.



Each year, you can earn a valuable incentive just for taking care of your health. And so can each of your covered family members.

For more information, please contact your HR representative.

Better benefits at work.™

unum.com

Unum will pay Be Well benefits for all eligible policies according to policy terms.
THESE POLICIES OFFER LIMITED BENEFITS
The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.
In New Hampshire, Be Well is referred to as Health Screening. In Washington, Be Well or the Accident product is referred to as Health Screening Benefit rider. In Kansas, Be Well is not available on the Hospital product and immunizations are not covered on the Accident or Critical Illness products.
Underwritten by: Unum Insurance Company, Portland, Maine; In New Jersey and New York, underwritten by: Provident Life and Casualty Insurance Company, Chattanooga, Tennessee
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EN-1911-BeWell FOR EMPLOYEES (11-22)

LIFE AND AD&D INSURANCE

Life and accidental death and dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support. Upon your death, your designated beneficiary will receive the life benefit. If you die as the result of an accident, your beneficiary will receive both the life and AD&D benefits.



BASIC LIFE AND AD&D INSURANCE

Lower Elwha Klallam Tribe provides you with basic life and AD&D insurance at **no cost to you.**

- Employee life insurance benefit: **$65,000**
- Employee AD&D insurance benefit: **$65,000**

If you are eligible for **$65,000** or more in basic, **Lower Elwha Klallam Tribe**-paid life insurance, you are required to pay income tax on the value of the coverage in excess of **$65,000.**

DESIGNATE A BENEFICIARY

In the event of your death, **Unum** would pay your Life and/or AD&D policy to your beneficiaries. Designate your beneficiary for your Basic Life and AD&D insurance, as well as any Voluntary Life insurance. You may change this designation at any time. You are automatically the beneficiary on your Spouse and/or Child Life policy.

EVIDENCE OF INSURABILITY

If you purchase Life and AD&D insurance for yourself or your spouse and/or children when you are first eligible to enroll, you may purchase up to the guarantee issue amounts without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a future open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by **Unum.**

VOLUNTARY LIFE AND AD&D INSURANCE

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. **Lower Elwha Klallam Tribe** provides you the option to purchase voluntary life and AD&D insurance at group rates through **Unum.** You may also purchase voluntary coverage for your spouse and eligible children.



BASIC LIFE/AD&D COVERAGE

This benefit is provided at **NO COST** to you through **Unum**.

Benefit Amount	
Employee	$65,000

SUPPLEMENTAL LIFE/AD&D (EMPLOYEE-PAID)

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

Benefit Option		Guaranteed Issue[1]
Employee	$10,000 increments up to 5x annual salary or a maximum of $500,000	$130,000
Spouse/DP	$5,000 increments up to $500,000 not exceed 100% of the coverage amount	$25,000
Child(ren)	Live birth to 6 months: $1,000 19th or until their 26th birthday if they are full-time students: $2,000 increments up to $10,000 not exceed 100% of the coverage amount	$10,000

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

BENEFICIARY ASSISTANCE

Find clarity and comfort during trying times

Life planning financial & legal resources

When a loved one is terminally ill, or passes away, you may need help with the personal, financial and legal decisions that need to be made. Support is always available when you are protected by Unum Group Life Insurance.

Life Planning Financial & Legal Resources will be there

With Unum group life coverage, you have automatic access to Life Planning Financial & Legal Resources. This service is included in the cost of your insurance plan for employees, spouses and beneficiaries who need help during a terminal illness, or after the loss of a covered employee.

Caring consultants can provide the assistance you need

When a life claim is submitted and approved, a specially trained consultant will reach out to the employee or beneficiary to provide support. Each consultant holds a Master's degree in the mental health field, and is highly skilled at assisting those who need help dealing with the emotional challenges of a terminal illness or the loss of a loved one.

Life Planning consultants are also able to provide financial and legal support regarding estate settlement, Social Security, cash flow, taxes and investment planning. They can help you develop a customized financial plan to preserve your quality of life, protect resources and build future security.

These consultants are available to assist you in your time of need, and their services are designed to coordinate with the efforts of a family attorney, accountant, or broker. Their services are strictly confidential, and they do not work on commission and will not try to sell any product or service.



You may have questions like these:

- There's so much paperwork. Where do I begin?
- Do I need to pay outstanding bills?
- How should I manage retirement accounts?
- How should I invest the insurance money?
- What do I do with the will?
- Do I need to file probate?

Answers to these questions and more are available at no charge as part of your life insurance coverage from Unum.

Assistance is only a call or click away

To speak with a Life Planning consultant you can contact:

- Call **1-800-422-5142** (multilingual)
- Visit **members.healthadvocate.com** (Enter Unum — Life Planning)

EMPLOYEE ASSISTANCE PROGRAM

unum

Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.



Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- Family and parenting problems
- And more

Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Elder care
- Financial services, debt management, credit report issues
- Identity theft
- Legal questions**
- Even reducing your medical/dental bills!
- And more

Who is covered?

Unum's EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

Help is easy to access:

Phone support: 1-800-854-1446

Online support: unum.com/lifebalance

In-person: You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

LIFE, ACCIDENT AND HOSPITAL INSURANCE PREMIUM RATES

MONTHLY VOLUNTARY LIFE AND AD&D COST

	EMPLOYEE RATES PER $10,000	SPOUSE RATES PER $5,000
< 24	$0.810	$0.460
25-29	$0.850	$0.480
30-34	$1.150	$0.640
35-39	$1.740	$0.950
40-44	$2.510	$1.340
45-49	$4.060	$2.190
50-54	$6.170	$3.350
55-59	$8.860	$4.940
60-64	$11.420	$6.860
65-69	$14.820	$8.920
70-74	$27.150	$16.340
75+	$91.220	$54.910
Child Life (Rates per $2,000)	$0.760	
AD&D (Employee per $10,000)	$0.530	
AD&D (Spouse per $5,000)	$0.300	
AD&D (Child per $2,000)	$0.180	

MONTHLY ACCIDENT & HOSPITAL INSURANCE COST

	ACCIDENT INSURANCE	HOSPITAL INSURANCE
Employee Only	$11.78	$15.07
Employee + Spouse	$20.82	$29.36
Employee + Child(ren)	$24.99	$21.13
Employee + Family	$34.03	$35.42

CRITICAL ILLNESS PREMIUM RATES

MONTHLY CRITICAL ILLNESS INSURANCE COST

Age	Employee coverage: $10,000 / Spouse Coverage: $5,000	
	EMPLOYEE	SPOUSE
< 25	$1.20	$0.60
25	$1.80	$0.90
30	$2.60	$1.30
35	$3.70	$1.85
40	$5.40	$2.70
45	$7.60	$3.80
50	$10.70	$5.35
55	$15.20	$7.60
60	$21.90	$10.95
65	$32.10	$16.05
70	$48.50	$24.25
75	$67.90	$33.95
80	$90.30	$45.15
85+	$133.00	$66.50

MONTHLY CRITICAL ILLNESS INSURANCE COST

Age	Employee coverage: $30,000 / Spouse Coverage: $15,000	
	EMPLOYEE	SPOUSE
< 25	$3.60	$1.80
25	$5.40	$2.70
30	$7.80	$3.90
35	$11.10	$5.55
40	$16.20	$8.10
45	$22.80	$11.40
50	$32.10	$16.05
55	$45.60	$22.80
60	$65.70	$32.85
65	$96.30	$48.15
70	$145.50	$72.75
75	$203.70	$101.85
80	$270.90	$135.45
85+	$399.00	$199.50

Age	Employee coverage: $20,000 / Spouse Coverage: $10,000	
	EMPLOYEE	SPOUSE
< 25	$2.40	$1.20
25	$3.60	$1.80
30	$5.20	$2.60
35	$7.40	$3.70
40	$10.80	$5.40
45	$15.20	$7.60
50	$21.40	$10.70
55	$30.40	$15.20
60	$43.80	$21.90
65	$64.20	$32.10
70	$97.00	$48.50
75	$135.80	$67.90
80	$180.60	$90.30
85+	$266.00	$133.00



ADDITIONAL INFORMATION

RESOURCES AND CONTACT INFORMATION

DO YOU HAVE A QUESTION ABOUT YOUR BENEFITS?

Review the Benefits Frequently Asked Questions on the **Lower Elwha Klallam Tribe** Benefits website. Benefits eligibility, enrollment instructions, and plan information is also available on the website.

BENEFITS WEBSITE:
https://lowerelwha.benefitsplanguide.com/

Questions about benefits or claims: contact Kara Livingston Shepard at klivingston@mahoneygroup.com

Enrollment takes place in HR, please see HR for an application

If you have a general benefits question, contact the Human Resources-Benefits Department.

- Name: Sandra Johnson
- Phone: 360-452-8471 x 7429

PLAN	PHONE	WEBSITE
Medical - Third Party Administrator HMA	1-800-869-7093	www.accesshma.com
Telemedicine - MDLIVE	1-877-596-8826	www.accesshma.com
Diabetes Management - Diathrive	1-866-878-7477	service@diathrive.com
Dental - Unum	1-888-400-9304	www.unumdentalcare.com
Vision - HMA	1-800-869-7093	www.accesshma.com
Voluntary benefits - Unum	1-800-635-5597	www.unum.com
Life and AD&D - Unum	1-800-635-5597	www.unum.com
Employee Assistance Program - Unum	1-800-854-1446	www.unum.com/lifebalance

ANNUAL NOTICES

Each year, employers that offer health care benefit plans are required to provide specific state and federal notices to employees regardless of their participation in the benefit plans offered. Electronic versions of these notices may be found at https://lowerelwha.benefitsplanguide.com/. If you have any questions, please contact the **Benefits Department at 360-452-8471 x 7429.**