



# **Equitable Commercial Realty Employee Benefits Guide**

June 1, 2025 – May 31, 2026

**2025 - 2026**

**Medical – Dental – Vision – Life – Disability**



**MarshMcLennan  
Agency**

# Enrollment & Eligibility

## Benefits Begin

If you are regularly scheduled to work at least 30 hours per week, you are eligible for the **Equitable Commercial Realty** benefits program. Your benefits begin on the **first of the month following or coinciding with your employment date, or the first of the month following or coinciding with the date you become an eligible employee.** At this time, you may also enroll your eligible dependents.

## Newly Hired Employees / Newly Eligible Employees

If you are a new hire, you have **30 days to enroll** from your date of hire. You must complete your enrollment to receive benefit coverage for the plan year.

### Eligible Dependents

- Legal spouse or **qualified domestic partner.**
- Children and step-children under the age of 26, regardless of student, dependency, or marital status.

## Annual Open Enrollment

New elections and payroll deductions are effective June 1<sup>st</sup>.

## Benefits End

Your Medical, Dental, and Vision benefits end the last day of the month in which your employment ends.

Your Basic Life/AD&D, Voluntary Life/AD&D, Short-Term Disability and Long-Term Disability benefits end the day immediately following your last day worked.

## Qualifying Life Events

The choices you make during your New Hire period or Annual Open Enrollment period are irrevocable until either the next Annual Open Enrollment period or unless you experience a **qualifying life event.**

Qualifying life events allow you to make changes before Open Enrollment. When you experience a qualifying life event you have **30 days to submit your qualifying life event and coverage changed within Employee Navigator and contact Human Resources with any required documentation.**

Qualifying life events may include changes to your legal marital status, giving birth or adopting a child, a change in your or your spouse's employment status, or your entitlement to Medicare.

If you anticipate any of these changes, please see Human Resources in advance of the event to verify if you may have a right to change plan coverage(s). As a reminder, you must elect your change in benefits within **30 days** from the qualified life event and you may also be required to provide supporting documentation to Human Resources.

**If you do not timely notify Human Resources of your request to make an election change, you will have to wait until the next annual open enrollment period to make benefit changes unless you have another qualifying life event.**

# Enrolling with Employee Navigator

**Equitable Commercial Realty** is committed to keeping you informed about your benefits. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family. Equitable Commercial Realty uses an online enrollment system, Employee Navigator, for all new and updated benefit enrollment changes.

## Registration and Enrollment

1. Navigate to <https://marsh.employeenavigator.com>
2. First Time User? Choose "Register as a new user"
  - a. Complete "Create Your Account" section:
    - Enter First and Last Name
    - Enter the Company Identifier: **XXX-XXXX**
    - Enter PIN (Last 4 digits of SSN)
    - Date of Birth format: (MM/DD/YYYY)
    - Password: Must be at least 6 characters and contain a symbol (#, ?, @, etc.) and a number
  - b. Click "Register"
3. Returning User?

Enter your Username and Password or select "Reset a forgotten password"
4. Click "Start Enrollment" to begin your enrollment.



Username

Password

Login

[Reset a forgotten password](#)

[Register as a new user](#)



Good Afternoon, Demo!

Grab a cup of coffee and let's get some work done.

You have 1 item to complete.

**1** Enroll in your benefits

Start Enrollment

5. Follow the prompts to make your elections.

**Be sure to Click the AGREE button to finalize your elections.**

# Medical Plan Highlights

Employee well-being is a top priority at **Equitable Commercial Realty**. Through **Cigna** we are proud to offer you access to an extensive network of providers. You and your family will be able to maintain your well-being with preventive care and affordable prescription medication.

These plan options will offer you quality care, comprehensive coverage, and the ability to use the **Cigna Open Access Plus Network**.

	Option 1	Option 2
In-Network Plan Details	HSA OAP Plan	OAP Plan
<b>Calendar Year Deductible (CYD)</b> Individual / Family	\$7,000 / \$14,000	\$2,500 / \$5,000
<b>Coinsurance</b> What you pay after you have met your calendar year deductible (CYD).	Carrier Pays 100% Member Pays 0%	Carrier Pays 100% Member Pays 0%
<b>Out-of-Pocket Maximum</b> Individual / Family	\$7,000 / \$14,000	\$5,000 / \$10,000
Medical		
Network	Cigna Open Access Plus Network	Cigna Open Access Plus Network
Health Savings Account (HSA) Eligible	Yes	No
Preventive Care	No Charge	No Charge
Primary Care Office Visit	0% after Deductible	\$50 Copay
Specialist Office Visit	0% after Deductible	\$100 Copay
Virtual / Medicine Visit via <b>MDLive</b>	0% after Deductible	\$50 Copay / \$100 Copay
Urgent Care Office Visit	0% after Deductible	\$75 Copay
Emergency Room	0% after Deductible	\$500 Copay
Lab & X-Ray	0% after Deductible	0% after Deductible
Complex Imaging	0% after Deductible	0% after Deductible Office Visit / Ambulatory Facility
Out-Patient Surgery	0% after Deductible	0% after Deductible
Hospitalization	0% after Deductible	0% after Deductible
Non-Network Benefits	No Out-of-Network Coverage	No Out-of-Network Coverage
Medical Payroll Deductions		
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$185.10	\$345.41
Employee + Child(ren)	\$136.69	\$282.30
Employee + Family	\$513.77	\$657.58
<i>See summary of benefits and coverage or policy documents for details on out-of-network benefits.</i>		

Please refer to the benefit summary and policies for exclusions and limitations.

## Find a Provider

Online: [www.mycigna.com](http://www.mycigna.com)

Phone: 866-494-2111

# Pharmacy Highlights

## Prescription Medication Coverage

Our medical coverage through **Cigna** includes a Prescription Drug Program. Your cost share for a medicine is based on the tier in which the medicine is assigned within the formulary drug list. Network discounts are applied to medicines dispensed at a network pharmacy but are not available for medicines dispensed at a non-network pharmacy. You can find in-network pharmacies and a list of covered prescriptions at [www.mycigna.com](http://www.mycigna.com).

## GENERIC DRUGS

To get more out of your health care plan, choose Generic drugs when possible. Generic drugs are the chemical equivalent of their more expensive brand name drug counterparts. Even if your doctor prescribes you a brand name drug, you can always ask for the Generic equivalent.

## PREFERRED DRUGS

Preferred brand drugs are prescriptions that your pharmacy benefit plan has selected as the most effective and cost efficient to treat certain conditions or illnesses. These brand name drugs are often more expensive than their generic counterpart.

## NON-PREFERRED DRUGS

Non-preferred brand drugs treat conditions or illnesses that can also be treated by a preferred brand or generic prescription. These drugs typically have a higher copayment.

## PREFERRED and NON-PREFERRED SPECIALTY DRUGS

Specialty drugs are used in the treatment of medical conditions such as hepatitis, hemophilia, multiple sclerosis, and rheumatoid arthritis. Specialty drugs may be oral, topical, or injectable medications that can either be self-administered or administered by a health care professional.

Preferred In-Network Pharmacy	HSA OAP Plan	OAP Plan
Calendar Year Deductible	Medical Deductible Applies	None
Tier 1 Medications (30-day supply)	0% after Deductible	\$15 Copay
Tier 2 Medications (30-day supply)	0% after Deductible	\$35 Copay
Tier 3 Medications (30-day supply)	0% after Deductible	\$75 Copay
Tier 4 Medications (30-day supply)	0% after Deductible	\$250 Copay
Mail Order (90-day supply)	0% after Deductible	3x Copay

# Health Savings Accounts

A Health Savings Account (HSA) is a personal savings account that you own and can use to pay for qualified out-of-pocket medical expenses. Your contributions to the HSA are taken out of your paycheck and are tax-free. Once you enroll in the HSA through **Ameriflex**, you'll received a debit card to pay for qualified out-of-pocket medical expenses. Your HSA can be used to pay for your health care expenses and those of your spouse and dependents, even if they are not covered by the High-Deductible Health Plan (HDHP).

How a Health Savings Account (HSA) Works
<p><b>Eligibility</b> Anyone who is:</p> <ul style="list-style-type: none"><li>• Covered by a High-Deductible Health Plan (HDHP);</li><li>• Not covered under another medical plan that is not a High-Deductible Health plan (HDHP);</li><li>• Not entitled to Medicare benefits;</li><li>• Not eligible to be claimed on another person's tax return;</li><li>• Not in receipt of VA benefits within the last three months; or</li><li>• Not covered under your or your spouse's Flexible Spending Accounts (FSA) , except for a Limited Purpose FSA</li></ul>
<p><b>Your Contributions</b> You choose how much to contribute from each paycheck on a pretax basis. Contribute up to the IRA maximum of <b>\$4,300 for single coverage</b> or <b>\$8,550 for family coverage</b>, less any employer contribution outlined below. You can make an additional "catch-up" contribution of up to \$1,000 per year if you are age 55 or older. You can update your contributions any time throughout the year without a Qualifying Life Event.</p>
<p><b>Equitable Commercial Realty</b> will make an annual contribution of \$1,856.04 (\$154.67 per month) for the plan year spanning from June 1, 2025, to May 31, 2026. In the event of mid-plan year enrollments, the employer contribution will be pro-rated based on the number of months remaining in the plan year.</p>
<p><b>Eligible Expenses</b> You can use your HSA to pay for medical, dental, vision, and prescription drug expenses incurred by you and your eligible family members. <b><i>Please note: Funds available for reimbursement are limited to the balance in your HSA.</i></b></p>
<p><b>Using Your Account</b> Use your debit card linked to your HSA to cover eligible expenses – or pay for expenses out of your own pocket and save your HSA dollars for future health care needs.</p>
<p><b>Your HSA is always yours – no matter what</b> One of the best features of an HSA is that money left over at the end of the year remains in the account so you can use it the following year or at anytime in the future. If you leave <b>Equitable Commercial Realty</b> your HSA goes with you.</p>

The amount you choose to contribute should be based on the qualifying expenses you anticipate your family incurring during the plan year. First, look at your family's health care expenses over the past year; then determine whether you'll have the same expenses again and if there will be any new expenses.

Register/log on at <https://myameriflex.com/> to monitor your balance.

## The Triple Tax Advantage

HSA offer three significant tax advantages:

1. You can use your HSA funds to cover qualified medical expenses, including dental and vision expenses – tax-free.
2. Unused funds grow and earn interest over time – tax-free.
3. You can save your HSA dollars to use for your health care even if you leave **Equitable Commercial Realty** – tax-free.

If you want to pay less per paycheck for health care coverage and save tax-free money for future medical expenses, consider enrolling in the HDHP with HSA.

## What you need to know about an HSA

HSA Distribution Rules	Frequently Asked Questions
Distribution from the HSA are tax-free for “qualified medical expenses” following the date the HSA is opened.	<b>Can I contribute to both an HSA and an FSA in the same year?</b>
Medical expense incurred by or on behalf of domestic partners or their children are ineligible for tax-free reimbursement for an HSA unless the domestic partner qualifies as a dependent under IRC Section 152.	Enrollment in a Medical FSA will cause you to be ineligible to make contributions to your HSA. The only exception is if the FSA is a “limited purpose” FSA, which can only be used for dental and vision expenses.
If HSA funds are used for non-qualified medical expenses before the age of 65, the amount withdrawn is subject to both income tax and a 20% penalty.	<b>What if I enroll in an HSA in the middle of the year?</b>
Individuals must keep detailed records to validate eligible expenses were incurred in the case of an IRS audit.	If you enroll in an HSA mid-year, you are allowed to make a full year’s contribution to your HSA, provided you remain covered by the HDHP for at least the 12-month period following the partial year.
There is not set time limit in which you must reimburse yourself (i.e., withdraw the money).	<b>Can I contribute to an HSA if I have Medicare?</b>
	No. You lose HSA eligibility once you enroll in Medicare, so you can’t make additional contributions. You can only contribute for months that you were eligible before you enrolled in Medicare.

# Dental Highlights

A confident smile starts with oral health. The dental plan offered to you by **Equitable Commercial Realty** through **Mutual of Omaha** makes it easy for you and your family to take care of your smiles. As with all other coverage, it's important to stay in-network. Before each appointment, verify your dentist is still in network and be sure to present your ID Card to your dentist each visit.

**If your dentist recommends services other than a preventive cleaning, ensure you ask for and receive a pre-treatment estimate *before the work is performed*.**

This Dental PPO plan lets you choose any provider you want each time you need care. There are no requirements to choose a primary dentist to coordinate your care. However, network providers have contracted with the **Mutually Preferred Network** to provide services at a reduced rate.

	Dental Plan	
In-Network Plan Details	In-Network	Out-of-Network
Network	Mutually Preferred Network	N/A
Calendar Year Deductible (CYD) Deductible Waived for Preventive	\$50 Individual / \$150 Family	
Annual Maximum	\$2,000 per Covered Person	
Preventive Services	100% Covered Deductible Waived	
Basic Services	80% Covered after Deductible	
Major Services	50% Covered after Deductible	
Orthodontia Children up to age 19	50% Covered, \$1,500 Lifetime Max	
Out-of-Network Reimbursement Level	90% of Usual and Customary	
Dental Payroll Deductions		
Employee Only	\$0.00	
Employee + Spouse	\$20.22	
Employee + Child(ren)	\$23.59	
Employee + Family	\$49.43	

Please refer to the benefit summary and policies for exclusions and limitations.

## Find a Provider

Online: [www.mutualofomaha.com/dental](http://www.mutualofomaha.com/dental)

Phone: 800-927-9197



# Online Reference Guide for Plan Members



You have a great dental plan – now learn how to make full use of it to ensure proper dental health for you and your family.

## With online access you can:

1. View benefits information, eligibility and claims
2. Print or view Explanation of Benefits (EOBs)
3. Locate a provider, by ZIP code or address

## Getting Started

1. Go to [MutualofOmaha.com/dental](http://MutualofOmaha.com/dental)
2. Click on the “Member Portal Link” and select the “Register Now” button. You will enter your Member ID number (located on your member ID card) or the last 4 digits of your Social Security Number and follow the instructions to create your user name and password.

Visit as many times as you need to view or print copies of your coverage information.

**Note:** Due to HIPAA a spouse and adult child will have to register separately.

## Logging On

1. Go to [MutualofOmaha.com/dental](http://MutualofOmaha.com/dental)
2. Enter your username and password
3. Click the “Login” button

## Online Tools

This section provides you with an overview of your access to benefits information including:

- View your coverage information and eligibility
- Individuals included under your plan
- After you’ve visited the dentist, use the “Claims” tab to find historical claim data
- View or print your Explanation of Benefits (EOB) from the “Documents” tab

## Access a Claim Form

If you visit an out-of-network provider, you can download a claim form from the home page.

## Locate a Provider Two Ways

You have complete freedom to select a provider of your choice, either in network or out of network. You can access the provider search two ways! From the home page, use the Provider Quick Search tool to locate a provider by using your ZIP code or address. You also have access to a provider search page after you log into the Member Portal via the “Providers” tab.

## Request an ID Card

800-927-9197

# Voluntary Vision Highlights

Eyesight is critical to your overall health. Did you know that a regular eye exam can detect high-cholesterol or even a brain-tumor? **Equitable Commercial Realty** offers you vision insurance through **Mutual of Omaha**.

Annual preventive eye exams are covered under each plan. Make sure to stay in network. When you schedule your appointment, verify your provider is in Principal's network. If you have a contact lens exam, this is not covered at 100% and you are responsible for this additional cost.

This plan lets you choose any provider you want each time you need care. There are no requirements to choose a primary doctor to coordinate your care. However, network providers have contracted with Mutual of Omaha to provide services at a reduced rate. When you use the **EyeMed Network** providers, your out-of-pocket expenses are kept to a minimum. When you use non-network providers, your out-of-pocket expenses are higher.

	In-Network
Plan Details	
<b>Network</b>	EyeMed Network
<b>Exams</b>	Every 12 Months, one exam is covered in full after \$10 copay
<b>Prescription Glasses</b> <b>Lenses</b> – 1 pair covered every 12 months	\$10 copay Single / Bifocal / Trifocal / Lenticular
<b>Frames</b> – covered up to \$130 every 24 months; 20% off amount over allowance	Polycarbonate for dependent children under age 18
<b>Elective Contacts (<i>in lieu of glasses</i>)</b>	Covered up to the \$130 allowance every 12 months, plus 15% off balance
<b>Contact Fitting and Evaluations</b>	Standard Fitting: Up to \$40 Copay Premium Fitting: 10% off Retail
<b>Necessary Contacts (<i>in lieu of glasses</i>)</b>	Covered in full, every 12 months
<b>Out-of-Network Reimbursement</b>	Out-of-Network coverage available, see benefit summary for details. <b>Reimbursement Only</b>
Vision Payroll Deductions	
Employee Only	\$0.00
Employee + Spouse	\$2.06
Employee + Child(ren)	\$2.58
Employee + Family	\$5.67

Please refer to the benefit summary and policies for exclusions and limitations.

## Find a Provider

Online: [www.mutualofomaha.com/vision](http://www.mutualofomaha.com/vision)

Phone: 833-279-4358

# Online Reference Guide for Plan Members



You have a great vision insurance plan. Now learn how you can make full use of our vision plan website to ensure proper vision health for you and your family.

## With online access you can:

- View benefits information
- View claims history and Explanation of Benefits
- Locate a provider
- Access forms or submit a claim online

## Getting Started

- Log on to [MutualofOmaha.com/vision](https://MutualofOmaha.com/vision)
- Click on "View my vision benefits"
- Click the "Create an account" button – enter your name, date of birth, member ID number (located on your member ID card) or the last four digits of your Social Security Number (if provided by your employer) and follow the instructions to select your username and password

## Logging On

- Go to [MutualofOmaha.com/vision](https://MutualofOmaha.com/vision)
- Click on "View my vision benefits"
- Enter your username and password
- Click the "Login" button

## Online Tools and Resources

### View your benefits

- Coverage, effective dates, and benefit frequency
- Dependents included in the plan
- Benefits used by you and your dependents
- Print ID cards

## Track Claims

### Access a claim form

If you visit an out-of-network provider, you will have to pay for services out-of-pocket and submit a claim form located in the "Forms" section.

### Find a provider

Once you've created an account and signed in, click "Provider Locator." From here, you can search by ZIP code or "use my location" to find a provider near you.

### Customer Service

833-279-4358



Download the EyeMed Members App on your iPhone, iPad or Android to view benefit information and ID card.



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company

# Life Insurance Highlights

Discussing what might happen to your family if you were not around to provide for them isn't always the easiest conversation. Life insurance can help you plan for your family's future needs. When the unthinkable happens, you want to know your family is covered. **Equitable Commercial Realty** provides full-time eligible employees with Basic Life and Accidental Death & Dismemberment (AD&D) insurance through **Mutual of Omaha** at no cost to you. Additionally, you may supplement your own policy as well as purchase life insurance for your spouse and dependent children. *To cover your spouse and your dependent children you must also cover yourself.*

## Basic Life and Accidental Death & Dismemberment Insurance

In the event of your death, the Basic Life coverage would pay your beneficiary a flat benefit amount. In the event of accidental death, your beneficiary would receive an additional benefit equal to your life benefit amount. If you lose a limb or suffer other permanent disability as the result of an accident, you may be eligible for other benefit payments under the AD&D plan. These are determined according to the injury.

Employee	Flat \$50,000
Age Benefit Reduction	35% reduction of in-force benefit at age 65 50% reduction of original in-force benefit at age 70

## Voluntary Life and Accidental Death & Dismemberment Insurance

If you would like additional protection, you can purchase Voluntary Life coverage with **Mutual of Omaha** for you, your spouse and/or children through convenient payroll deduction. The cost of the coverage is based on your age and the amount of coverage you elect. Premiums are deducted from your pay on an after-tax basis. *See Employee Navigator for Individual Rates.*

Employee	\$10,000 increments, \$10,000 up to \$300,000 or 5x your annual salary (the lesser of) Guaranteed Issue (New Hire Only): \$50,000
Spouse	\$5,000 increments, \$5,000 up to \$150,000 Guaranteed Issue (New Hire Only): \$30,000 <i>Amount cannot exceed 100% of employee benefit</i>
Child(ren)	Children up to age 26: \$1,000 increments, starting at \$2,000, up to a maximum of \$10,000 Guaranteed Issue (New Hire Only): \$10,000 <i>Amount cannot exceed 100% of employee benefit</i>
Age Benefit Reduction	Employee: same as Basic Life/AD&D Coverage Spouse: none - <i>spouse benefits term at age 70.</i>

Guarantee Issue amounts apply to timely eligible applicants. A timely applicant is one who applies for coverage within 31 days from the date that all eligibility requirements are met. You may enroll at a later time, but you must complete an Evidence of Insurability form and can be declined coverage.

## Beneficiary Information

Please verify that your beneficiary information is correct and up-to-date. In the event of your death, policy proceeds will be paid according to your most recent beneficiary designation. You may name primary and contingent beneficiaries in Employee Navigator.



# Disability Insurance Highlights

Disability insurance is insurance for your paycheck!

The unexpected could happen at any time. Disability Insurance provides you and your family with peace of mind if you are unable to work due to illness or injury. **Equitable Commercial Realty** proudly provides full-time salary employees Short-Term Disability Insurance and Long-Term Disability Insurance through **Mutual of Omaha** at no cost to you.

## Employer Paid Short-Term Disability Insurance

Benefit Amount	60% of earning up to \$1,000 weekly
Elimination Period	Injury 7 day – Illness 7 days
Benefits Payment Period	12 weeks
Other Limitations	A complete list is included in your booklet.

## Employer Long-Term Disability Insurance

Benefit Amount	60% of earning up to \$6,000 monthly
Elimination Period	90 days
Benefits Payment Period	Up to Social Security Retirement Age
Own Occupation Definition	2 years
Pre-Existing Limitations	3 months prior and 12 months insured – A pre-existing condition is a sickness or injury for which you have received treatment within 3 months prior to the effective date of this plan. Any disability contributed to or caused by a pre-existing condition within the first 12 months of your coverage date will not be covered.
Other Limitations	A complete list is included in your booklet.

Access your online account or speak to a Mutual of Omaha representative.

Online: [www.mutualofomaha.com](http://www.mutualofomaha.com)

Phone: 800-877-5176

# Added Value Benefits

## Telemedicine – included with Medical Coverage

Under the weather and need a fast doctor visit? Telemedicine gives you 24/7 access to U.S. board certified doctors through the convenience of your phone. You and a practitioner can speak or video chat to answer questions, make a diagnosis, and even prescribe some medications. This convenient and affordable option provides you on-demand access to treat many medical conditions. As always, call 911 for any emergency. List of minor medical needs includes:

- Bladder infection/Urinary tract infection
- Bronchitis
- Pinkeye
- Fever
- Rash
- Stomachache
- Sinus problems

### How to access Telemedicine

- Provided through Cigna, MDLive online at [www.cigna.com](http://www.cigna.com) or by phone at **888-726-3171**
- Download the mobile app, available on the APP Store and Google Play
- With virtual visits, you can:
  1. Video visit with a physician from one of our U.S. board-certified doctors.
  2. Immediately video visit with a doctor 24 hours a day, 7 days a week from any location.
  3. Your primary care physician can access your telemedicine visit records at your request.
  4. If medically necessary, the provider can send a prescription to a preferred pharmacy.

## Employee Discount Marketplace via Benefit Hub

An all-in-one portal for employer-sponsored perk programs and discount marketplace.

It's easy to access and start saving!

1. Go to <https://employeeperks.benefithub.com/Welcome>
2. Enter referral code: **Q2NTZA**
3. Complete registration

Questions? Call **866-664-4621** or email [customercare@benefithub.com](mailto:customercare@benefithub.com)



Learn more here!

# WILL PREPARATION SERVICES

Services provided by Epoq, Inc.

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

## Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

### Epoq provides the following **FREE** documents:

- Living Will and Trust
- Power of Attorney
- Healthcare Directive
- Pour-Over Will
- Last Will and Testament

## Here's how it works:

- Log on to [www.willprepservices.com](http://www.willprepservices.com) and use the code **MUTUALWILLS** to register
- Answer the simple questions from any device and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements

Create your will at [www.willprepservices.com](http://www.willprepservices.com)  
and use the code **MUTUALWILLS** to register

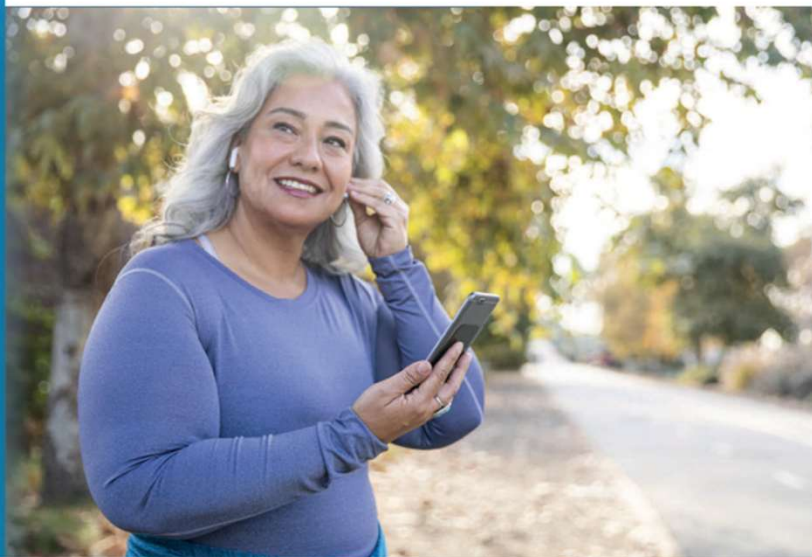


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Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Epoq are independent, unaffiliated companies. Although United of Omaha Life Insurance Company make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United of Omaha Life Insurance Company does not provide, is not responsible for, does not assume any financial liability for and does not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United of Omaha Life Insurance Company also is not responsible and do not assume liability for any disclosure of personal data or information by Epoq. These services are only available to group life insurance customers of United of Omaha Life Insurance Company. This service is not available in New York.



# Available Services When You Need Help the Most



Life isn't always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. During these tough times, it's important to have someone to talk with to let you know you're not alone.

With Mutual of Omaha's Employee Assistance Program, you can get the help you need so you spend less time worrying about the challenges in your life and can get back to being the productive worker your employer counts on to get the job done.

Learn more about the Employee Assistance Program services available to you.

— We are here for you —

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

**[mutualofomaha.com/eap](https://mutualofomaha.com/eap)**  
**or call us: 1-800-316-2796**

## Enhanced EAP Services

Features	Value to Company and Employees
<b>Employee Family Clinical Services</b>	<ul style="list-style-type: none"><li>▪ An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments</li><li>▪ Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters</li><li>▪ Access to subject matter experts in the field of EAP service delivery</li></ul>
<b>Counseling Options</b>	<ul style="list-style-type: none"><li>▪ Three sessions per year (per household) conducted by either face-to-face* counseling or video telehealth via a secure, HIPAA compliant portal</li></ul>
<b>Exclusive Provider Network</b>	<ul style="list-style-type: none"><li>▪ National network of more than 10,000 licensed clinical providers</li><li>▪ Network continually expanding to meet customer needs</li><li>▪ Flexibility to meet individual client/member needs</li></ul>

\*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions in a six-month period per person.

*Continued on back.*



## Enhanced EAP Services *(continued)*

Features	Value to Company and Employees
<b>Access</b>	<ul style="list-style-type: none"> <li>1-800 hotline with direct access to a Master's level EAP professional</li> <li>24/7/365 services available</li> <li>Telephone support available in more than 120 languages</li> <li>Online submission form available for EAP service requests</li> <li>EAP professionals will help members develop a plan and identify resources to meet their individual needs</li> </ul>
<b>Employee Family Legal Services</b>	<ul style="list-style-type: none"> <li>Valuable resources – legal libraries, tools and forms – available on EAP website</li> <li>A counseling session may be substituted for one legal consultation (up to 30 minutes) with an attorney</li> <li>25% discount for ongoing legal services for same issue</li> </ul>
<b>Employee Family Financial Services</b>	<ul style="list-style-type: none"> <li>Inclusive financial platform powered by Enrich that includes financial assessment tools, personalized courses, articles and resources, and ongoing progress reports to help members monitor their financial health</li> <li>A counseling session may be substituted for one financial consultation (up to 30 minutes) with an attorney</li> <li>25% discount for ongoing financial services for same issue</li> </ul>
<b>Employee Family Work/Life Services</b>	<ul style="list-style-type: none"> <li>Child care resources and referrals</li> <li>Elder care resources and referrals</li> </ul>
<b>Online Services</b>	<ul style="list-style-type: none"> <li>An inclusive website with resources and links for additional assistance, including: <ul style="list-style-type: none"> <li>Current events and resources</li> <li>Family and relationships</li> <li>Emotional well-being</li> <li>Financial wellness</li> <li>Substance abuse and addiction</li> <li>Bilingual article library</li> <li>Legal assistance</li> <li>Physical well-being</li> <li>Work and career</li> </ul> </li> </ul>
<b>Employee Communication</b>	<ul style="list-style-type: none"> <li>All materials available in English and Spanish</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Full-time employees and their immediate family members; including the employee, spouse and dependent children (unmarried and under 26) who reside with the employee</li> </ul>
<b>Coordination with Health Plan(s)</b>	<ul style="list-style-type: none"> <li>EAP professionals will coordinate services with treatment resources/providers within the employee's health insurance network to provide counseling services covered by health insurance benefits, whenever possible</li> </ul>

# Identity Theft Assistance

Essential Service For Your Protection



Each year millions of Americans become victims of identity theft. Information that personally identifies you, such as your name, Social Security number or credit card numbers can be stolen and used to commit fraud or other crimes.

Identity Theft Assistance, provided by AXA Assistance, helps you and your dependents understand the risks of identity theft, learn how to prevent it, and most importantly, assist you if your information is compromised.

ID Theft Assistance is available as part of your overall Travel Assistance package offered by your employer. Services include:

## Awareness and Education

We help you understand the growing threat of identity theft by:

- Promoting awareness of identity theft
- Answering your questions about identity theft and how to recognize if you've become a victim
- Educating you on how to avoid having your identity stolen

## Identity Theft Recovery Assistance\*

If your identity is compromised, the most important thing to do is respond quickly. We will provide you with educational resources regarding the steps to take to recover your identity from credit card and check fraud. We will also provide you with a contact list for financial institutions, credit bureaus and check companies.

*\*It's important to note that this is an educational resource and not a recovery service.*

Access ID Theft Assistance services  
by calling AXA Assistance toll-free  
at (800) 856-9947.



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Travel Assistance Services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. Mutual of Omaha does not warrant or guarantee, or make any representation as to the quality of the services provided by AXA, or any provider to whom a referral is made by AXA. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will, however, make all reasonable efforts to provide such services and help you resolve the emergency situation. Each company is responsible for its own financial and contractual obligations. Additional limitations may apply. Please contact AXA for specifics.



# Your Hearing Discount Program



**Program Benefits** - In addition to your hearing care benefit, you will have access to complimentary aftercare\*, including:

- ✓ **Custom hearing solutions** — wide choice of products from the industry's leading brands
- ✓ **Risk-free trial** — find your right fit by trying your hearing aids for 60 days
- ✓ **Follow-up care** — ensures a smooth transition to your new hearing aids
- ✓ **Battery support** — battery supply or charging station to keep your hearing aids powered
- ✓ **Warranty** — 3-year coverage for loss, repairs, or damage
- ✓ **Financing** — no interest for those who qualify
- ✓ **Savings for family and friends** — your parents, siblings, in-laws, and friends qualify, too

\***Risk-free trial** - 100% money back guarantee if not completely satisfied, no return or restocking fees. Follow-up care - for one year following purchase. Batteries - two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty - Exclusions and limitations may apply. Contact Client Services (1-844-267-5436) for details.

## Accessing Your Benefits is as Easy as ...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

To learn more visit [amplifonusa.com/mutualofomaha](https://amplifonusa.com/mutualofomaha).

	Level 1	Level 2	Level 3	Level 4	Level 5
Hearing Aid Features	Standard features	Additional, easy-to-use functions	Designed for work and play	Enhanced to keep you on the go	Leading technology keeps you connected
One Simple Price	\$995	\$1,495	\$1,795	\$2,195	\$2,645



This is not health insurance. Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Mutual of Omaha Insurance Company has been authorized to provide marketing services including sales. Mutual of Omaha Insurance Company and Amplifon are independent, unaffiliated companies.

# Staying Connected

## MMA Member Benefits Support Center

The MMA member support center is here to answer your questions regarding insurance claims, eligibility, obtaining ID cards, locating in-network providers, or other benefits-related questions.

Contact them via email at [ECR@marshmma.com](mailto:ECR@marshmma.com) or call **800-207-2265, PIN 2285**.

Representatives are available Monday through Friday, from 8 a.m. – 6 p.m. Central. Spanish speaking representatives are also available.

## Important Contacts

Please refer to this list when you need to contact one of your benefit administrators. For general information contact Human Resources.

Coverage	Administrator	Group #	Phone Number	Website
Medical	Cigna	00650169	866-494-2111	<a href="http://www.mycigna.com">www.mycigna.com</a>
Pharmacy	Cigna	00650169	866-494-2111	<a href="http://www.mycigna.com">www.mycigna.com</a>
Telemedicine	MDLive		888-726-3171	<a href="http://www.mycigna.com">www.mycigna.com</a>
Health Savings Account (HSA)	Ameriflex		888-868-3539	<a href="http://www.myameriflex.com">www.myameriflex.com</a>
Dental	Mutual of Omaha	G000CBYR	800-927-9197	<a href="http://www.mutualofomaha.com/dental">www.mutualofomaha.com/dental</a>
Vision	Mutual of Omaha	G000CBYR	833-279-4358	<a href="http://www.mutualofomaha.com/vision">www.mutualofomaha.com/vision</a>
Life	Mutual of Omaha	G000CBYR	800-877-5176	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Disability	Mutual of Omaha	G000CBYR	800-877-5176	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Benefit Hub	MMA	Q2NTZA	866-664-4621	<a href="mailto:customercare@benefithub.com">customercare@benefithub.com</a>

The information in this Benefits Guide is intended for illustrative and informational purposes only. The information contained herein was taken from various summary plan descriptions, certificates of coverage and benefit information. While every effort was taken to accurately report your benefits, discrepancies and errors are always possible. It is not intended to alter or expand rights or liabilities set forth in the official plan documents or contracts. It is not an offer to contract, nor are there any expressed or implied guarantees. In the case of a discrepancy between this information and the actual plan documents, the actual plan documents will prevail. If you have questions about this summary, please contact your Human Resources Department.