



THE  
MAHONEY  
GROUP®

# 2025

## EMPLOYEE BENEFITS GUIDE

**Plan Year:**

4/1/25 to 9/30/25



# TABLE OF CONTENTS

ELIGIBILITY .....	3
BENEFITS ENROLLMENT .....	4
CHANGING YOUR BENEFITS DURING THE YEAR .....	4
MEDICAL INSURANCE .....	5-10
TELEMEDICINE .....	11
BIOTEL .....	12
DENTAL INSURANCE .....	13
VISION INSURANCE .....	14
MEDICAL, DENTAL AND VISION PREMIUM RATES .....	15
VOLUNTARY BENEFITS .....	16-17
LIFE and AD&D INSURANCE .....	18-20
EMPLOYEE ASSISTANCE PROGRAM .....	21
LIFE AND ANCILLARY PREMIUM RATES .....	22-24
ADDITIONAL INFORMATION .....	25

## 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.



# ELIGIBILITY

## 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 1 <sup>st</sup> of the month following their Date Of Hire.	If you enroll in benefits within 30 days of your date of hire, your coverage is effective <b>The 1<sup>st</sup> following your date of hire</b> . If you enroll during open enrollment, your coverage is effective <b>October 1</b> .	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:
  - **2/17-3/7 for a 4/1 effective date**
- **This is for Medical Only as a special Open Enrollment Opportunity as we are changing administrators from CAS to HMA effective 4/1/2025.**



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

# PHARMACY



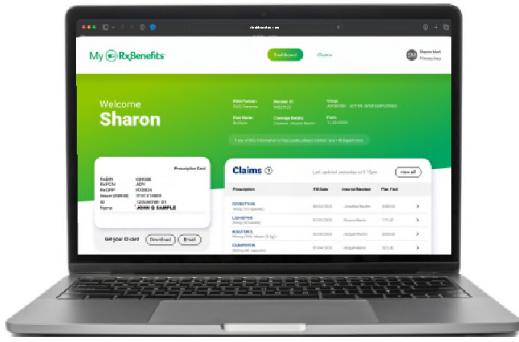
My RxBenefits®

## Online Access to Your Pharmacy Benefits

A couple is sitting on a couch in a living room, looking at a document together. A laptop and a smartphone are also on the couch.

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



## 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](mailto: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

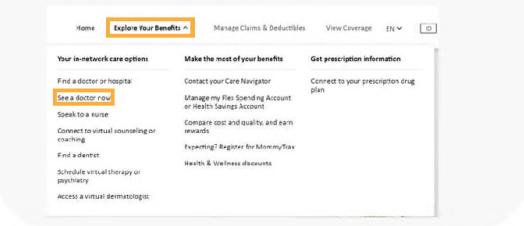
Your plan gives you access to the largest healthcare provider network in the Pacific Northwest. When you travel within the U.S., you also have access to a wide provider network. Find in-network providers for high-quality care at the best price.

**Get started: log in to the HMA member portal**

Visit [accesshma.com](https://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

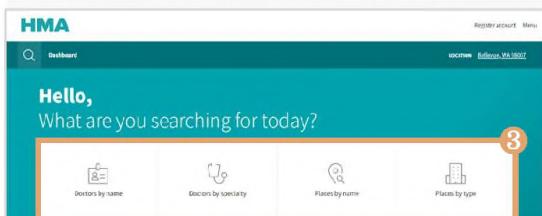
Enter a location. You can also switch to your current location by



3

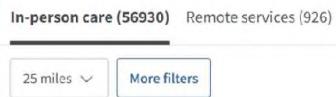
On the main screen, select one of the category boxes and enter the required information and click on the to generate results

- **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](https://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



**Global Health**  
management  
CANADA



## 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 today's 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

- 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 our client services team.
- We will coordinate delivery to your door

START SAVING MONEY TODAY!

GET YOUR FREE MEDS TODAY

**START A SIX MONTH TRIAL**

**WORST THAT CAN HAPPEN IS YOU SAVE MONEY!**

**Call Becki at 1-888-303-5255**



# 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 card (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#: \_\_\_\_\_

## 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.

### 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](https://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**.

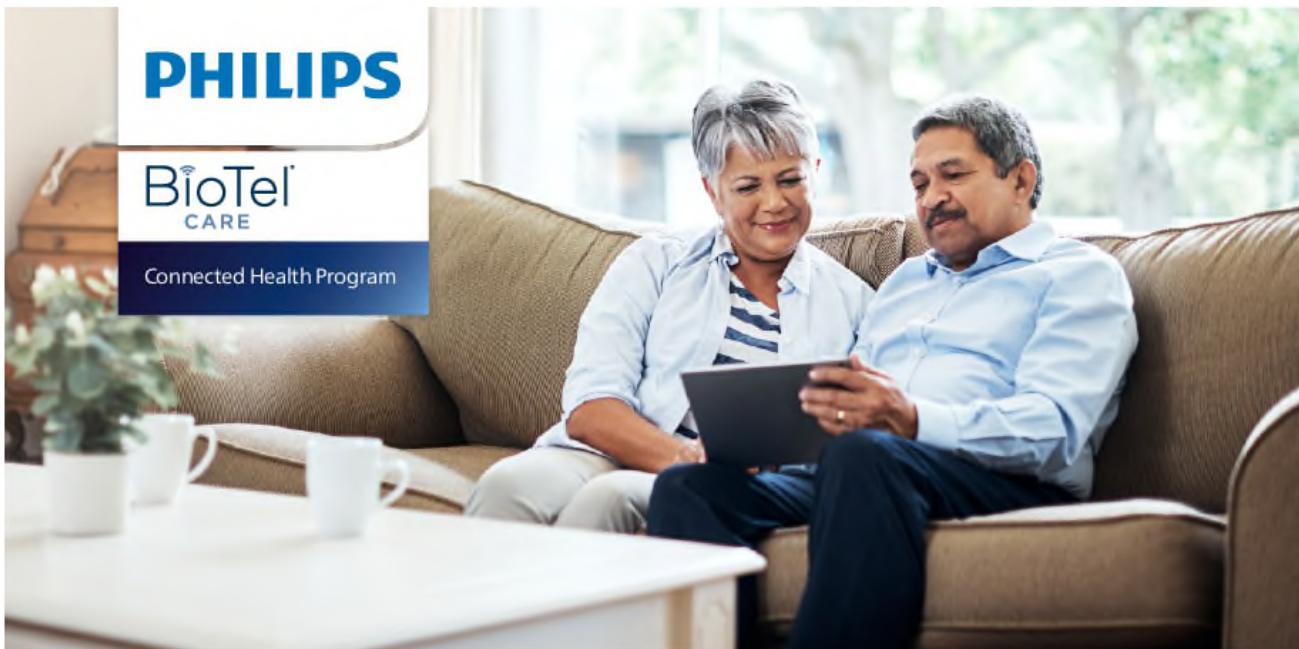
MDLIVE is a separate company that provides telehealth services for HMA members.

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](https://accesshma.com) to log in to your HMA account

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ETMMUCMHPVDH-001-024



## Superior diabetes management at no cost to you

### Philips BioTel Care® Connected Blood Glucose Monitoring System



**Blood glucose meter**  
Cellular-enabled blood glucose monitoring system.



**Testing supplies**  
Unlimited supplies delivered right to your door.\*



**Personal support**  
On-screen meter messaging and 24/7 support.



**ActiveCare**  
a BioTelemetry company

Managing diabetes can be tough – but it doesn't have to be. The ActiveCare™ program provides you with all the tools, supplies and support you need to stay on track. 24/7 alert monitoring provides you with an outreach call anytime you experience an extreme high or low reading.

#### Your connected meter features:

- Easy-to-use, responsive color touchscreen
- Logs automatically sent to a secure online portal
- Responsive messages to help you make informed choices
- On-screen summary graphs, testing goals and other tools

Start saving with this health benefit offering all the testing supplies you need with no hidden costs.

**Enroll today! Call us at 1-877-862-5553**  
**For more information, visit [www.biotelcare.com](http://www.biotelcare.com)**  
**ActiveCare is now part of BioTel Care**

# 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](http://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
<b>Deductible (individual/family)</b>		\$0
<b>Annual Benefit Maximum</b>		\$2,000
<b>Diagnostic/preventive Services</b>	100%	100%
<b>Basic Services</b>	90%	90%
<b>Major Services</b>	50%	50%
<b>Orthodontic Services</b>	50%	50%
<b>Orthodontic Maximum (Dependent children to age 19 only)</b>	\$1,000	\$1,000

# VISION INSURANCE

Lower Elwha Klallam Tribe offers a vision insurance plan through VSP Vision Care. 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 VSP Vision Care network provider at [www.vsp.com](http://www.vsp.com) using the signature network

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.

	In-network
<b>Frequency of Glasses/Lenses/Frames</b>	12 / 12 / 24
<b>Exams</b>	\$20 copay
<b>Lenses</b> Single Vision Bifocal Trifocal Standard Progressive	\$20 copay \$20 copay \$20 copay \$0 copay
<b>Frames</b>	A wide selection: \$150 allowance + 20% discount Featured frame brands: \$170 allowance + 20% discount
<b>Contacts</b> Contact lens exam (fitting and evaluation)	\$150 allowance Up to \$60



## 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.

# MEDICAL, DENTAL, AND VISION PREMIUM RATES

## MONTHLY 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

## MONTHLY DENTAL COST

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

## MONTHLY VISION COST

	VSP 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](http://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



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](http://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.

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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Better  
benefits  
at work™

unum.com

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

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](http://members.healthadvocate.com)  
(Enter Unum — Life Planning)

# EMPLOYEE ASSISTANCE PROGRAM



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](http://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
<b>Child Life (Rates per \$2,000)</b>		\$0.760
<b>AD&amp;D (Employee per \$10,000)</b>		\$0.530
<b>AD&amp;D (Spouse per \$5,000)</b>		\$0.300
<b>AD&amp;D (Child per \$2,000)</b>		\$0.180

## MONTHLY ACCIDENT & HOSPITAL INSURANCE COST

	ACCIDENT INSURANCE	HOSPITAL INSURANCE
<b>Employee Only</b>	\$11.78	\$15.07
<b>Employee + Spouse</b>	\$20.82	\$29.36
<b>Employee + Child(ren)</b>	\$24.99	\$21.13
<b>Employee + Family</b>	\$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](mailto: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
<b>Medical – Third Party Administrator HMA</b>	1-800-869-7093	<a href="http://www.accesshma.com">www.accesshma.com</a>
<b>Telemedicine – MDLIVE</b>	1-877-596-8826	<a href="http://www.accesshma.com">www.accesshma.com</a>
<b>Diabetes Management – BioTel</b>	1-877-862-5553	<a href="http://www.biotelcare.com">www.biotelcare.com</a>
<b>Dental – Unum</b>	1-888-400-9304	<a href="http://www.unumdentalcare.com">www.unumdentalcare.com</a>
<b>Vision – VSP</b>	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Voluntary benefits – Unum</b>	1-800-635-5597	<a href="http://www.unum.com">www.unum.com</a>
<b>Life and AD&amp;D – Unum</b>	1-800-635-5597	<a href="http://www.unum.com">www.unum.com</a>
<b>Employee Assistance Program – Unum</b>	1-800-854-1446	<a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>

## 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.