Stratton Healthcare Center



ALHAMBRA
HEALTH AND REHABILITATION CENTER

NORTH
REHABILITATION CENTER

EAGLE LAKE
Nursing and Rehab Center

2026
2027

EMPLOYEE BENEFITS BOOKLET

WELCOME

To your employee benefits package

KEY CONTACT INFORMATION

STRATTON HEALTHCARE

William Price
Vice President, Human Resources
william.price@alhambrahrc.com
Telephone: (941) 266-8894

ALHAMBRA HEALTH AND REHABILITATION CENTER

NORTH REHABILITATION CENTER

EAGLE LAKE Nursing and Rehab Center

All Atlantic Benefits

Gracy Weberman
Senior Benefits Consultant
gracyw@allatlanticbenefits.com
Talk/Text: (305) 525-4947

TJ North
Benefits Consultant
tjn@allatlanticbenefits.com
Talk/Text: (305) 701-1076

Monique Tookes
Account Manager
moniquet@allatlanticbenefits.com
Office: (305) 809-8211
Talk/Text: (954) 715-5169

Visit our Benefits Website for full plan information and to complete your enrollment:
www.strattonbenefits.com

OUR CARRIERS

HEALTH
Florida Blue
Telephone: (800) 352-2583
www.floridablue.com

DENTAL
MetLife
Telephone: (800) 438-6388
www.metlife.com

VISION
MetLife
Telephone: (833) 393-5433
www.metlife.com

LIFE & AD&D
Colonial Life
Telephone: (845) 236-7655
www.coloniallife.com

DISABILITY
Colonial Life
Telephone: (845) 236-7655
www.coloniallife.com

SUPPLEMENTAL
Colonial Life
Telephone: (845) 236-7655
www.coloniallife.com

OPEN ENROLLMENT

During our annual open enrollment, you are able to make changes to your benefit elections and covered dependents.

PLAN YEAR

September 1, 2026 - August 31, 2027

NEW HIRE ENROLLMENTS

First of the Month following 60 days from Date of Hire

ELIGIBILITY

Full time employees working 30 or more hours per week are eligible to enroll in the benefits outlined in this guide.

DEPENDENTS

You may be able to enroll eligible dependents in some of our plans. Eligible dependents include:

- Your spouse or domestic partnership
- A child under the age of 26 who is your natural child, step child, legally adopted child, or child for whom you have a obtained legal guardianship.
- An unmarried child over the age of 26 who is not able to support themselves due to mental disability, physical disability, mental illness, or developmental disability.
- Many states have extended dependent coverage regardless of student status. Age limitations by plan type will be outlined in this guide as best as possible.

QUALIFYING EVENTS

We are unable to accept changes to benefit elections outside of the annual open enrollment period unless you have a qualifying event. You must notify Human Resources within 30 days of a qualifying event.

Examples of qualifying events include:

- Marriage, Divorce or Separation
- Birth or adoption of a child
- Change in child's dependent status
- Death in a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

PLEASE NOTE: The materials contained in this booklet provide a brief summary of the benefits offered and are not contractually binding. For additional and complete information, please refer to all certificates of insurance. In the event of a discrepancy or omission, the carrier policy will be deemed accurate.

HOW TO ENROLL IN YOUR BENEFITS

Colonial Life®

All benefit eligible employees (***even those waiving/declining coverage***) must speak with a **Colonial Life benefits counselor *OR* go online** and COMPLETE their benefits enrollment on the Employee Navigator benefits system. Prior year elections may not carry over. The Colonial Life's professional & licensed enrollments team can be reached at (844) 829-3674 - dial 1 to speak with a Benefits Counselor. They will guide, educate and assist you with your elections, and submit all info to the carriers and payroll so that you have an efficient and professional enrollment.

For the online option, go to the Employee Navigator website https://www.employeenavigator.com/benefits/Account/Login to register, elect and/or waive coverage.

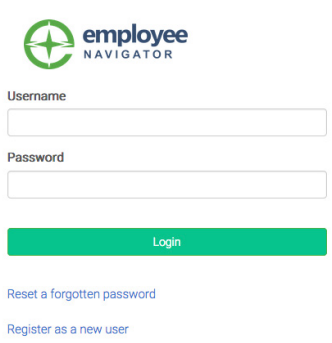
To register

- Click Register as a new user
- Write in your First & Last name
- The last 4 of your SSN
- Your Birth Date
- Your Company Identifier is: **STRATTONHCC**

BENEFIT ELIGIBLE EMPLOYEES SHOULD ENROLL 30 DAYS PRIOR TO YOUR ELIGIBILITY/EFFECTIVE DATE

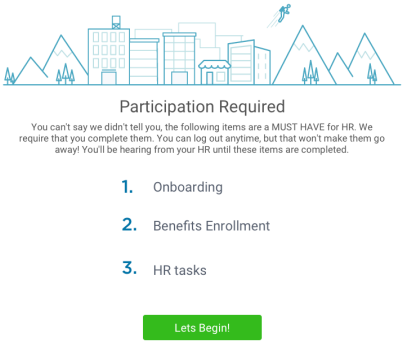
Log In

Go to www.employeenavigator.com and click **Login**



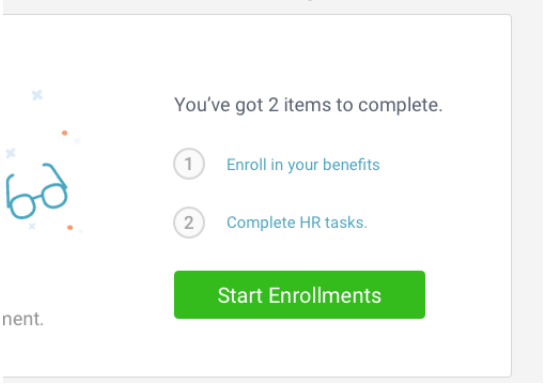
Welcome!

After you login click **Let's Begin** to complete your required tasks.



Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving benefit elections.



PLEASE NOTE: ENROLLMENTS ARE NOT SUBMITTED UNTIL YOU'VE REACHED ENROLLMENT COMPLETE PAGE

ADDITIONAL ENROLLMENT SUPPORT

You can call **1-844-829-3674** during the hours of 9am to 5pm to speak with a Colonial Life Benefits Enrollment Counselor to enroll.

PLEASE BE SURE TO HAVE THE SOCIAL SECURITY NUMBERS AND DATES OF BIRTH FOR ANY ENROLLING DEPENDENTS.

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail.
All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact HR.

MEDICAL INSURANCE

Florida Blue

(800) 352-2583 | www.floridablue.com

Plan Name	BLUECARE 71 $4,400 Ded
Network Access	In Network Only
Provider Network	Value Choice [1] / BlueCare [2]
Opportunities For Care	
Preventative Care	Covered 100%
Physician	Value Choice Provider: Covered 100% [1] Primary Care Visits: $10 Copay [2]
Virtual Visits	Primary Virtual Visits: Covered 100% [1] Specialist Virtual Visits: $100 Copay [2]
Specialist	Value Choice Specialist:$20 Copay [1] Specialist Visits: $100 Copay [2]
Convenience Care Clinic	Value Choice Provider: Covered 100% [1] Primary Care Visits: $10 Copay [2]
Urgent Care	Value Choice Provider: Covered 100% (Visits 1-2), $75 Copay for remaining visits [1] Urgent Care Visits: $75 Copay [2]
Emergency Room	Physicians Services: 20 % After Ded Facility: Ded + $250 Copay + 20% After Ded
Diagnostic Services	
Independent Clinical Lab / X-Ray (Quest Diagnostic Only)	Value Choice Specialist: $20 Copay, Independent Clinical Lab: Covered 100%, Independent Diagnostic Testing Center: 20% After Ded
Diagnostic Testing Facility MRI, MRA, CT & PET Scans	20% After Ded
Outpatient & Inpatient Services	
Outpatient Surgery Ambulatory Surgical Center/Hospital	Ambulatory Surgical Center: $300 / Hospital: 20% After Ded
Inpatient Hospital	20% After Ded
Provider Services Inpatient Hospital	20% After Ded
Pharmacy Benefits	
Prescription	$10 / 20% to Max $200 / Not Covered
Deductible	
Deductible	**$4,400 / $8,800 (Embedded)**
Member Co-Insurance	20%
Maximum Benefits	
Member Out of Pocket Maximum	**$7,500 / $15,000 (Embedded)**
Carrier Lifetime Benefit Maximum	Unlimited
Dependent Child/Student Age	Up to Age 26, benefit will terminate at end of the year of Birth Date

SPECIAL NOTE: The above is just a brief summary of benefits and does not constitute a contract. Please refer to your Certificate of Insurance for further information on your Employee Benefits. In the case of error or omission, the carrier policy will govern.

MEDICAL INSURANCE

Florida Blue

(800) 352-2583 | www.floridablue.com

Plan Name	BLUECARE 53 $3,500 DED
Network Access	In Network Only
Provider Network	Value Choice [1] / BlueCare [2]
Opportunities For Care	
Preventative Care	Covered 100%
Physician	Value Choice Provider: Covered 100% [1] Primary Care Visits: $40 Copay [2]
Virtual Visits	Primary Virtual Visits: Covered 100% [1] Specialist Vitural Visits: $65 Copay [2]
Specialist	Value Choice Specialist: $20 Copay [1] Specialist Visits: $65 Copay [2]
Convenience Care Clinic	Value Choice Provider: Covered 100% [1] Primary Care Visits: $40 Copay [2]
Urgent Care	Value Choice Provider: Covered 100% (Visits 1-2), $85 Copay for remaining visits [1] Urgent Care Visits: $85 Copay [2]
Emergency Room	Physician Services: 30% After Ded / Facility: $300 Copay
Diagnostic Services	
Independent Clinical Lab / X-Ray Quest Diagnostics Only	Value Choice Specialist: $20 Copay, Independent Clinical Lab: Covered 100%, Independent Diagnostic Testing Center: $65 Copay
Diagnostic Testing Facility MRI, MRA, CT & PET Scans	Physician Office: $300 Copay, Independent Diagnostic Testing Center: $200 Copay
Outpatient & Inpatient Services	
Outpatient Surgery Ambulatory Surgical Center/Hospital	30% After Ded
Inpatient Hospital	30% After Ded
Provider Services Inpatient Hospital	30% After Ded
Pharmacy Benefits	
Prescription	$10 / $50 / $80 / Specialty: 20%
Deductible	
Deductible	**$3,500 / $5,000 (Embedded)**
Member Co-Insurance	30%
Maximum Benefits	
Member Out of Pocket Maximum	**$6,350 / $12,700 (Embedded)**
Carrier Lifetime Benefit Maximum	Unlimited
Dependent Child/Student Age	Up to Age 26, benefit will terminate at end of the year of Birth Date

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MEDICAL INSURANCE

Florida Blue

(800) 352-2583 | www.floridablue.com

Plan Name	BLUEOPTIONS 5781 $1,500 DED	
Network Access	In Network	Out of Network
Provider Network	Value Choice [1] / BlueOptions [2]	
Opportunities For Care		
Preventative Care	Covered 100%	50%
Physician	Value Choice Provider: Covered 100% [1] Primary Care Visits: $30 Copay [2]	50% After Ded
Virtual Visits	Primary Virtual Visits: Covered 100% [1] Specialist Vitural Visits: $55 Copay [2]	Not Covered
Specialist	Value Choice Specialist: $20 Copay [1] Specialist Visits: $55 Copay [2]	50% After Ded
Convenience Care Clinic	Value Choice Provider: Covered 100% [1] Primary Care Visits: $30 Copay [2]	50% After Ded
Urgent Care	Value Choice Provider: Covered 100% (Visits 1-2), $60 Copay for remaining vists [1]. Urgent Care Visits: $60 Copay [2]	$60 Copay After Ded
Emergency Room	Physicians Services: 30% After Ded / Facility: $250 Copay	
Diagnostic Services		
Independent Clinical Lab / X-Ray (Quest Diagnostics Only)	Value Choice Specialist: $20 Copay, Independent Clinical Lab: Covered 100%, Independent Diagnostic Testing Center: $50 Copay	50% After Ded
Diagnostic Testing Facility MRI, MRA, CT & PET Scans	$250 Copay	50% After Ded
Outpatient & Inpatient Services		
Outpatient Surgery Ambulatory Surgical Center/Hospital	Ambulatory Surgical Center: $200 Copay Hospital: 30% After Ded	50% After Ded
Inpatient Hospital	30% After Ded	$500 Per Admission Ded + 50% After Ded
Provider Services Inpatient Hospital	30% After In-Network Ded	30% After In-Network Ded
Pharmacy Benefits		
Prescription	$10 / $50 / $80; Specialty: 20%	50%
Deductible		
Deductible	**$1,500 / $4,500 (Embedded)**	**$4,500 / $13,500 (Embedded)**
Member Co-Insurance	30%	50%
Maximum Benefits		
Member Out of Pocket Maximum	**$5,500 / $11,000 (Embedded)**	**$11,000 / $22,000 (Embedded)**
Carrier Lifetime Benefit Maximum	Unlimited	
Dependent Child/Student Age	Up to Age 26, benefit will terminate at end of the year of Birth Date	

SPECIAL NOTE: The above is just a brief summary of benefits and does not constitute a contract. Please refer to your Certificate of Insurance for further information on your Employee Benefits. In the case of error or omission, the carrier policy will govern.

Florida Blue

Value Choice Provider

Primary Care

SAVE MONEY on your health care!

As a Florida Blue member, you may save time and money when you see a primary care doctor at any Sanitas Medical Center or Diagnostic Clinic Medical Group location. These Value Choice Providers offer you quality care—under one roof—for many conditions. And with more convenient hours, it's easier to find time to go to the doctor.

Includes unlimited scheduled visits to a primary care doctor, X-rays, allergy testing and most allergy shots provided during that visit.

Florida Blue Members

$0

copay* per PCP visit

*Mammograms, sonograms, MRIs, EKGs and other diagnostic tests may require an additional copay. $0 copay does not apply to Health Savings Account (HSA) plans.

Value Choice Providers

- Whether you're sick or need your annual wellness exam, a Value Choice Provider primary care doctor (PCP) can get you quickly on your way.
- Get diagnostic tests* like X-rays onsite, and save time and money!
- Request a Spanish-speaking doctor (available at some locations).
- Pollen count got you down? Get allergytesting and shots at one of these convenient medical centers.

Value Choice Provider locations

DIAGNOSTIC CLINIC MEDICAL GROUP

Countryside
3131N. McMullen Booth Rd.
Clearwater, FL 33761
727-584-7706

Palm Harbor
3820 Tampa Rd, Ste. 101
Palm Harbor, FL 34684
Ophthalmology Department Only
727-785-6422

Largo
1301 2nd Ave. S.W.
Largo, FL 33770
727-584-7706

St. Petersburg[1]
6776 54th Ave. N.
St. Petersburg, FL
33709
727-548-8500

St. Petersburg[2]
630 Pasadena Ave. S.
St. Petersburg, FL 33707
727-345-7100

Visit us online at dc-fl.com.

Sanitas Medical Center | For members of Florida Blue

mysanitas.com
844-665-4827

Orange

Ocoee[2,3]
8849 W. Colonial Dr.
Ocoee, FL 34761

Orlando S. John Young Pkwy.[1]
5160 S. John Young Pkwy.
Orlando, FL 32839

Orlando E. Colonial Dr.[2,3]
11750 E. Colonial Dr.
Orlando, FL 32817

Orlando S. Chickasaw Trl.[1]
258 S. Chickasaw Trl., Ste. 310
Orlando, FL 32825

Osceola

Kissimmee E. Osceola Pkwy.[2,3]
1307 E. Osceola Pkwy.
Kissimmee, FL 34744

Kissimmee E. Oak St.[1]
833 E. Oak St.
Kissimmee, FL 34744

Poinciana[1]
353 Cypress Pkwy.
Kissimmee, FL 34759

Seminole

Longwood[1]
1908 Boothe Cir.
Longwood, FL 32750

Hillsborough

East Tampa Temple Terrace (Temple Terrace Plaza)[1*]
8793 N. 56th St.
Temple, Terrace, FL 33617

Northeast Tampa Lake Magdalene (Action Plaza)[1*]
14821 – 14823 N. Florida Ave.
Tampa, FL 33613

Northwest Tampa Citrus Park (Plaza at Citrus Park)[1*]
12879 Citrus Park Dr.
Tampa, FL 33625

South East Tampa Riverview (Brandon Professional Plaza)[1*]
3140 S. Falkenburg Rd., Ste. 102
Riverview, FL 33578

Tampa[2,3]
3617 W. Hillsborough Ave.
Tampa, FL 33614

Miami-Dade

Coral Gables[1]
2601 S.W. 37 Ave., Ste. 806
Coral Gables, FL 33134

Doral[2,3]
2000 N.W. 87th Ave., Ste. 101/102
Doral, FL 33172

Hialeah[1*]
1060 W. 49th St.
Hialeah, FL 33012

Homestead[1*]
600 N.E. 22nd Terr.
Ste. 302-306 South Bldg.
Homestead, FL 33033

Kendall[2,3]
7135 S.W. 117th Ave.
Miami, FL 33183

Coral Way[1]
1313 S.W. 27 Ave.
Miami, FL 33145

Miami Lakes Main Street[1]
15600 N.W. 67th Ave., Ste. 301
Miami Lakes, FL 33014

Miami Lakes[2,3]
18610 N.W. 87th Ave., Ste. 101
Miami, FL 33015

North Miami[1*]
412-436 NE 125 St.
North Miami, FL 33161

Palmetto Bay[1]
9380 S.W. 150th St., Ste. 230
Miami, FL 33176

Broward

Coral Springs[1]
2901 Coral Hills Dr. Bldg. I, Ste. 370
Coral Springs, FL 33065

Ft. Lauderdale[1*]
2150 S. Andrews Ave., Ste. 201
Ft. Lauderdale, FL 33316

Hollywood[1*]
6100 Hollywood Blvd., Ste. 300
Hollywood, FL 33024

Lauderdale Lakes[2,3]
4900 W. Oakland Park Blvd., Ste. 105-301
Lauderdale Lakes, FL 33313

Plantation[1]
180/220 S.W. 84th Ave., Ste. 201
Plantation, FL 33324

Pompano Beach[1]
50 E. Sample Rd., Ste. 200
Pompano Beach, FL 33064

Palm Beach

Boca Raton[1*]
880 N.W. 13th St., Ste. 300
Boca Raton, FL 33486

Boynton Beach[1]
1501 N. Congress Ave.
Boynton Beach, FL 33426

Palm Beach Gardens[1*]
3401 PGA Blvd., Ste. 380
Palm Beach Gardens, FL 33410

Wellington[1]
1397 Medical Park Blvd., Ste. 100
Wellington, FL 33414

West Palm Beach[1*]
1515 N. Flagler Dr., Ste. 620
West Palm Beach, FL 34401

[1]Primary Care
[2]Medical Center
[3]Urgent Care
*Opening Spring 2020

For the most up-to-date list of locations, please visit floridablue.com or mysanitas.com.

If you have any questions about what your plan covers, be sure to ask when you make an appointment.

Primary care doctor visits at a Value Choice Provider can include any doctor who provides primary care services, including Physician Assistants, Registered Nurse Practitioners, Internal Medicine Specialists, Pediatricians and Gynecologists. Urgent care and same-day appointments may require a higher copay if you do not see your primary care doctor. Please refer to your policy for information on the specific cost shares applicable to provider services. For members who have coinsurance instead of copays, your cost will be your deductible plus your coinsurance percentage. Value Choice Providers is a designation Florida Blue gives to some in-network providers. Value Choice Providers include Sanitas Medical Center and Diagnostic Clinic Medical Group. Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate. You may access the Nondiscrimination and Accessibility Notice at floridablue.com/ndnotice.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773).

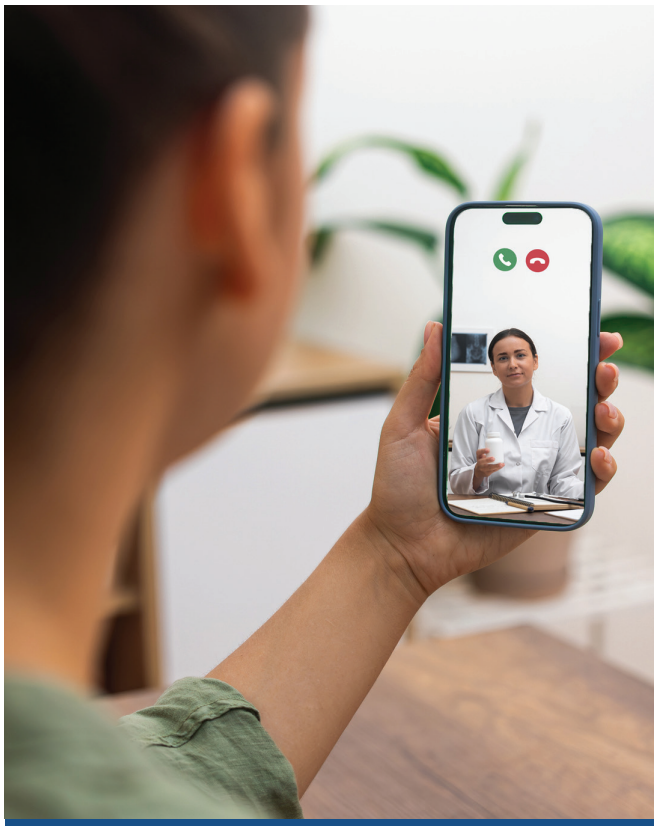
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770).

97218 0220R SG and IU65 Members

Florida Blue
Your Health Solutions Partner

Virtual care when you're not able to see your doctor.

Convenient care from home or on the go!



When life is moving at full speed, unexpected health issues can suddenly slow us down.

When you or a family member on your plan needs medical attention, and you're not able to see your regular health care provider, BlueVirtualCare is here to help you get the care you need.

A virtual visit typically costs less than a trip to urgent care or the ER. Plus, you can use BlueVirtualCare from wherever you are in the U.S. by simply logging in to your member account, on the web, or the Florida Blue app. We're here to help make things easier so you can focus on what matters most — your health and well-being.

BLUE VirtualCare

BlueVirtualCare is here if you need it.

Log in to your member account, on the web, or Florida Blue app, and go to **Find & Get Care**.

Select **Find a Doctor & More**, click on **Find Virtual Care**, then select **BlueVirtualCare**.

It's that easy!

See other side.

Care options available through BlueVirtualCare.

General medicine: When your primary care doctor isn't available, get 24/7 virtual care for you and family members covered on your plan. No appointment necessary!

- **Video visit with board-certified doctors** about common conditions, including allergies, bronchitis, cold, flu, migraine, pink eye, sinus infections, stomach ailments, and urinary tract infections.
- **A doctor assesses your symptoms**, provides a treatment plan, and sends prescriptions, if needed, to the in-network pharmacy of your choice.

Behavioral and mental health: When you aren't able to see your mental health provider, or have not found a licensed professional through Florida Blue's mental health care partner Lucet,[1] BlueVirtualCare offers:

- **Talk therapy:** For those age 10 years and older, you can schedule a video appointment with a licensed therapist, all from the comfort and privacy of home. Weekday, evening, and weekend appointments are available.[2]
- **Psychiatry:** For adults age 18 years and older, talk via video with a psychiatrist to manage your mental health condition with ongoing medication management.

Dermatology: Worried about a change in your skin, hair, or nails? Upload a photo, and a board-certified dermatologist will evaluate it and respond within 72 hours — no appointment, video visit, or referral required.

[1]Florida Blue contracts with New Directions Behavioral Health, L.L.C., (d/b/a Lucet), and its affiliates, to provide behavioral health services. Florida Blue and Florida Blue Medicare are Independent Licensees of the Blue Cross and Blue Shield Association.

[2]Children age 10 – 17 years old need parental or guardian consent.

BlueVirtualCare is a telemedicine service provided by American Well Corporation (Amwell®), an independent company contracted by Florida Blue to provide services for eligible members with non-emergent health concerns. Amwell is only available in the U.S.

Florida Blue is a trade name of Blue Cross and Blue Shield of Florida Inc., an Independent Licensee of the Blue Cross and Blue Shield Association.

For long-term mental health care and ongoing support, Lucet can help Florida Blue members find and schedule a new patient in-person or virtual visit with an in-network mental health professional. To get started, call Lucet at 1-866-287-9569 or log in to your Florida Blue member account, go to Find & Get Care where you can find and schedule a visit with a behavioral or mental health provider.

BlueVirtualCare does not offer a crisis hotline. Appointments must be scheduled.

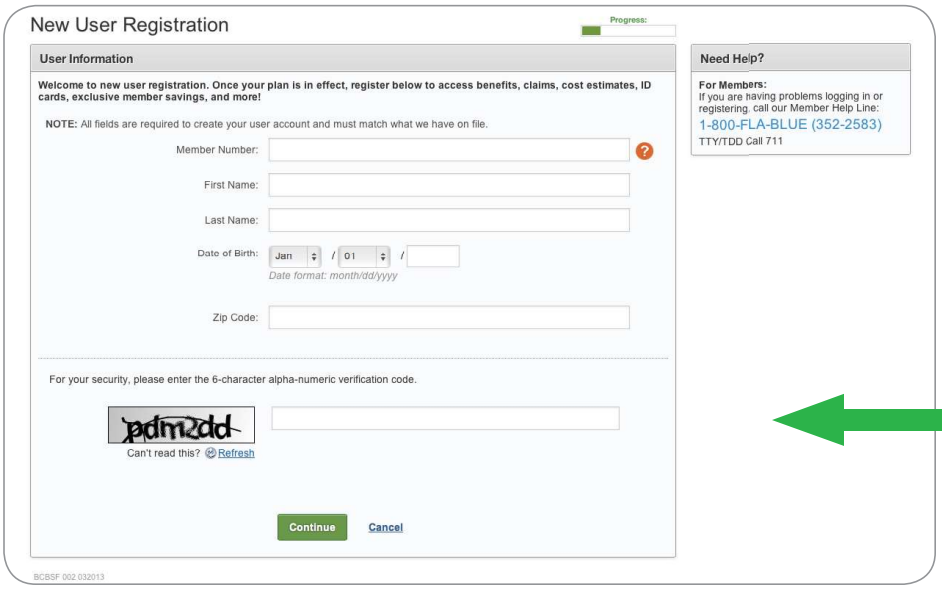
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Visit **FloridaBlue.com** to **Register** and **Log In**



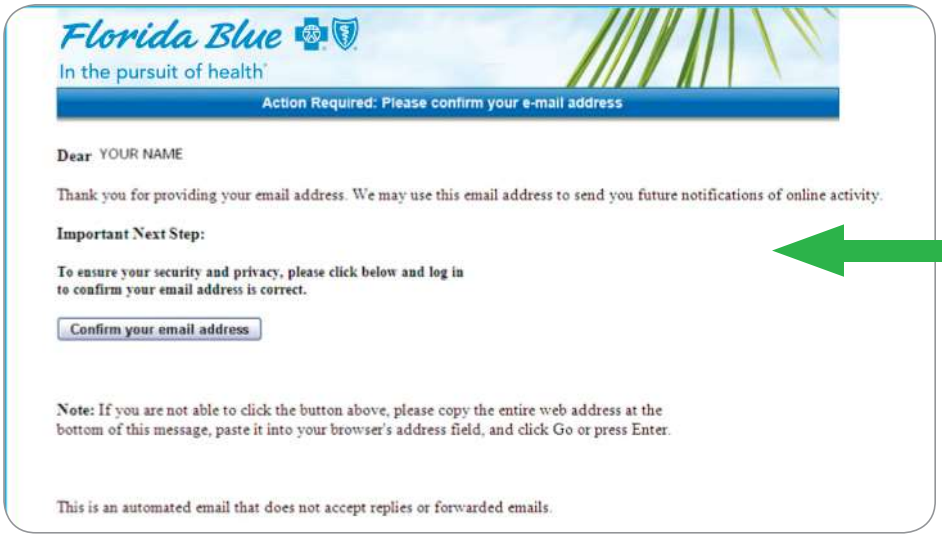
To log in, simply enter your **User ID** and **Password**.





Step 1: To **register**, you'll need your **Member Number** (shown on your ID card) and a **valid email address**.

Step 2: Fill in all of the boxes and click **Continue**.



Step 3: Look for an email from us. In the email, click on **"Confirm your email address"** to confirm your identity. Check your spam or junk mail if you don't see the email. **Your registration is complete. Now you can log in!**

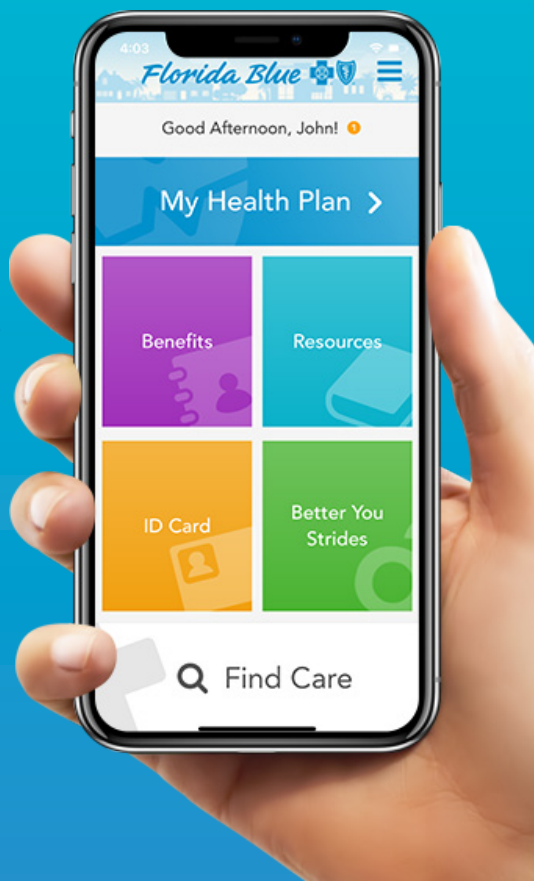
Florida Blue
In the pursuit of health®

Florida Blue is a trade name of Blue Cross and Blue Shield of Florida, Inc., an Independent Licensee of the Blue Cross and Blue Shield Association. 68692 0214R

Florida Blue

In the pursuit of health®

Download the Florida Blue Mobile App today!



Save Time. Save Money. Stay Healthy.

- Check plan benefits and see the status of your claims
- Find the nearest in-network doctor, Urgent Care Center or pharmacy
- Compare medical costs
- View your member ID card

As Easy as 1, 2, 3…

1. **Download the app –** available through the Apple App Store or Google Play
2. **Get Registered –** log in using your Florida Blue member account User ID and Password
3. **Get Started –** anytime, anywhere with Touch ID*



Stay informed and in control ***24 hours a day, 7 days a week!***

GET IT ON Google Play

Download on the App Store

*If available on your mobile device.

Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an HMO affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770).

90896 0818R

DENTAL INSURANCE

MetLife

(800) 438-6388 | www.metlife.com

Carrier Name	MetLife			
	Low PPO		High PPO	
	In Network	Out of Network	In Network	Out of Network
Network	MetLife PDP Plus Network		MetLife PDP Plus Network	
Individual Deductible	$50	$50	$50	$50
Family Deductible	$150	$150	$150	$150
Wavied for Preventative	Yes		Yes	
Deductible Calendar Year	Calendar Year		Calendar Year	
Annual Maximum	$1,000		$2,000	
Preventative - Type 1	80%	80%	100%	100%
Basic - Type 2	60%	60%	80%	80%
Major - Type 3	40%	40%	60%	60%
Ortho - Type 4	Not Included		50%	
Ortho Age Limit			Child(ren) Only - Age 19	
Ortho Maximum			$1,000	
Endodontics	Basic		Basic	
Periodontics - Non-Surgical	Basic		Basic	
Periodontics - Surgical	Basic		Basic	
Oral Surgery (Simple)	Basic		Basic	
Oral Surgery (Complex)	Basic		Basic	
Implants	Major		Major	
Out-of-Network Reimbursement	90th UCR		90th UCR	
Dependent Child/Student Age	Up to Age 26, benefit will terminate at end of the year of Birth Date			

SPECIAL NOTE: The above is just a brief summary of benefits and does not constitute a contract. Please refer to your Certificate of Insurance for further information on your Team Member Benefits. In the case of error or omission, the carrier policy will govern.

Dental Insurance

How to find a dentist video QR Code:

Metlife Dentist

Find a dental provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory or by calling 1-800-ASK-4-MET (1-800-275-4638). Follow these step-by-step instructions for each:

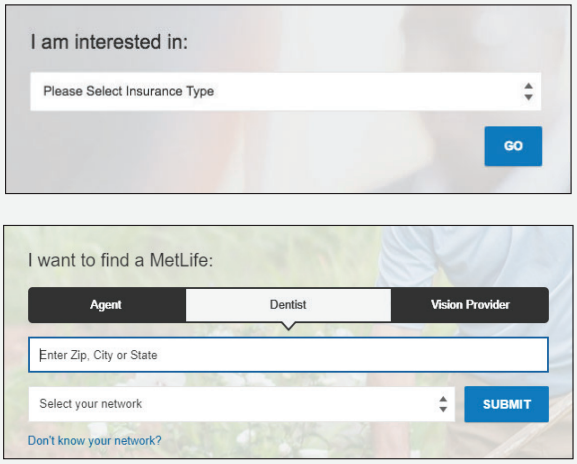
Step 1:
Go to metlife.com

Step 2:
Select "I want to find a MetLife:"

Click "Dentist", enter your ZIP Code, and select your network "PDP Plus".

Step 3:
Advanced Search

Use the Advanced Search option to locate a dentist by name, language spoken, specialty or gender.



1(800) ASK-4-MET

1(800) 275-4638

SELECT PROMPT 1
For member

SELECT PROMPT 1
For Dental Coverage

SELECT PROMPT 1
If member or family covered member, input your Social Security number or Member ID followed by the # sign. Dental claims and verification of dental coverage will be confirmed.

SELECT PROMPT 3
To request a list of participating dentists in your area

SELECT PROMPT 2
To have the dental directory mailed to you.

When asked, request either English or Spanish versions of the directory.

When asked, enter the Zip Code of the area you are requesting. The directory will also include the surrounding area.

metlife.com

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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MetLife

VISION INSURANCE

MetLife

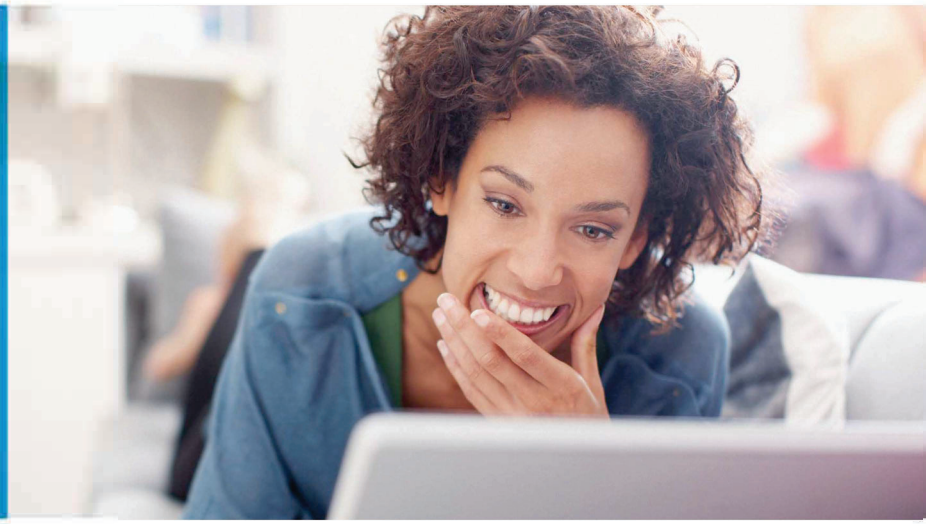
(833) 393-5433 | www.metlife.com

Plan Name	Vision
	In Network Copays & Allowances
Network	Davis Vision by MetLife
Exam Copay	$10 Copay
Materials Copay	$10 Copay
Frequency - Exam / Lenses / Frames	12 / 12 / 12
Single Lenses	Covered in full after copay
Bifocal Lenses	
Trifocal Lenses	
Lenticular Lenses	
Frames - After Copay	Up to $130
Contacts (Elective)	Up to $130
Dependent Child/Student Age	Up to Age 26, benefit will terminate at end of the year of Birth Date

SPECIAL NOTE: The above is just a brief summary of benefits and does not constitute a contract. Please refer to your Certificate of Insurance for further information on your Team Member Benefits. In the case of error or omission, the carrier policy will govern.

How to register on MyBenefits

MyBenefits provides you with a personalized, integrated and secure view of your MetLife-delivered benefits. You can take advantage of a number of self-service capabilities as well as a wealth of easy to access information. As a first time user, you will need to register on MyBenefits, by following the steps outlined below.



Registration Process for MyBenefits

Step 1: Provide your group name

Access MyBenefits at www.metlife.com/mybenefits and enter the employer name and click to select it and then click **'Next.'**



Step 2: The login screen

On the Home Page, you can access general information. To begin accessing personal plan information, click on **'Log In'** at the top-middle of the page and on the next screen select '**Create New Account'** and complete the registration process. Going forward, you will be able to log-in directly.

Step 3: Enter authentication information

Begin by entering your phone number, address, and e-mail to confirm your identity. You will then receive a code via email that you will need to enter to continue the registration process. Upon validation, you will be prompted to provide your SSN, first and last name, and date of birth.



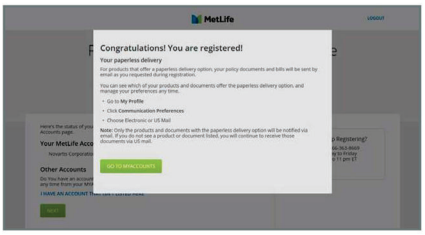
Step 4: Establish account credentials

You will need to create a unique user name and password for future access to MyBenefits. You will also need to choose and answer three identity verifications questions, to be used in the event you forget your password. In addition to reading and agreeing to the website's Terms of Use, you will be asked to opt into electronic consent.

Step 5: Process complete

Now you will be brought to the "Thank You" page.

Lastly, a confirmation of your registration will be sent to the email address you provided during registration.



We are committed to providing you with a trusted and secure customer experience. Multi-factor authentication is in place to:

- Strengthen site security
- Ensure devices are compliant and approved by the user
- Simplify the log-in process

metlife.com/mybenefits

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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MetLife

Colonial Life

Protect what you've worked so hard to build.

www.coloniallife.com | (800) 325-4368

Some plans have a waiting period before covering conditions currently being treated. For details, speak with a Benefit Counselor or check the program information.



Life happens — and accidents can be expensive. Colonial Life's Accident Insurance helps cover costs for you, your spouse, or your children when the unexpected happens.

Why it helps:

- Cash benefits paid directly to you for on & off the job injuries
- Pays in addition to any other insurance
- Annual Wellbeing Assistance Benefit for covered tests

A serious illness can impact more than your health. Colonial Life's Critical Illness Insurance provides cash to help you focus on recovery — not expenses.

Why it helps:

- Lump-sum payment for covered conditions such as heart attack & stroke
- Coverage available for you and your family
- Annual Wellbeing Assistance Benefit for covered tests





When admitted or confined to the hospital not only can it be stressful, but expenses can add up quick and can catch you off guard. With a Hospital Indemnity plan, you can be better able to handle the accompanying medical expenses and daily living expenses.

Why it helps:

- Pays for: hospital admission, and daily hospital confinement
- Benefits paid regardless of any other insurance you may have with other insurance companies

If an accident, illness, or pregnancy keeps you out of work, how would you keep up with your bills? Colonial Life's Disability Insurance helps protect your income when you can't work.

Why it helps:

- Pays up to 60% of your income while you recover
- Multiple benefit periods available to choose from
- Keep your coverage if you change jobs or retire





Make sure your family is taken care of if the unexpected happens. Colonial's Life Insurance helps cover funeral costs, everyday bills, and more.

Why it helps:

- Permanent coverage that stays the same throughout the life of the policy
- Guaranteed level premiums that do not increase because of changes in health or age
- Access to the policy's cash value through a policy loan for emergencies

PLANS ARE GUARANTEED ISSUE

EMPLOYEE RESOURCE CENTER

TOOLS TO HELP YOU GET THE MOST OUT OF YOUR BENEFITS

PAYING TOO MUCH FOR PRESCRIPTION DRUGS?

Did you know that prescription prices can vary from pharmacy to pharmacy?

The cost of a prescription may differ by more than $100 between pharmacies across the street from each other!

GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. The average GoodRx customer saves $355 a year on their prescriptions!

Even better - **GoodRx is 100% free** and no personal information is required.

Go to **www.goodrx.com** to learn more

GoodRx

www.goodrx.com

1. **Type your drug name**
2. **Set your location**
3. **Compare prices, print, save! coupons, save up to 80%**

CHECK LOCAL RETAILERS FOR NO COST MEDICATION OPTIONS

Many local retailers offer no or low cost medications. Be sure to check the selections of retailers in your area such as the ones below to see how you can get free medications, discounts, and more!

- **Publix**
- **CVS Health**
- **Target**
- **Walmart**
- **Kmart**

MAXIMIZE YOUR HEALTHCARE DOLLAR

Consider all your options when choosing where to receive care, such as:

- Physician's Office
- Telemedicine
- Convenience Clinic
- Urgent Care
- Emergency Room

Remember to take advantage of the cost estimator tools on your healthcare provider's website to estimate the cost and find low cost options for big ticket items such as diagnostic tests and outpatient surgeries.

AMAZON PHARMACY

Your medication, made easy

Prescribed by your doctor, delivered by us

Where can we deliver your meds?

State - Select One

Check availability

Already a pharmacy customer? Sign in ›



How it works



Sign up for Amazon Pharmacy

Set up your profile and request the prescriptions you'd like to fill.

Learn how our service works ›



Explore your pricing options

Compare your medication cost with and without insurance at checkout.

Learn how pricing works ›



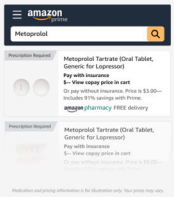
Have your meds delivered

We'll deliver in discreet packaging, and send updates along the way.

Get started today ›

Looking up your meds

You can use the product search bar to browse medications before signing up. We'll show you prices without insurance, including any Amazon Prime savings.

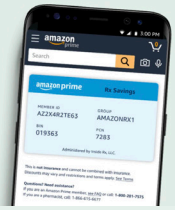


Amazon Prime savings

Prime members get FREE 2-Day Delivery and can save when paying without insurance.

Learn about Amazon Prime savings ›

Get started



Our promise to you

We believe pharmacy can be better.
With us, you'll always know what to expect.

- **Our pricing is clear and understandable**
- **Your medical information is protected**
- **You can always speak to a pharmacist**
- **You'll never worry about your medication**
- **You'll never stand in line at a pharmacy**

Is Amazon Pharmacy right for me?

Amazon Pharmacy is for customers 18 years and older, and works best if you fill at least one prescription regularly.

How do I sign up?

Signing up for Amazon Pharmacy is simple — and should take about 5 minutes. We'll ask questions about you, your medications, your health history, and more.

Where do you deliver?

We currently serve 45 US states. We're not yet available in Hawaii, Illinois, Kentucky, Louisiana, or Minnesota.

Do you take my insurance?

Amazon Pharmacy accepts most insurance plans. When you sign up, we can look up your insurance information for you, or you can enter the information yourself.

amazon pharmacy

NABP Accredited Digital Pharmacy

urac ACCREDITED

DISCLOSURES

Medicare Part D

This notice officially confirms the fact that your prescription drug coverage is creditable does not prevent you from enrolling in Medicare Part D if you wish. The open enrollment for Part D is November 15th to December 31. However, delaying enrollment in Medicare Part D until a future date will not result in higher premium payments as long as you are covered by a creditable prescription drug plan.

As someone who is Medicare eligible, you will be receiving information on the Medicare Part D plans in your area. Premiums will vary depending upon where you live, but are expected to average about $32-$37/Month. If you do decide to enroll, coordination of benefits will be required.

On Medicare Part D, you can read the "Medicare & You" Hand book which will be mailed to you during October. Visit www.medicare.gov on the web or call 1-800 MEDICARE (633-4227) - TTY users should call 1-877-846-2048

Section 125

Under certain circumstances, you may be allowed to make changes to your benefits elections during the plan year, such as additions, deletions and cancellations, depending on whether or not you experience an eligible qualifying event as determined by the Internal Revenue Service (IRS) Code, Section 125. You may change a benefit election upon the occurrence of a valid qualifying event only if the event affects your own, your spouse's or your dependent's coverage eligibility.

If you experience a qualifying event, you must report the qualifying event to Human Resources Department within 30 days of the event. Beyond 30 days, additions and deletions will be denied and you may be responsible both legally and financially for any claims and/or expenses incurred as a result of any dependent(s) who continued to be enrolled who no longer meet the entity's eligibility requirements.

If approved, most election changes will be effective on the date of the qualifying event for additions; cancellations will be processed at the end of the month.

Payroll deductions for health, dental, vision and certain supplemental accident insurance premiums, are deducted from your gross income before your income is taxed. The entity's plan is known as a Cafeteria Benefit Plan and is governed by IRS Code, Section 125. This pre-tax benefit means you pay less tax on a per-pay and annual basis. See examples of Qualifying Life Events for allowable enrollment changes as determined by Section 125 of the IRS Code.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 requires that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called 'continuation coverage') at group rates in certain instances where coverage under the plan would otherwise end. An employee, spouse of an employee or a dependent child of an employee covered by the Entity's group health plan has the right to choose this continuation coverage if coverage is lost for any qualified reason. For more information, please speak with Human Resources.

Medicaid CHIP

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help you pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your state Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan.

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NOTES

NOTES

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All Atlantic Benefits

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Hollywood, FL 33021
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