

2023 Open Enrollment Health Fair



WELCOME!

From Your
Human Resources Team

2023 Open Enrollment Health Fair



Blue Cross Blue Shield of Oklahoma

Travis Murray

BCBS Plan Design Options for 2023

Plan Benefit What You Pay	PPO Plan	HDHP
Annual Deductibles	\$2,000 / \$4,000	\$4,000 / \$6,000
Office Visits - PCP/Spec	\$25/\$50	20% coinsurance *
Annual Out of Pocket	\$4,000/\$8,000	\$5,000/\$10,000
Preventative	100%	100%
Urgent Care	\$50 copay	20% coinsurance *
Emergency Room	20% coinsurance*	20% coinsurance *
Lab/X-Rays/MRIs/CT/PET	20% coinsurance*	20% coinsurance *
Outpatient	20% coinsurance*	20% coinsurance *
Inpatient	20% coinsurance*	20% coinsurance *
Prescription Copays	\$15/\$20/\$60/\$110/\$160 2x copay for 90-day mail order (great value)	20% coinsurance * Preventative Medication at \$0 – no Deductible

Virtual Healthcare: MDLIVE Doctors or Therapists

1.888.970.4081

Whether home or traveling, BCBSOK, provides access to board-certified doctors 24/7 when needed for a **\$0 copay** if you are enrolled on the **PPO plan** or for a **\$44 copay** if you are enrolled on the **HDHP Plan**. You can speak to a doctor immediately or schedule an appointment to meet virtually, via phone or computer, based on availability.

Virtual visits can be less expensive than alternative non-emergency care such as urgent care or emergency rooms and are more convenient than getting in to see a primary care doctor.

Virtual Visits also include Behavioral Health services, giving you access to licensed BH providers 365 days a year, 24-7!

Virtual visit doctors may also send an e-prescription to your local pharmacy when needed.

****Download the Blue Access Mobile App to sign up, request a virtual visit. Login to your Blue Access for Members account at www.bcbsok.com/member You may also go directly to www.MDLIVE.com/bcbsok**

2023 Open Enrollment Health Fair



Blue Cross Blue Shield Total Wellness

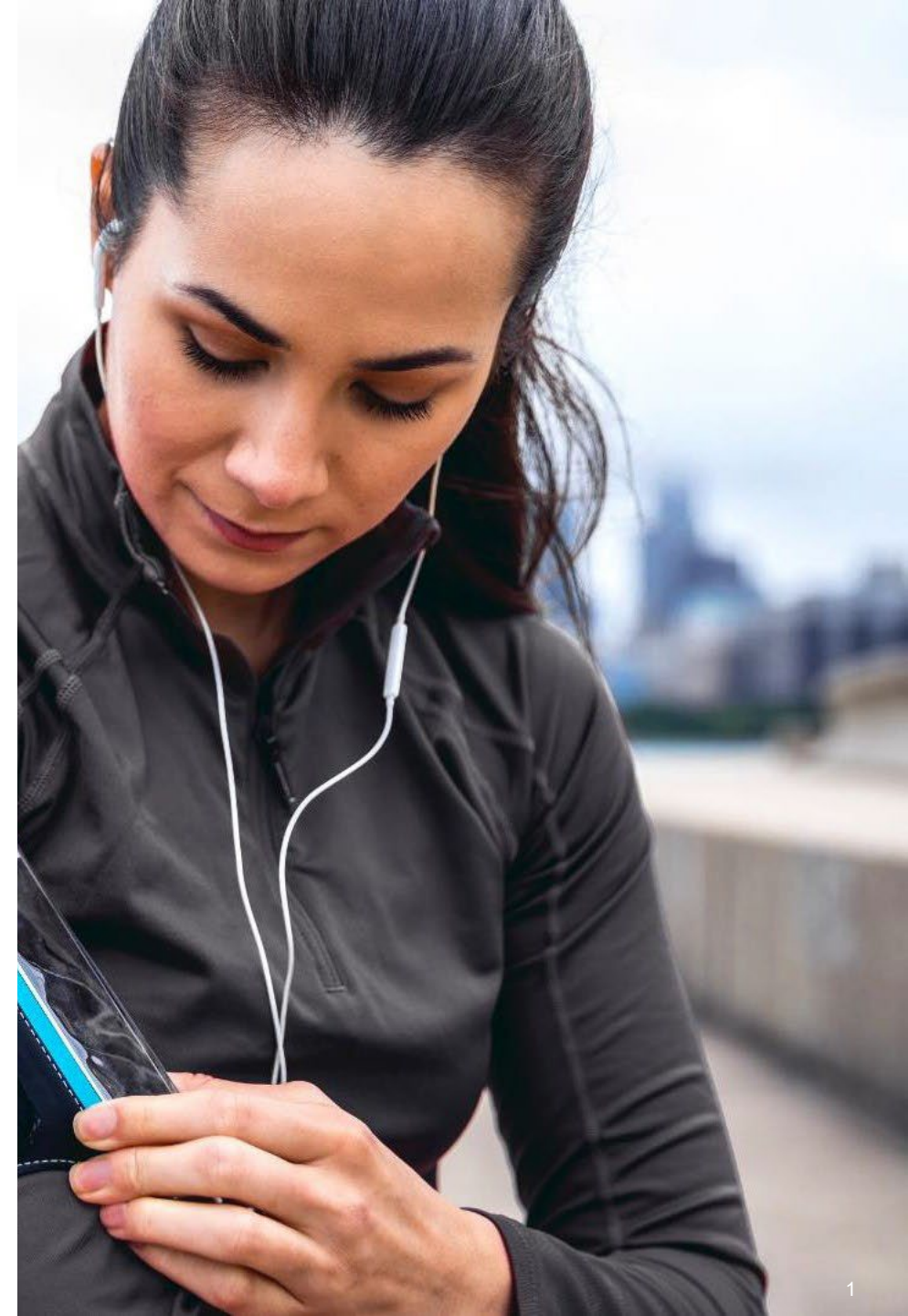
Tyler Mette



BlueCross BlueShield
of Oklahoma

Well onTarget®

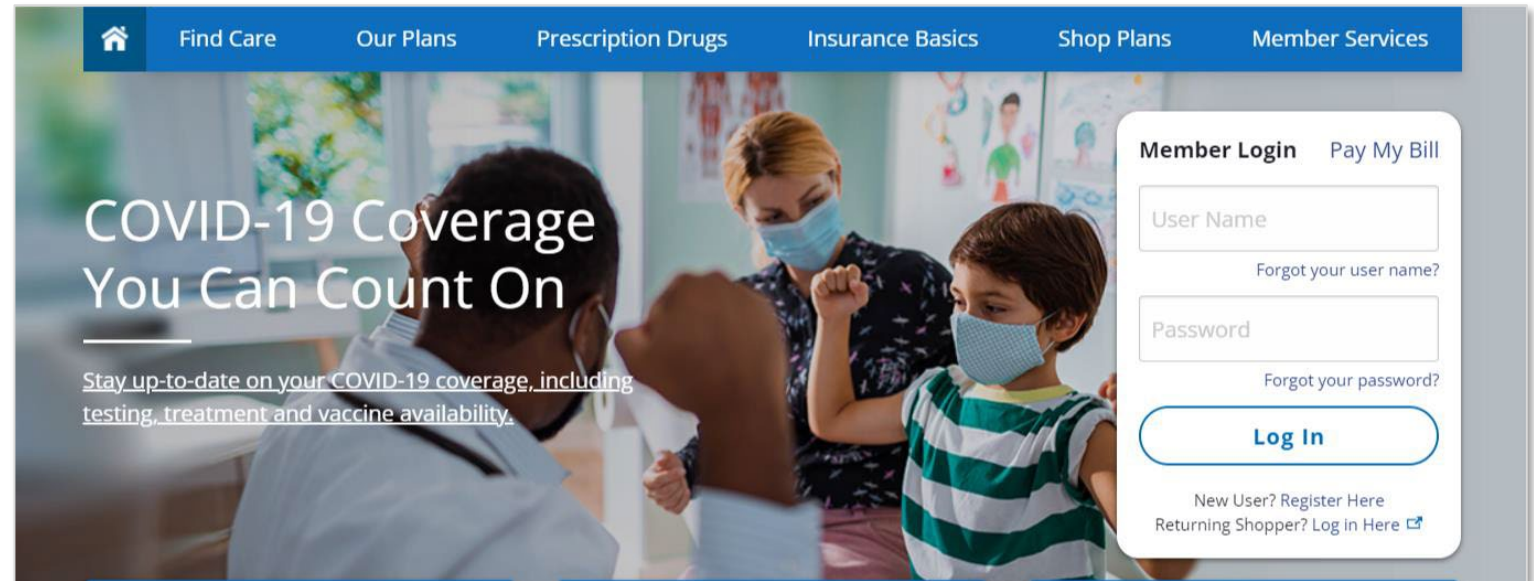
An Integrated Approach
to Healthy Living



Blue Access for Members – BCBSOK.COM

Accessing Well onTarget

- Go to Blue Access for Members BCBSOK.com
- **New Users** - Click Register Here
- **Registered Users** - Enter Username and Password
- Locate the Wellness Tab



Español

Language Assistance

Messages

PPO+ ▼

My Account ▼

Dashboard

Claims

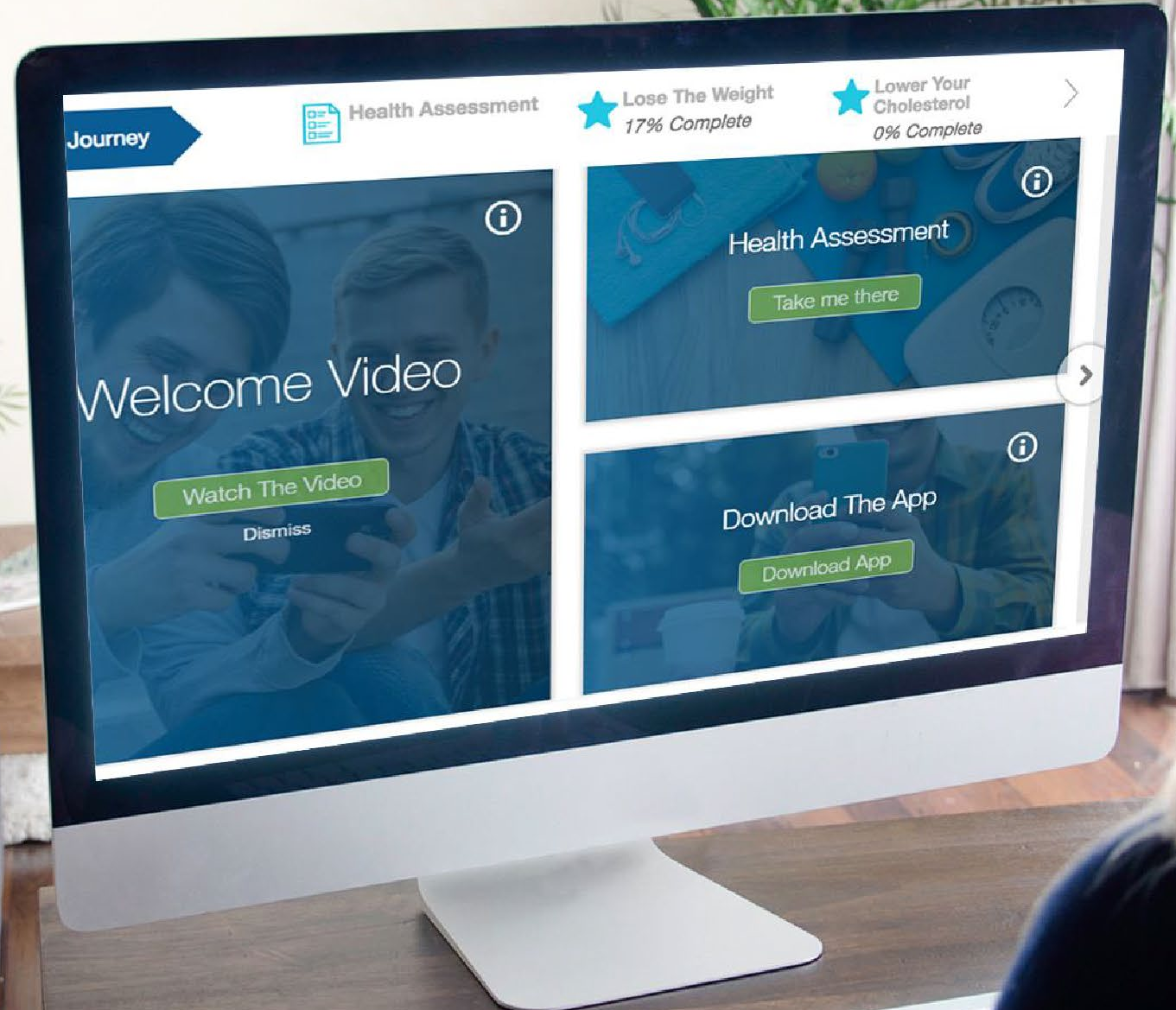
Coverage ▼

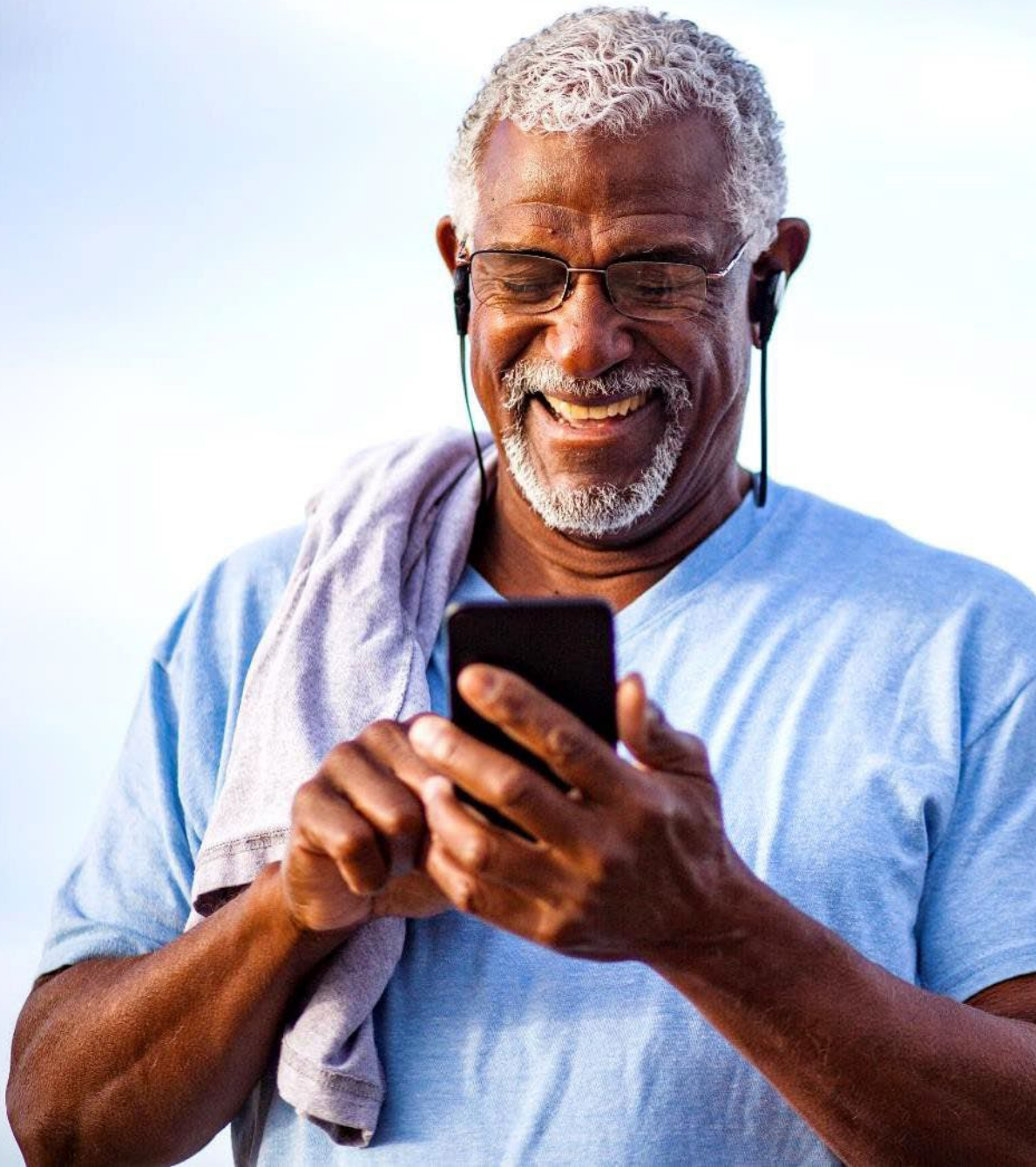
Spending

Wellness

Well onTarget® MEMBER PORTAL

RELEVANT.
TIMELY.
IMPACTFUL.
PERSONALIZED.





AlwaysOn Mobile App

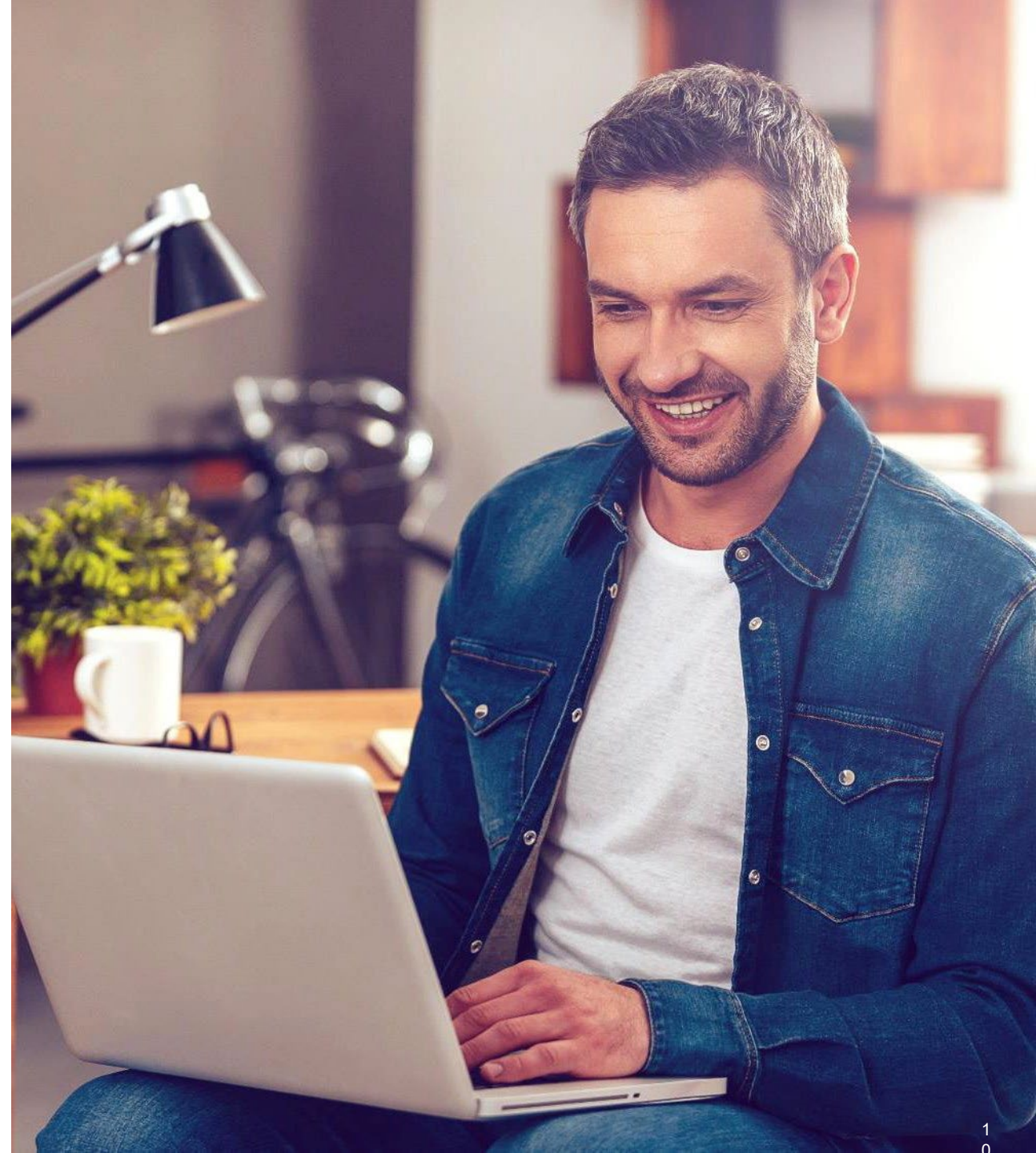
Mobile App Features

- Health Assessment
- Secure Messaging with Health Coach
- My Journey Dashboard
- Health Trackers
- Digital Self-management Programs
- Wellness Challenges
- Fitness & Nutrition Device and App Integration
- Blue PointsSM
- Available in Spanish



The Health Assessment

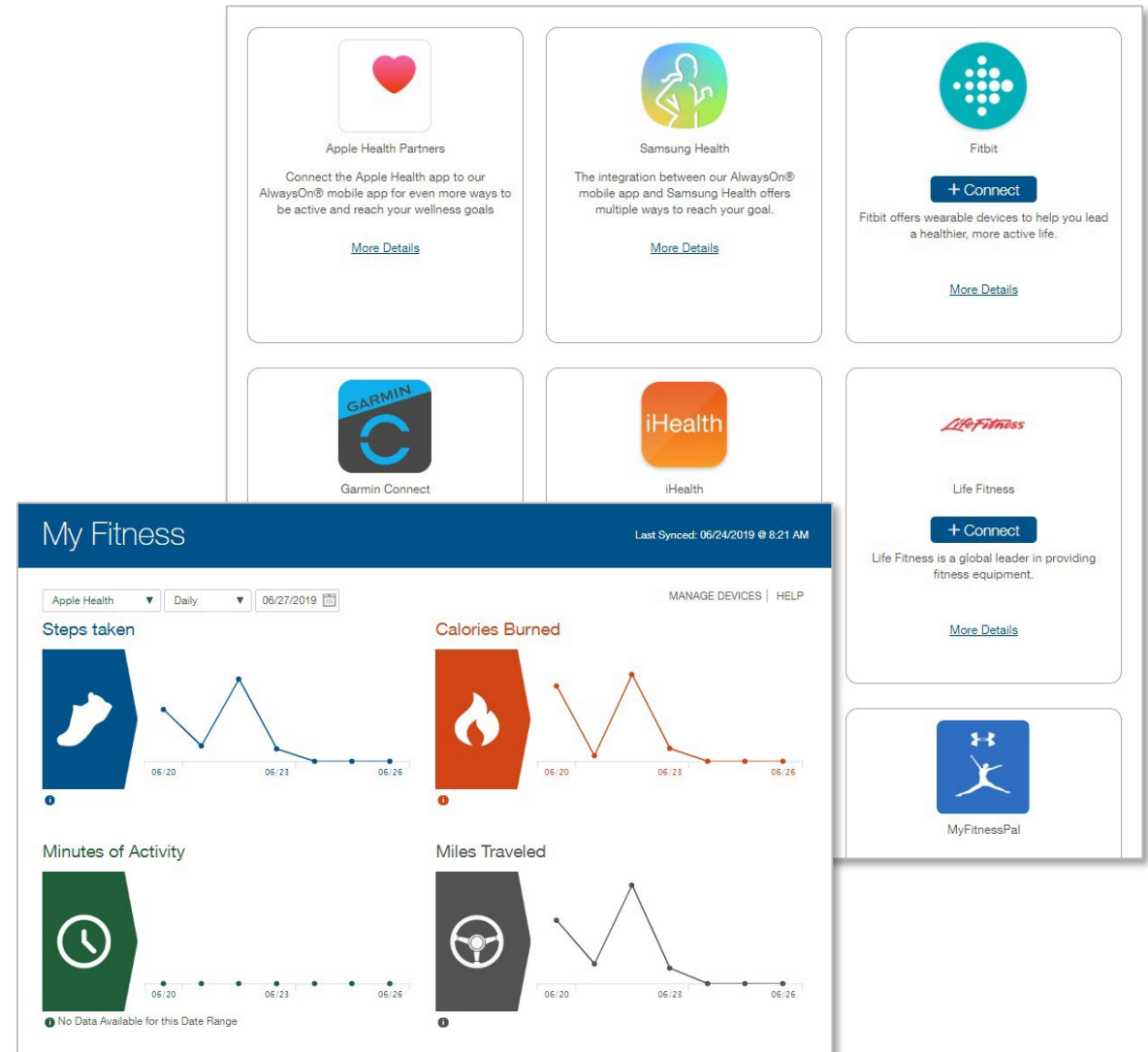
- Integrated within the portal
- Scientifically based branching logic for a personalized experience
- Recommends self-management programs and coaching goals after completion
- Personal wellness report with health improvement tips
- Can be completed in the mobile app
- Available in Spanish



Device Marketplace and Dashboard

Fitness and Nutrition Device Integration

- Over 80 devices or apps can be synced
- Real time data on exercise available
- Look and feel of data can be customized by the member
- Member data is shown in a graph which allows a view of progress over time
- Filters allow the member to look at different timeframes and/or different devices/apps



Health Trackers

Topics include:

- Nutrition
- Weight
- Physical Activity
- Stress
- Quit Tobacco
- Blood Pressure
- Cholesterol
- Sleep
- Oral Health
- Water Intake



Digital Self-Management Programs

INTERACTIVE

1. Enhancing Your Physical Activity
2. Managing Your Stress
3. Quitting Tobacco
4. Staying Tobacco Free
5. Achieving Your Healthy Weight
6. Maintaining Your Healthy Weight
7. Nutrition For Better Health
8. Improving Your Blood Pressure
9. Living With Diabetes
10. Improving Your Oral Health
11. Improving Your Sleep
12. Financially Fit

EDUCATIONAL

1. Improving Your Cholesterol
2. Preventive Health – Reducing Your Risks
3. Managing Your Metabolic Syndrome
4. Preventing Diabetes
5. Living with Asthma
6. Healthy Bones and Joints
7. Living With CHF
8. Living With COPD
9. Living With CAD

Healthy Pregnancy

10. Pre Pregnancy
11. First Trimester
12. Second Trimester
13. Third Trimester
14. Post Pregnancy

FITNESS PROGRAM

Provides members a flexible option to live a healthy lifestyle with multiple gym packages and access to digital fitness content.

More Flexibility

Multiple Plan Options

A choice of gym networks to fit your budget and preferences

Digital Content

Access thousands of digital fitness videos and live classes

Options	Digital Only	Base	Core	Power	Elite
Monthly Fee	\$10	\$19	\$29	\$39	\$99
Gym Facility Network Size	Digital Access Only	3,000	7,500	12,000	12,400
\$19 Initiation Fee (no initiation fee for Digital Only option)					

Studio Class Network

Includes boutique-style classes with pay-as-you-go option and 30% off every 10th class

Family Friendly

Expands gym network access to beneficiaries at bundled 12% price discount

Enhanced Functionality

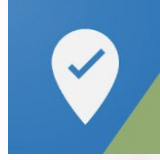
Mobile App

Allows members to access location search, studio class registration, location check-in and activity history

Real-time Data

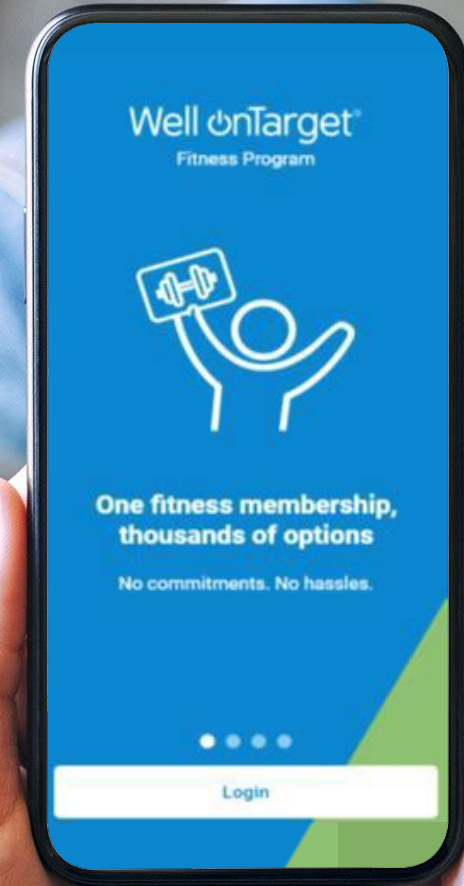
Provided to the mobile app and Well onTarget® portals, feeding Blue PointsSM

Well onTarget® Fitness Program Mobile App



The Well onTarget® Fitness Program mobile app allows members to:

- Access location search, studio class registration, location check-in and activity history
- Get real time check-in/activity reporting
- Schedule studio classes
- Explore nearby locations in the Fitness network
- Track current/past studio classes
- Get easy access to membership card





BUILT-IN INCENTIVES **Blue PointsSM**

Offerings that earn points:

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health Assessment completion
- Digital Self-management Program completion
- Fitness program visits

Redeem points in the online Shopping Mall with over a million products!

Interactive Health Coaching

All coaches go through extensive behavior change training to help members achieve their personal wellness goals



You have access to Coaching!

A coach can work with you to create a personalized plan and help make sure you stay on track to reach your goal. Take the next step by setting a goal today!

Get Started Now

Add a Goal

Manage Stress

Goal Specifics

You've chosen a stress management goal — That's great! In order to track your progress, we need just a little more information.

Let us capture your current status

Barely any or none
A little bit
Some
Quite a bit
A lot

Recommendations

Prolonged stress can lead to numerous health problems including physical, psychological and behavioral conditions. Implementing positive strategies for stress management is an important part of a healthy lifestyle.

Steps

1 — 2 — 3

Stress goal

No Stress

Achieve By

mm/dd/yyyy

Personalize your goal.

Cancel Next





An Integrated Approach
to Healthy Living

Thank you!

2023 Open Enrollment Health Fair



Benefit Resources, Inc.

Natalie Burgess

Flexible Spending Accounts & Health Savings Accounts



Oral Roberts University

Flexible Benefit Plan Enrollment

PLAN YEAR

January 1, 2023 - December 31, 2023

Your FSA Account Administrator

BENEFIT RESOURCES, INC.

4775 E. 91st Street, Suite 100

Tulsa, Oklahoma 74137

Phone (918) 481-6161

Phone (800) 339-7493

FAX (918) 481-6181

Participant Portal <https://bri.wealthcareportal.com>

Website www.britulsa.com

Email claims@britulsa.com

Flexible Spending Accounts



Don't lose the chance to put up to \$800 back into your pocket this year!

Participating in a healthcare flexible spending account (FSA) is like receiving a 30% discount from your medical providers.

How does a healthcare FSA work?

A healthcare FSA is a flexible spending account that allows you to set aside pre-tax dollars for eligible medical, dental, and vision expenses for you and your dependents, even if they are not covered under your primary health plan.

You choose an annual election amount, up to \$2,850. At the beginning of the plan year, your account is pre-funded, and your full contribution is immediately available for use. Your election amount is then deducted from your paychecks in equal installments throughout the year.



How do I use my FSA to pay for healthcare expenses?

You can use your BRI to pay your providers for eligible healthcare expenses, or pay with your personal funds and submit a claim for reimbursement.

What is an FSA Healthcare Reimbursement Account?

An FSA Healthcare Reimbursement Account (HCRA) is a benefit that enables you to set aside a portion of your wages (on a pre-tax basis) to pay for eligible health care expenses.

Your FSA can be used for expenses like:

- Prescription co-pays
- Doctor and emergency room co-pays
- Health plan deductibles
- Out-of-pocket dentist or other provider fees
- Coinsurance
- Orthodontics
- Lasik Surgery
- Eyeglasses

Visit www.fsastore.com to see list of eligible expenses



**Over-the-counter medicines and
menstrual care products are now
fully FSA- and HSA-eligible**

FSA's Are a Smart Move

THE BRI PREPAID BENEFIT CARD

You will receive ONE Card in the mail along with important information on using the Card.

You can request additional cards for your family members.



KEEP your card. Your election for the new plan year will be loaded onto your current card.

No need to ACTIVATE. Your card will be activated on the first eligible swipe.

**Use The BRI PREPAID Debit MasterCard® Card
for All Your Qualified FSA Expenses**

Using the Prepaid Benefit Card

With the Prepaid Benefit Card, you don't have to pay cash up front, file claims, and then wait for reimbursement.

Accessing the funds in your FSA accounts is...

- **Easy** - For co-pays, a simple Card swipe makes it hassle-free! For deductible/coinsurance, ask the provider to send you a bill after your EOB has been processed, write your Debit Card # on it, and send it back!
- **Automatic** – funds are immediately transferred from your FSA and/or LPFSA account at the time you incur the expense.
- **Convenient** – no manual claim forms to submit
- **Simple to track** – your current account balances are available 24/7 at <https://bri.wealthcareportal.com> participant portal or on the BRI-OK mobile app

24/7 Access to your FSA Account

The Benefit Resources, Inc. member portal provides you with powerful self-service account access, plus education and decision support tools that help put you in the driver's seat with your healthcare finances.



Full account details at your fingertips – intuitive online access to plan details, account balances and transaction history (including prior years)



Self-service convenience – check balances, submit claims and receipt documentation, pay bills, manage investments, and more



Comprehensive decision support tools – educational and interactive tools to help you make critical spending and saving decisions throughout the plan year



Communication when you need it – manage your preferences, with access to more than 25 alerts to keep you connected to your account



Value-add services and offers – to help you get the most value from your healthcare dollars

Questions – refer to the Benefit Resources, Inc. WealthCare Portal User Guide



Flexible Spending Accounts

YOU CAN STILL FILE PAPER CLAIMS



When do I get my money?



Claims received by 5:00 pm Friday will be paid the following Friday



Reimbursement can be a physical check or direct deposit

Flexible Spending Accounts

USE IT



Any monies left in your
reimbursement account will
be forfeited

**BUT NOW THERE IS \$500
ROLLOVER**

- Be conservative
- Be realistic
- You have **60 days** after year end to submit your claims for expenses incurred during the previous plan year

LOSE IT



Dependent Care Accounts



Save up to \$1,500 on dependent care expenses this year!

Participating in a dependent care flexible spending account (FSA) is like receiving a 30% discount from your care provider.

How does a dependent care FSA work?

A dependent care FSA is a flexible spending account that allows you to set aside pre-tax dollars for dependent care expenses, such as daycare, that allow you to work or look for work.

You choose an annual election amount, up to \$5,000 per family. The money is placed in your account via payroll deduction, in equal installments, and then used to pay for eligible dependent care expenses incurred during the plan year.



How do I use my FSA to pay for dependent care expenses?

You can use your BRI to pay your provider for eligible dependent care expenses, or pay with your personal funds and submit a claim for reimbursement.

IRS Rules Dependent Care Expenses

- » *Day care provider must supply you with **Taxpayer ID number***
- » *You must file **Form 2441** with your personal tax return*
- » *Expense **cannot** be paid to*
 - *child of yours under 19*
 - *individual for whom you are entitled a personal tax exemption*
- » *Expenses for **residential (overnight) camps** do **not** qualify*
- » *Expenses for **private tuition** do **not** qualify*

IRS Rules Dependent Care Accounts

IRS Rules:

- Elections are made annually at open enrollment
- No changes can be made to your Healthcare election during the year

BUT, there are some exceptions for Insurance Premium and Dependent Day Care Election

CHANGE IN STATUS

- **Marital Status:** Marriage, divorce, legal separation, death of spouse
- **Dependent status:** Birth, adoption, death of dependent
- **Employment Status:** Termination, commencement, change in work schedule for you, your spouse or dependent
- **Premium Status:** Significant change in cost of medical coverage

Election change must be consistent with status change

Health Savings Accounts

What is a health savings account (HSA)?

An HSA is a tax-advantaged personal savings account that can be used to pay for medical, dental, vision and other qualified expenses now or later in life. To contribute to an HSA you must be enrolled in a qualified high-deductible health plan (HDHP) and your contributions are limited annually. The funds can even be invested, making it a great addition to your retirement portfolio.

Am I eligible to participate?

In order to contribute, you must be enrolled in a qualified HDHP, not covered under a secondary health insurance plan, not enrolled in Medicare, and not another person's dependent. There are no eligibility requirements to spend previously-contributed HSA funds.

What is a high-deductible health plan?

A HDHP is a health insurance plan with deductible amounts that are greater than \$1,500 for individual or \$3,000 for family coverage and have an out-of-pocket maximum that does not exceed \$7,500 for individual or \$15,000 for family coverage.

Health Savings Accounts

Money goes in tax-free. Most employers offer a payroll deduction through a Section 125 Cafeteria Plan, allowing you to make contributions to your HSA on a pre-tax basis. The contribution is deposited into your HSA prior to taxes being applied to your paycheck, making your savings immediate. You can also contribute to your HSA post-tax and recognize the same tax savings by claiming the deduction when filing your annual taxes.

Money comes out tax-free. Eligible healthcare purchases can be made tax-free when you use your HSA. Purchases can be made directly from your HSA account, either by using your benefits debit card, ACH, online bill-pay, or check – or you can pay out-of-pocket and then reimburse yourself from your HSA.

Earn interest, tax-free. The interest on HSA funds grows on a tax-free basis. And, unlike most savings accounts, interest earned on an HSA is not considered taxable income when the funds are used for eligible medical expenses.

Health Savings Accounts

How do I contribute money to my HSA? Payroll deduction is most likely offered by your employer. Your annual contribution will be divided into equal amounts and deducted from your payroll before taxes. Direct contributions can also be made from your personal checking account and can be deducted on your personal income tax return.

Can I change my contributions to my HSA during the year?

Yes. You will not be subject to the change-in-status rules applicable to other benefit accounts. You will be able to make changes in your contributions by providing the applicable notice of change provided by your employer.

How much can I contribute to my HSA?

Contributions can be made by the eligible employee, their employer, or any other individual. Annual contributions from all sources may not exceed \$3,850 for singles or \$7,750 for families in 2023. Individuals aged 55 and over may make an additional \$1,000 catch-up contributions.

Employer Contributions

Oral Roberts University will match your contributions dollar for dollar up to a maximum employer contribution of \$500 per calendar year.

Benefit Resources, Inc.

Thank you!

2023 Open Enrollment Health Fair



Delta Dental of Oklahoma

Greg Meyer



FIND YOUR SMILE

DELTA DENTAL OF OKLAHOMA

 **DELTA DENTAL®**

5 REASONS DELTA DENTAL IS A GREAT CHOICE.

LARGEST NETWORKS

Greater access means greater savings



FOCUS

Our singular focus on dental benefits allows us the ability to deliver them with superior customer service.



OKLAHOMA HEADQUARTERED

Proud to be the dental benefits carrier for more than one million of our fellow Oklahomans.



NOT-FOR-PROFIT

We put people before profits



WE CARE ABOUT OKLAHOMANS

Our Oral Health Foundation has distributed more than \$21 million to Oklahomans in need over the past 20 years.

We Deliver the **Largest Network of Dentists**



97%

of **Oklahoma dentists**
participate in the
Delta Dental PPO and/or
Delta Dental Premier network



**Three (3) out of four (4) providers in
the nation** participate with Delta Dental

Participating providers are available in **all
50 states, the District of Columbia and
Puerto Rico**

We Deliver **Two (2)** Delta Dental Networks

PPO NETWORK

63% OF
OKLAHOMA DENTISTS

- Deepest Discounts
- Lower Out-of-Pocket Costs
- No Balance Billing

PREMIER NETWORK

97% OF
OKLAHOMA DENTISTS

- Discounts
- Extended Network Access
- No Balance Billing

OUT-OF- NETWORK

ONLY 3% OF
OKLAHOMA DENTISTS

- Little to No Discounts
- Higher Out-of-Pocket Costs
- Longer Processing Times for Claims
- No Assistance with Claims Processing

Your Dental Program Highlights

For Employees of **ORAL ROBERTS UNIVERSITY • 0005631**

Delta Dental PPO – Point of Service • January 2023

Percent Payable for Covered and Allowable Dental Services

	PPO Network	Premier Network	Out-of-Network
Class I: Diagnostic and Preventive Services	100%	100%	100%
Class II: Basic Services such as amalgam and composite fillings	80%	80%	50%
Class III: Major Services such as crowns, dentures and implants	60%	60%	25%
Class IV: Orthodontic Services	N/A	N/A	N/A

Deductible and Maximum Amounts

Annual Maximum Benefit and Deductible Accumulation Period	January 1 - December 31
Annual Deductible Per Person – applies to Classes II and III PPO/Premier Networks; applies to Classes I, II and III of Out-of-Network	\$50* - PPO & Premier Networks \$100* - Out-of-Network
Annual Maximum Benefit Per Person – applies to Classes I, II and III combined	\$2000

*Family Deductible not to exceed 3 times the Annual Deductible Per Person.

Endodontics, Periodontics and Oral Surgery are covered benefits under Class III Services.

Eligible dependent children can be covered to age twenty-six (26).

Boost Your Benefits

Check out  **HEALTH** *through*
ORAL WELLNESS®

Health through Oral Wellness (HOW®)

is designed to boost your existing Delta Dental plan with additional preventive benefits, for those members at higher risk for developing caries and/or periodontal disease.

Available Now!

How **HOW** works



DDOK member receives the HOW® approved assessment from a dentist

RISK SCORES



Member assessment results will have two (2) risk scores, on a scale of 1-5, associated with HOW® benefits:

- **Tooth Decay Risk Score**
- **Gum Disease Risk Score***

Boosted Benefits

If member receives risk score(s) of 4 or 5, he/she will qualify to receive additional preventive benefits

**if the HOW® assessment determines member has severe periodontitis (a gum disease score of 37-100), he/she will receive the same enhanced benefits available to those with a qualifying Gum Disease Risk Score of 4 or 5.*



HEALTH *through*
ORAL WELLNESS®

Assessment Report | Oral Roberts University

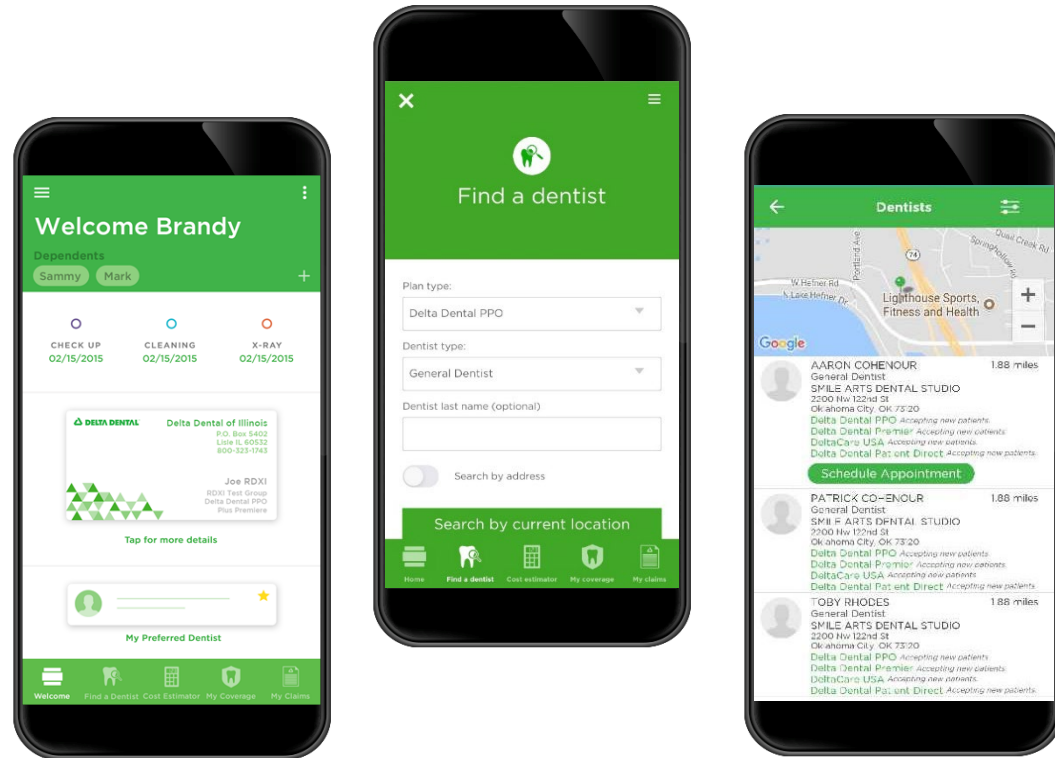
90 members have received HOW
assessments to qualify and **68 members**
have had claims for boosted benefits
through September 2022!

DELTA DENTAL MOBILE APP

Available for free download to
Apple and Android devices

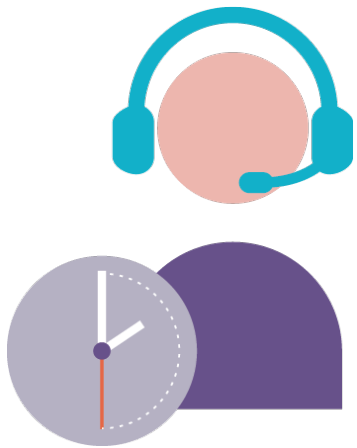
FEATURES

- Mobile ID card
- Find a Dentist
- Schedule an appointment
- See Claims



Member uses the same log in information to access Spotlight and the Delta Dental mobile app! 47

We Deliver Superior Customer Service



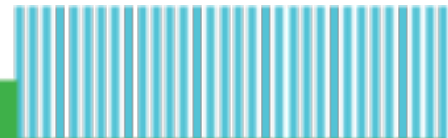
Live Answer Customer Service

Monday – Thursday, 7:00 a.m.
– 6:00 p.m.

Friday, 7:00 a.m. – 5:00 p.m.

405-607-2100 (OKC Metro)
800-522-0188 (Toll Free)

Customer Service Team has **100+ Years Combined Experience @ DDOK**



The slide features a white background with green geometric shapes in the corners. On the left, a large green shape covers the top-left and bottom-left corners, with a diagonal cutout. On the right, a green shape covers the top-right corner, and a smaller green shape covers the bottom-right corner, also with a diagonal cutout. The text is centered in the white area.

THANK YOU
Questions?

2023 Open Enrollment Health Fair



Vision Care Direct Of Oklahoma

James Ashford



**Vision
Care
Direct**
OF OKLAHOMA

2023 VISION PLAN OFFERING



SIMPLE.
FLEXIBLE.
AFFORDABLE.



2023 PLAN HIGHLIGHTS

- We now have one of the largest networks in the state and are constantly adding new providers!
- Our national network now includes retail stores like:
- Eyemart Express, Pearle Vision, Walmart and Sams Club and MyEyeDr.
- No surprise out-of-pocket costs at time of service.

FOCUSED ON YOU



EYE EXAMS

Comprehensive Eye Health
Early Disease Detection

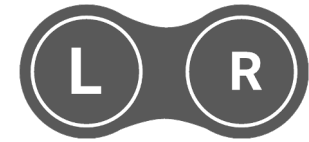
\$10 MEMBER FEE



GLASSES

ANY Frame
\$130 Allowance

\$20 MEMBER FEE



CONTACTS

\$130 Allowance
\$65 Fitting Fee

\$0 MEMBER FEE

Get a complete pair of glasses for as little as \$30.00

GREAT VCD BENEFITS, PLUS MORE.

At last, you finally have the freedom to use your materials allowance the way you want without all the surprise out of pocket expenses.

FRAME/CONTACTS	Up to \$130	✓
LENSES	Single Vision	✓
	Bifocal	✓
	Trifocal	✓
Super charge your benefits at VCD+PLUS providers*	HD Progressive (No-Line)	✓
	Anti-Reflective Coating	✓
	Scratch Resistance	✓
	UV Protection	✓
	Oil & Water Repellent	✓

VCD+PLUS

LASIK Discount Network Providers



Get full details and downloadable flyers at ok.vision/lasik-discount-network/

LOCALLY OWNED AND OPERATED

BY INDEPENDENT OPTOMETRISTS THAT LIVE AND WORK IN YOUR COMMUNITY

- Local Customer Service
- Tax Revenue Stays Local
- Supports Teachers
- Doctor Controlled Care
- Patient Focused



OKLAHOMA
PROUD



CONTACT US

855-918-2020

www.ok.vision

oklahoma@visioncaredirect.com



2023 Open Enrollment Health Fair



Metropolitan Life Insurance Company

Elizabeth Fisher



Group Voluntary Insurance Benefits

Prepared for: Oral Roberts University



MetLife

L0222019711[exp0423][All States][DC, GU, MP, PR, VI]
Metropolitan Life Insurance Company, New York, NY 10166

© 2022 MetLife Services and Solutions, LLC
ADF# MULT11825.18



Disability insurance – Key features

- **Replaces a portion of your income** if you suffer a covered illness or injury that leaves you unable to work
- **Benefits are usually paid directly to you.** STD benefits are paid weekly. LTD benefits are paid monthly.
- You can count on MetLife's **caring, compassionate and accurate** claims service





Disability insurance plan breakdown

Short-term disability – employee paid	
Eligibility	All other full-time employees working at least 40 hours per week
Weekly benefit	60% of weekly earnings to a maximum of \$1,500
Elimination period	For Injury: 7 days For Sickness (includes pregnancy): 7 days
Duration	25 weeks

Long-term disability – employer paid	
Eligibility	All other full-time employees working at least 40 hours per week
Monthly benefit	60% of monthly salary to a maximum of \$7,000
Elimination period	180 days
Duration	As described in your Certificate of Insurance



MetLife

L0222019711[exp0423][All States][DC, GU, MP, PR, VI]

Metropolitan Life Insurance Company, New York, NY 10166 © 2022 MetLife Services and Solutions, LLC

Life insurance – Key features

- A wide range of coverage options to fit your needs
- Your beneficiary receives the death benefit income tax free
- Underwriting requirements waived for certain amounts
- Competitive^{L1} group rates
- Convenient payroll deduction
- Portability^{L2} — take your coverage with you





Life/AD&D overview

Basic Life/AD&D coverage	Benefit – employer paid
Employee Life / AD&D coverage	<ul style="list-style-type: none">• AAFT Regular Faculty Members: 1 x Basic Annual Earnings up to \$50,000• AAFT Employees: 1x Basic Annual Earnings up to \$50,000• AAFT Executives: Flat \$100,000
Voluntary / Supplemental Life and AD&D coverage	Benefit – voluntary – employee paid
Employee Life / AD&D coverage	1 x, 2 x, or 3 x Basic Annual Earnings Up to a maximum of \$400,000 Guaranteed Issue: \$175,000 – no age reduction
Spouse Life / AD&D	Increments of \$5,000 Up to a maximum of \$200,000 Guaranteed Issue: \$25,000 – no age reduction
Dependent Child Life / AD&D	Guaranteed Issue: \$10,000





MetLife Group Life insurance... MetLife AdvantagesSM

Support, planning and protection when you need it most



Support

- Grief Counseling^{L4}
- Total Control Account^{L7}



Planning

- Face-to-Face Will Preparation^{L9}
- Face-to-Face Estate Resolution Services^{L9}
- WillsCenter.com^{L10}
- Funeral Planning Services^{L11}



Protection

- Coverage for active employees^{L12}
- Services for workplace transitions^{L5}
Portability^{L12}

Please refer to the notes at the end of this presentation regarding these value-added services.



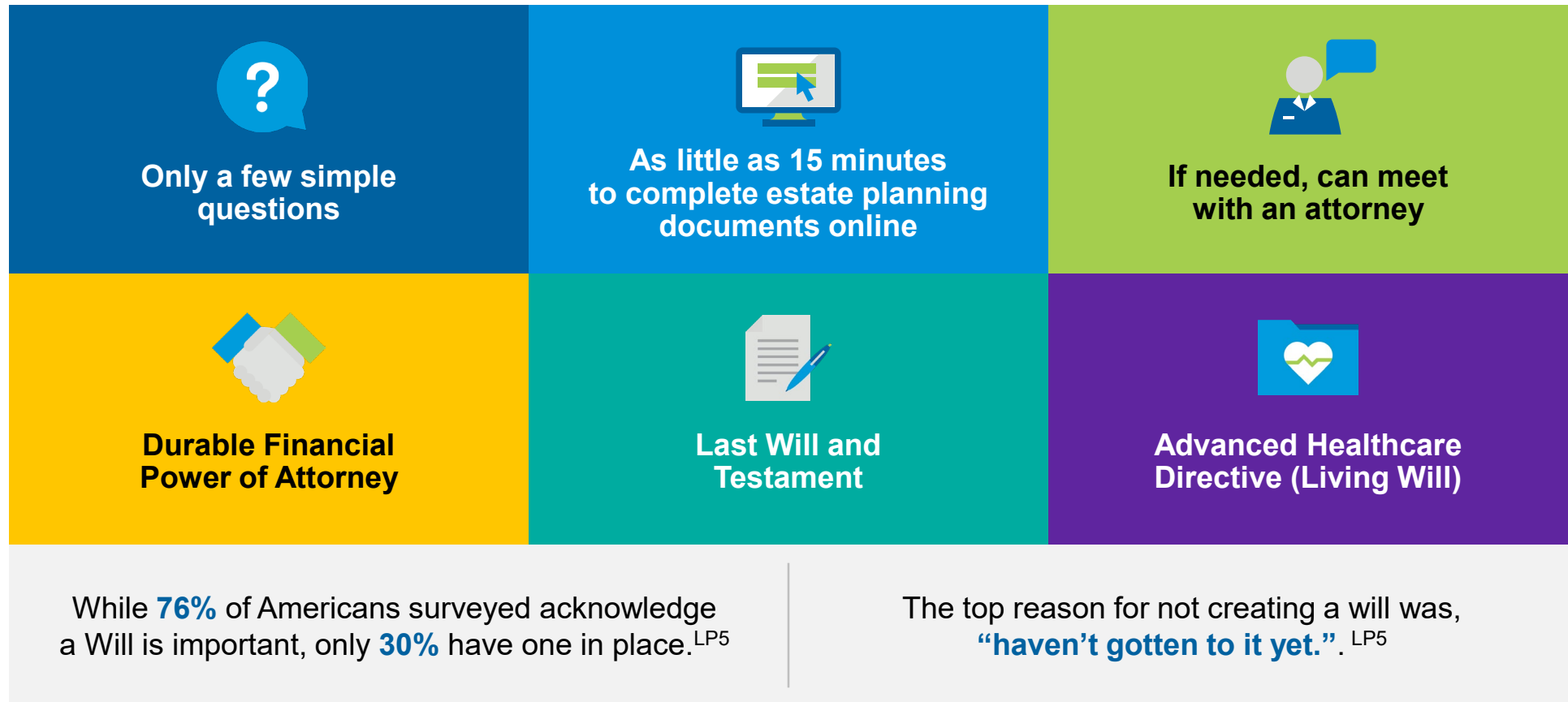
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Digital estate planning services

While you can't predict life outcomes, you can help prepare for them with Digital Estate Planning





Personal Financial Profile

Organizing personal financial and digital information is a huge step in the financial wellness journey



Providing individuals with the right tool to keep track of important financial information should the unexpected happen

To access this guide, visit www.metlife.com/financial-wellness-content-hub/ or scan the QR code.



My Personal Information

Place of birth, spouse, children, identification numbers, medical and employer information, etc.

My Insurance Information

Life, health, homeowners, auto, etc.

Personal Advisors

Doctors, attorneys, dentists, landlords, etc.

Banks and Financial Partners

Checking and savings accounts, safety deposit boxes, pensions, etc.

Assets: What you have

Addresses, vehicles, boats, etc.

Liabilities: Who you owe

Mortgage, credit cards, automated payments, etc.

Digital Life

Social media, email, subscriptions, memberships, etc.

Important Document Locations

Location of wills, deeds, titles, certificates, etc.



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Accident & health insurance – Key features

Accident and Critical illness insurance



Guaranteed issue coverage^{A1}



Payments are made directly to you to spend as you choose



Claims are paid fast^{A2}



Take coverage with you if you change jobs or retire^{A3}



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Accident Insurance—Over 150 covered events

Here are just a few!



Injuries

- Fractures/Dislocations^{AI1}
- Concussion
- Coma
- Cuts/Lacerations
- Broken Tooth
- Eye Injuries



Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Outpatient Ambulatory Surgery



Hospital^{AI2} – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit



Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Paralysis



Accidental Death

- Accidental Death
- Common Carrier^{AI4}



Additional Benefits

- Lodging^{AI}

Accident insurance – Plan breakdown



Covered conditions ^{AI7}	Plan MetLife Accident Insurance pays you
Injuries – <i>12 covered injury types</i>	Ranging from \$25 – \$20,000 per injury
Medical services & treatment – <i>15 covered medical services & treatments</i>	Ranging from \$75 – \$1,500 per medical service/treatment
Hospital coverage^{AI2} (due to an Accident)	\$1,500(non-ICU) – \$1,500 (ICU) admission benefit per accident \$250 a day for non-ICU confinement up to 15 days \$250 a day for ICU confinement up to 15 days
Inpatient Rehabilitation	\$150 per day Up to 15 days per accident



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Accident Insurance – Plan breakdown



Covered conditions ^{AI7}	Plan MetLife Accident Insurance pays you
Accidental death	\$100,000 \$150,000 if passenger on common carrier ^{AI4}
Dismemberment, loss & paralysis	\$1,500 – \$7,500 per injury
Additional benefits – Lodging ^{AI5}	\$100 per day



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Critical Illness Insurance covers these conditions

Conditions

- | | |
|---|---|
| <ul style="list-style-type: none">• Cancer^{CI22}• Heart Attack^{CI23}• Stroke^{CI24}• Coma^{CI25}• Severe Burn⁴• Major Organ Transplant^{CI26}• Coronary Artery Bypass Graft^{CI27} | <ul style="list-style-type: none">• Loss of: Ability to Speak; Hearing; Or Sight^{CI25}• Paralysis^{CI25}• Sudden Cardiac Arrest• 7 Childhood Diseases• 10 Infectious Diseases• 6 Progressive Diseases |
|---|---|



Critical Illness Insurance – Initial benefit amount

You have a **choice** of
a \$10,000 , \$20,000,
\$30,000 or \$40,000
Benefit Amount

There is no total
lifetime maximum

You can receive
**Initial and Recurrence
Benefit^{CI28}** payments

Example of Initial & Recurrence Benefit Payments^{CI29}

The example below illustrates an employee who elected a Benefit Amount of \$40,000 with no total lifetime maximum

Illness – Covered Condition	Payment
Heart Attack ^{CI7} – first verified diagnosis	Initial Benefit payment of \$40,000 or 100%.
Heart Attack ^{CI7} – second verified diagnosis, two years later	Recurrence Benefit payment of \$40,000 or 100%
Kidney Failure – first verified diagnosis, three years later	Initial Benefit payment of \$40,000 or 100%



Critical illness insurance – Health screening benefit

MetLife provides an annual health screening benefit^{CI21} for taking one of the eligible screening/prevention measures. This coverage would be on top of the total benefit amount payable for previously mentioned covered conditions.

Your health screening benefit amount is: **\$50**



\$50

Health screening benefit



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Help offset the financial gaps in your high deductible health insurance plan

State usage limitations:
CA, FL, HI, IA, LA, MA, NY, NC, NM, SD, WV

Out-of-pocket costs
not covered by health
insurance may include:

Copays
Deductibles
Out-of-network doctor visits
Therapy



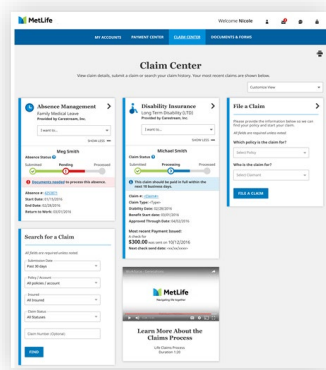
These benefits can
help offset the financial gaps:

Critical illness insurance

Accident insurance

These benefits are **not a replacement** for traditional medical insurance. They are a **supplement** to this coverage.

You can benefit from MyBenefits



Learn more
about your
benefits —
so you can get
more out of them!

www.metlife.com/mybenefits

- Access MetLife benefits information right from your desktop
- Get helpful tools and benefits information
- Take advantage of self-service features
- MyBenefits makes managing your benefits simpler and easier

Personalized homepage for all your MetLife benefits

- **View your disability claim information**
Receive alerts when your claim status has changed.
- **Access forms and documents** in the forms library for you to download.
- **Special message boxes** on the homepage provide timely benefits information.
- **Track claims online** and choose to receive e-mail notifications on status changes to your claims for certain benefits.

The MetLife mobile app

It's easy. Download “MetLife US” at the App Store or Google Play. Log in with your MyBenefits information to access these features.*



Life

- Without needing to log in, you can get an instant term life quote by entering a few basic details
- View your policy details

Disability

- View and update your claim information
- Send messages and attachments to MetLife
- Setup Direct Deposit for benefit payments

Plus, view your policy details for **Accident Insurance** and **Critical Illness Insurance**

*To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.



Thank you.

2023 Open Enrollment Health Fair



Medefy Health

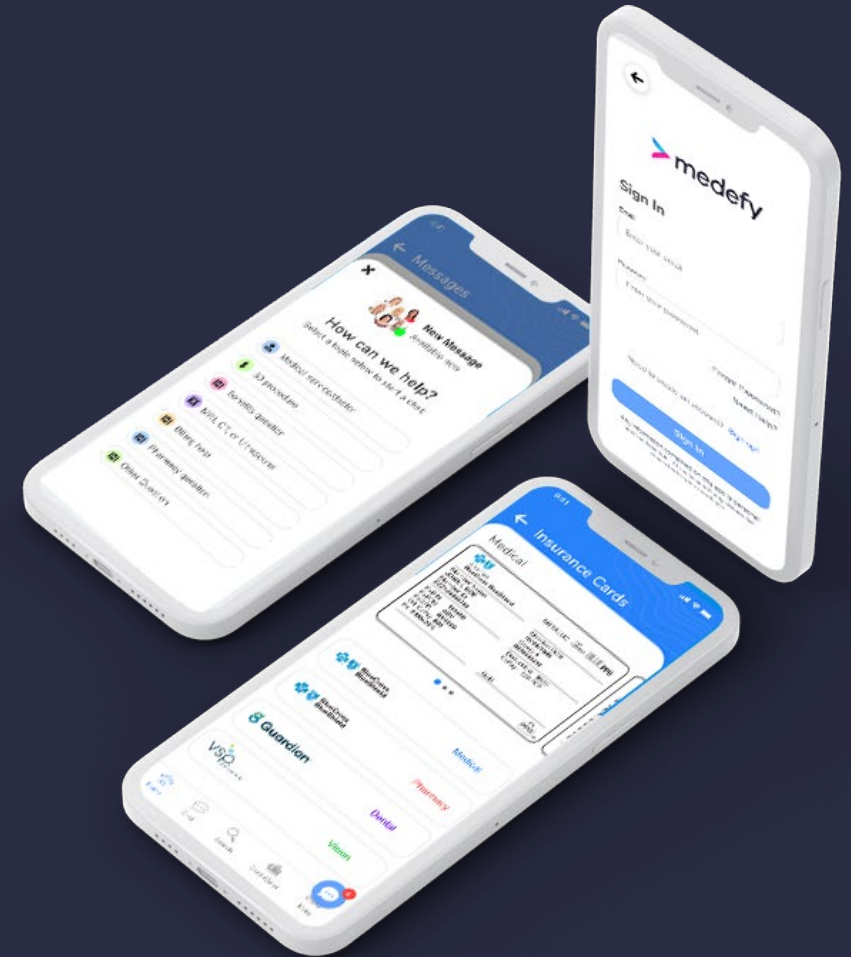
Kelly Beeler & Christy Ferguson

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Benefits App

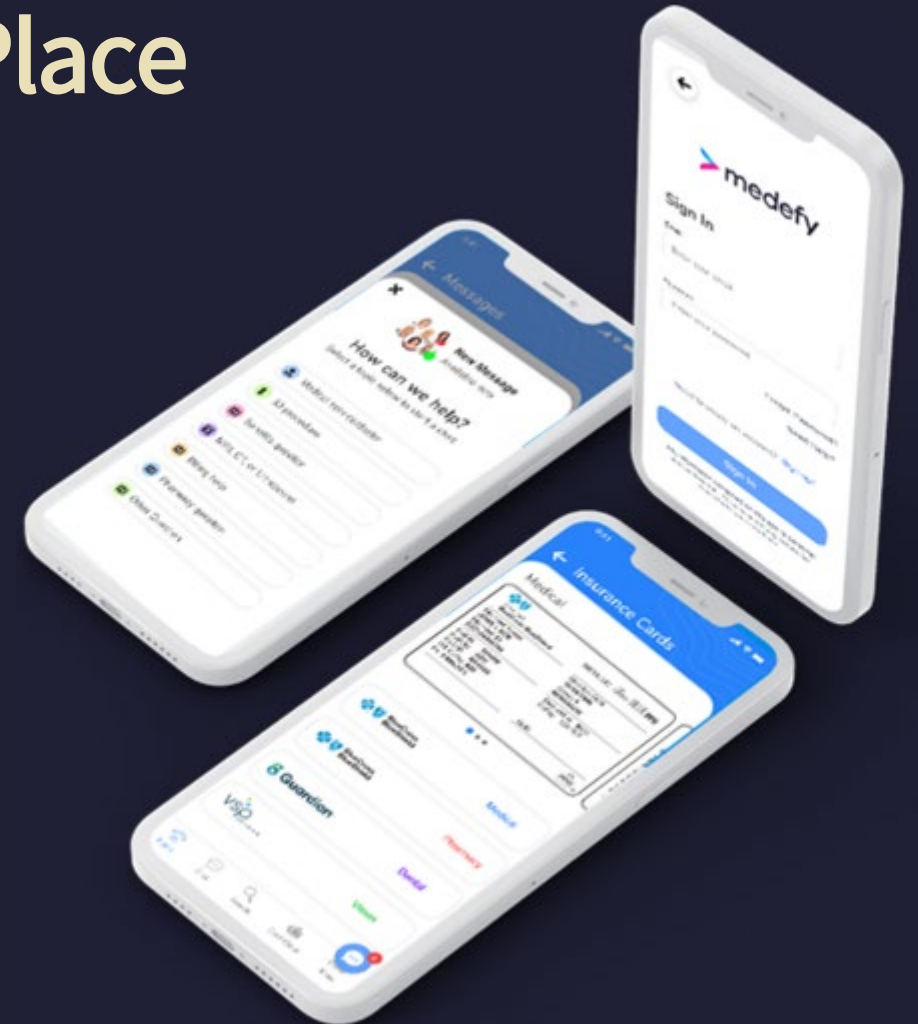
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Your Benefits in One Place

- Care Guide team of true experts in your benefits
- Access for all family members on your plan
- Digital Insurance Cards
- Dental, vision, and health plan information
- Telemedicine, and much more



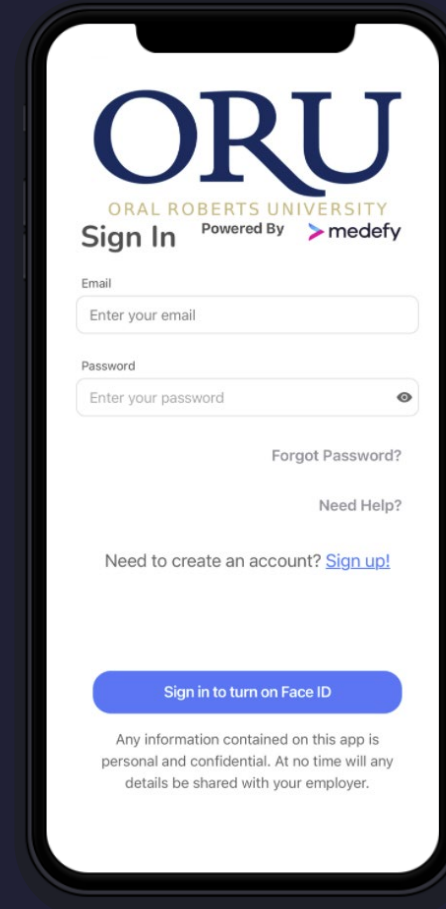


Chat Live

- As live Care Guides your healthcare benefits questions 24/7. Live, human interaction... no chat bots
- Get help scheduling appointments or getting referrals to specialists.
- Save money with easy access to low-cost, high-value care.
- All conversations are completely confidential

Let's Get Started

- Search **Medefy** in your App Store or Google Play Store to download
- Once downloaded, select **Create Account**
- Enter your preferred **email**, create a **password**, verify your **information**, and start saving!

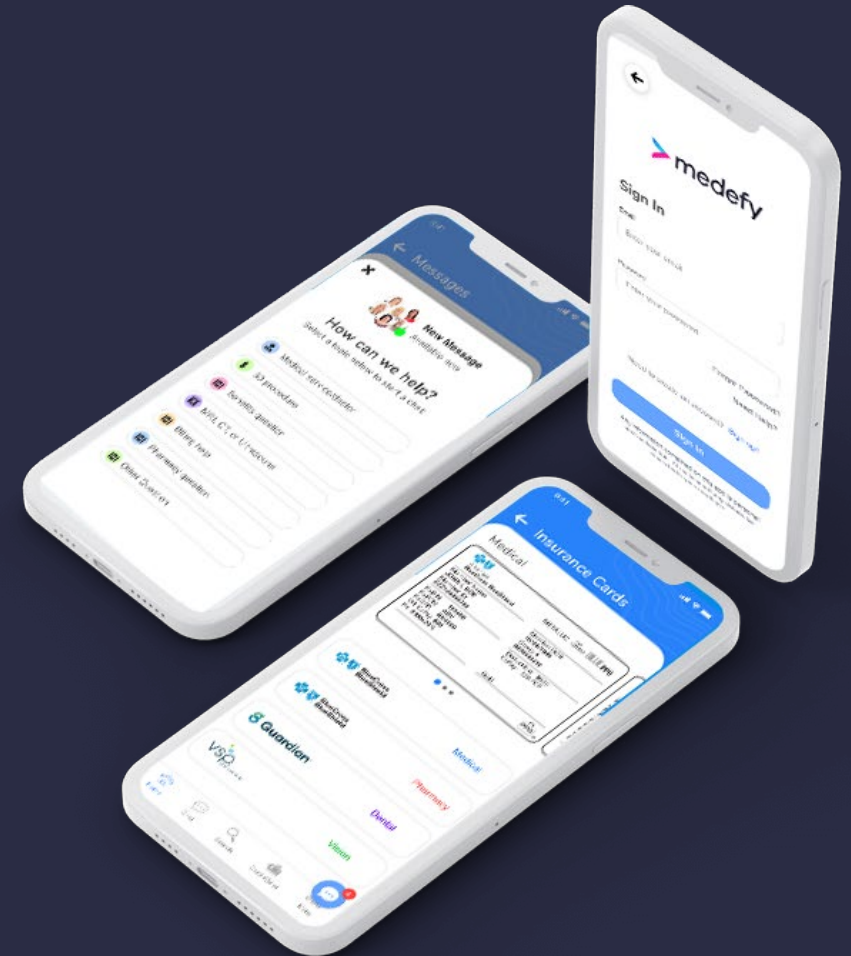


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Superhuman benefits navigation.

2023 Open Enrollment Health Fair



THANK YOU!

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