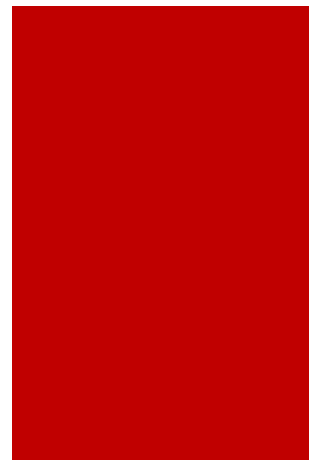


2026

BENEFITS GUIDE



**ANGLICAN DIOCESE
OF SOUTH CAROLINA**

Welcome to Your Benefits

Our most important asset is our people. That's why the Anglican Diocese of SC offers a comprehensive benefits program to meet all your needs. Review this guide to learn about all the benefits you are offered and determine which benefits are best for you and your family. You will find many resources available during enrollment and throughout the year to help you make the most of your benefits plans and answer your questions.

The health care coverage you elect begins with your initial eligibility date and continues through the end of the enrollment year. Our health care benefit year begins January 1st and ends December 31st. You may also enroll or change your benefits during the annual Open Enrollment period. Initial enrollment will be a manual enrollment. On January 1, 2026, participants will be able to enroll through the Benefitfirst portal by logging into Benefitfirst at benefitfirst.com.

You must make your elections during the specified enrollment window, or you will not have coverage. To have coverage, you must confirm your benefit choices through Human Resources by the deadline.

What's Inside

Welcome to Your Benefits.....	2
Contacts & Resources.....	3
Eligibility & Enrollment.....	4
Making Changes to Your Benefits.....	5
Medical Benefits.....	6
Medical Plan Comparison.....	7
Virtual Visits.....	8-9
Where to Go For Care.....	10-14
Pharmacy.....	15-18
Dental Benefits.....	19
Vision Benefits.....	20
Worksite Benefits.....	21
Rates.....	22-24
Terms To Know.....	25
Important Notices.....	26-30
Notes.....	31



Contacts & Resources

Find more details about the benefits offered to you by contacting your insurance carrier or logging in to Benefitfirst at Benefitfirst.com after January 1, 2026. Register on the insurance carrier websites to access plan information, including your ID cards, coverages, claims, network providers, and more. Search for the carrier apps on Google Play™ or the App Store® to access your benefits information anytime, anywhere from your mobile device.

If you have questions about or need assistance with enrolling, you may contact Human Resources or our partners at McGriff Insurance:



Anglican Diocese of SC

Reverend Jim Lewis
jlewis@adosc.org
843-424-7387

Anglican Diocese of SC

Karen Rothenberger
krothenberger@adosc.org
312-231-5154

McGriff

Kelly Kienle
Kelly.Kienle@MarshMMA.com
803-231-6130

Anglican Diocese of SC

Susan Burns
sburns@adosc.org
843-722-4075 ext. 103

Benefit	Carrier	Phone	Website
Medical	Gravie through the Cigna Network	866-863-6232	www.gravie.com/members
Pharmacy	Gravie through the Express Scripts Network	877-608-0355	www.gravie.com/members
Virtual Visits	Gravie through the Teladoc Health Network	NA	www.gravie.com/members
Dental	Sun Life	800-786-5433	sunlife.com
Vision	Sun Life on the VSP Network	800-877-7195	vsp.com
Worksite	Sun Life	800-786-5433	sunlife.com

Eligibility & Enrollment

Employee Eligibility

All employees working 30+ hours per week must be offered health insurance. The ADOSC plan, which is available to all churches, is administered through Simple Benefits. As a new hire, you are eligible on the first day of the month following date of hire.

Dependent Eligibility

You may enroll the following dependents in our group benefit plans:

- Your legal spouse
- Your natural, adopted, or stepchildren living with you, or any other children whom you have legal guardianship, up to age 26
- Unmarried children of any age if disabled and claimed as a dependent on your federal income taxes

When You Can Enroll

You can enroll in benefits:

- During your initial new hire eligibility period
- During the annual Open Enrollment period for a January 1st effective date

If you fail to enroll within the timeframe given for the new hire eligibility or annual enrollment window, you will not be able to elect benefits again until the next Open Enrollment period, and you will not have coverage, unless you experience a qualified life event. Please see page 5 for some common examples of a qualifying event. Please make your elections on time, or you may experience a delay in using your benefits. If you choose to not elect group coverage through the Anglican Church of South Carolina, you have the option to elect an individual plan through the ACA Marketplace. For more information, please visit <https://www.healthcare.gov/> or contact your McGriff contact.

When Coverage Ends

Benefits coverage will be terminated as follows:

- If you leave your job, your coverage will terminate on the last day of the month following the termination or resignation date.
- When a covered dependent reaches age 26, their coverage will terminate on the last day of the month following their date of birth.



Making Changes To Your Benefits

Outside of your initial new hire or the annual Open Enrollment period, changes to your benefits can only be made throughout the year within 30 days of a qualifying life event. Examples of the most common events include:

- Marriage or divorce
- Birth or adoption of an eligible child
- Death of a covered dependent
- Change in your spouse's work status that affects your benefits
- Change in your work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- Change in your child's eligibility for benefits
- Receipt of a Qualified Medical Child Support Order (QMCSO)

To see a complete list or to report an event, contact Human Resources. Documentation may be required. If you fail to report a life event and supply the necessary documentation, you will be required to wait until the next annual enrollment period to make changes.





Medical Benefits

The Anglican Diocese of SC employees have the choice between three medical plans offered through Gravie. These plans offer services on the Cigna network.

All plans offer preventive care visits covered at 100%, an out-of-pocket maximum to protect you should a catastrophic event occur, and out-of-network coverage if needed. Although out-of-network coverage is available, using in-network providers will save you money. Please refer to the Anglican Diocese of South Carolina URL by visiting [The Anglican Diocese of South Carolina, 2026 | Gravie](#). The link includes access the Summary of Benefits and Coverage (SBC) as well as other helpful tools.

Prescription Drugs

When you enroll in a medical plan, you are automatically enrolled in prescription drug coverage.

Discuss lower-cost alternatives with your physician.

More information about prescription drug coverage is available by calling 866-863-6232.

Preventive Care

All medical plans include preventive care services 100% covered under your medical insurance, meaning no copays or deductibles will apply when an in-network provider delivers the covered services. Preventive exams can detect if you are at risk for a chronic disease that may be preventable. Talk to your healthcare provider to determine which screenings are recommended for you and when you need them.

Medical Plan Comparison

In-Network Services	Gravie 1500	Gravie 4000	Gravie 5000 HDHP
Annual Deductible	\$1,500 / \$3,000	\$4,000 / \$8,000	\$5,000 / \$10,000
Coinsurance	20%	20%	20%
Out-of-Pocket Max	\$5,000 / \$10,000	\$9,100 / \$18,200	\$6,500 / \$13,000
Preventive Care	Covered in full	Covered in full	Covered in full
Primary Care Visits	\$30 copay	\$35 copay	20% after deductible
Virtual Visits	Covered in full	Covered in full	Covered in full
Specialist Visits	\$50 copay	\$50 copay	20% after deductible
Urgent Care	\$75 copay	\$75 copay	20% after deductible
Emergency Room	\$500 copay	\$500 copay	20% after deductible
Inpatient Hospital	20% after deductible	20% after deductible	20% after deductible
Outpatient Facility	20% after deductible	20% after deductible	20% after deductible
Diagnostic Testing	20% after deductible	20% after deductible	20% after deductible
Imaging	20% after deductible	20% after deductible	20% after deductible
Retail Rx 30-days Tiers 1 / 2 / 3	\$10 / \$50 / \$100 copay	\$10 / \$50 / \$100 copay	20% after deductible / 20% after deductible / 50% after deductible
Mail Order Rx 90-days Tiers 1 / 2 / 3	\$20 / \$100 / \$200 copay	\$20 / \$100 / \$200 copay	20% after deductible / 20% after deductible / 50% after deductible
Specialty Drugs	Cost share varies with SaveOn program*	Cost share varies with SaveOn program*	20% after deductible

Refer to the plan documents for the full descriptions and out-of-network coverage details. This chart is intended only to highlight the benefits available and should not be fully relied upon to determine your coverage.

*Please refer to the SaveOn Program flier for more information.



Where to Go for Care

The cost for care and time you wait can vary greatly depending on where you go. Below is a simple guide to choosing the right place to go for health care. In addition to clinical settings, you have access to virtual visits through Fabric.

Doctor's Office



Your primary care physician (PCP) should be your first choice for non-emergency care and ongoing health conditions. Your PCP knows your medical history and can help manage chronic conditions and recommend specialists or other medical care.

Virtual Visit - Fabric



If your doctor isn't available, you are out of town, or you need care after hours for a simple condition try a virtual visit. Go online or access the app to make an appointment with a physician anytime, 24/7 wherever you are.

Urgent Care and Retail Clinics



If your doctor isn't available, or you need care after hours for a non-life-threatening issue, visit an urgent care or retail health clinic for simple conditions such as a cold or the flu. Urgent care centers can provide a greater range of care including x-rays.

Emergency Room



Only visit the ER for serious, life-threatening medical care. If you feel you are dealing with a health emergency, call 911 or go to the ER right away. Do not visit for routine care or minor ailments.



Now there are even more reasons to love your health plan

With Gravie, **you get access to best-in-class virtual care** that empowers you to lead a healthier life.



Gravie health plan members (13+) have access to Sword Thrive. Thrive's clinical-grade digital physical therapy program helps members overcome musculoskeletal (MSK) pain through personalized care from licensed physical therapists and innovative sensor-based technology. Unlike traditional physical therapy, members can access treatment wherever and whenever it's convenient.



Gravie health plan members have access to virtual care including general medicine and mental health (18+) through Teladoc Health, the world leader in whole-person virtual care. Mental health care includes clinical services such as psychiatry and therapy visits.

Cost sharing may apply depending on plan type. Check your benefits summary for more information.

Gravie partners with industry leaders to give you access to a suite of digital services that aim to **enhance your health and wellness journey.**

For many Gravie health plan members, these services are included at **no additional cost**. Check your benefits summary for more information.



Sign up for these services by logging in to your Gravie account at member.gravie.com or on the Gravie mobile app.

How to Find Cigna OAP Network Doctor: A Simple Step-by-Step Guide

[SEARCH PROVIDERS](#)

Find a Doctor, Dentist, or Facility in



Doctor by Type



Doctor by Name



Health Facilities
and Group
Practices

Step 1:

Enter your location and type of search

Login/Register

Log In to myCigna

Register

Continue as guest

Step 2:

Click “Continue as guest” on the right side of the screen

Please Select a Plan

I Live in

Search Again

Continue

[Continue without a plan](#)

Step 3:

Confirm your location is correct and click “Continue”

Please Select a Plan

HMO

CIGNA HealthCare of North Carolina NET-NET POS Seamless

CIGNA Managed Care Network of SC - Columbia HMO/Network

OAP

Open Access Plus, OA plus, Choice Fund OA Plus

PPO

PPO, Choice Fund PPO

Step 4:

Select “Open Access Plus” under the OAP header



MORE BENEFITS. [FEWER ASTERISKS.](#)

Talking about your health plan with providers

Regardless of if you're a new patient or are using your benefits for the first time, your provider may not be familiar with Gravie yet. **Review our tips to help you discuss your new health plan and navigate using your ID card with your provider.**

Who is Gravie?

We process and pay your medical claims. Gravie Administrative Services LLC is a licensed third-party administrator (TPA) that manages self-funded health plans for employers across the U.S.

The network

To ensure you have access to care no matter where you are, we work with [Cigna Healthcare](#), which provides the primary network for your health plan.

If your provider participates in the [Cigna Healthcare® Open Access Plus](#) network, then you can go ahead and use your Gravie benefits!

The Cigna Healthcare® OAP Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare Open Access Plus network for Shared Administration. Cigna Healthcare® is an independent company and not affiliated with Gravie Administrative Services. Access to the Cigna Healthcare OAP Network is available through the contractual relationship between Gravie Administrative Services and Cigna Healthcare. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

Does your provider need help?

You have several options to help resolve any issues your provider may have working with Gravie:

1. **You can request help with a provider directly in the member portal and app.**
 - Contact Gravie Care® directly in our app or in the member portal.
 - Simply add your provider's information to the submission form, alongside the description of their request.
 - Gravie Care will reach out to your provider on your behalf to resolve the issue.



Scan the QR code to submit a provider help request in the Gravie app.

2. **Your provider can verify your eligibility at gravie.com/providers/eligibility 24/7.**

Our search tool lets your provider verify your eligibility and benefit details in real time. We recommend sharing this website with your provider before your appointment or when you visit their office to help prevent any delays.

3. **Scan the QR code on the back of your membership card.**

If you or your provider would like to see a breakdown of your exact plan benefits and health network, use your smartphone camera to scan the QR code on the back of your membership card. This is a great resource to share with a curious provider.

Navigating your ID card

Your provider will use your membership card to verify benefits and submit claims for processing. **Have it on hand when you access care.**

Forget your card? No problem. You can easily view or download a digital version from your [Gravie account](#) or the Gravie mobile app at any time.



1. Plan information

This section identifies some basic details, like who sponsors your health plan (your employer), and when it starts.

2. Who's covered

As the subscriber (employee), your name and unique 9-digit member ID number appear first, ending in 00. Any enrolled dependents appear below.

3. Network logos

Your primary and secondary network logos appear here.

4. Pharmacy information

Express Scripts® is Evernorth's pharmacy benefit manager (PBM) for your health plan. The Rx numbers are used by pharmacists to verify your prescription coverage and submit pharmacy claims.

View your Gravie account to discover more plan resources.

Log in at member.gravie.com or through the Gravie mobile app.

- Search for in-network providers
- Confirm how medications are classified
- Find quick-reference materials or detailed plan documents
- Review claims and EOBs to see how your benefits are being applied
- And more!



Have questions?

Gravie Care has you covered!

Visit:
gravie.com/gravie-care

Secure message:
member.gravie.com/contact



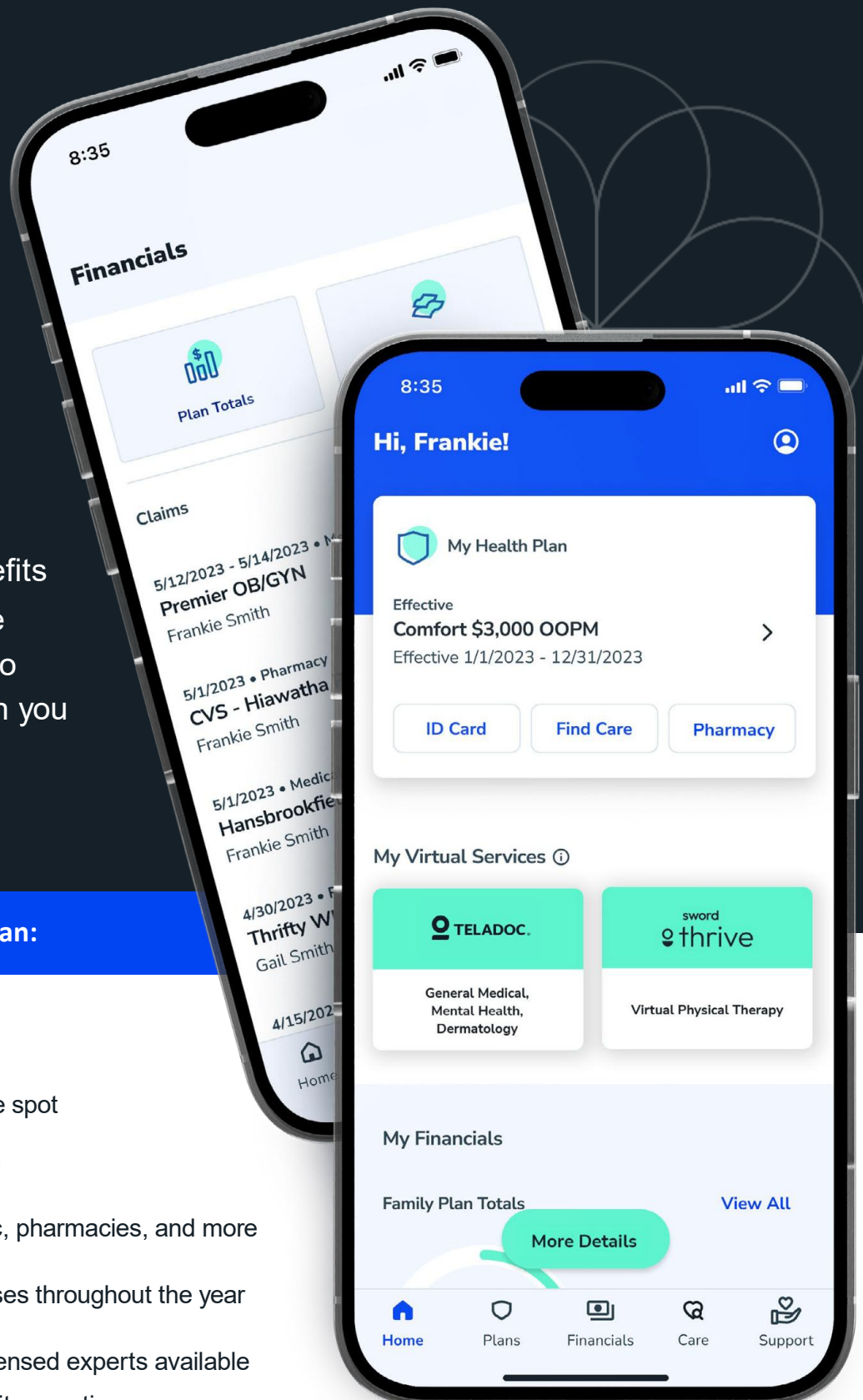
MORE BENEFITS. FEWER ASTERISKS.

The Gravie Mobile App

All your favorite Gravie benefits in one simple place. Use the Gravie app from anywhere to get the care you need, when you need it.

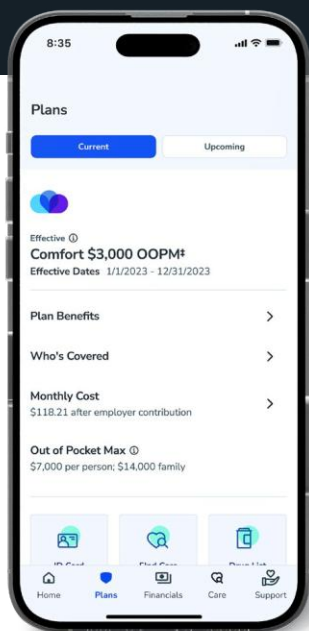
You and your dependents can:

- ✿ Access your digital ID card on the spot
- ✿ See what's covered by your plan
- ✿ Find in-network providers, clinic, pharmacies, and more
- ✿ Review claims and track expenses throughout the year
- ✿ Connect with Gravie Care® — licensed experts available to answer all your health benefits questions

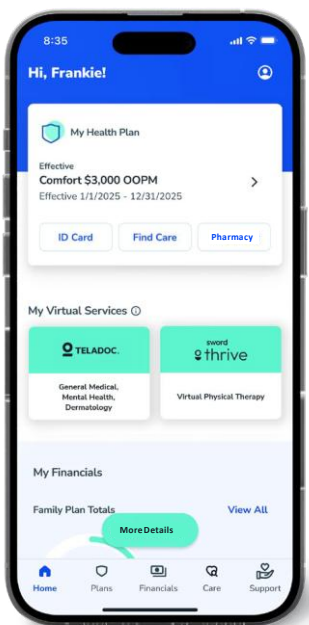
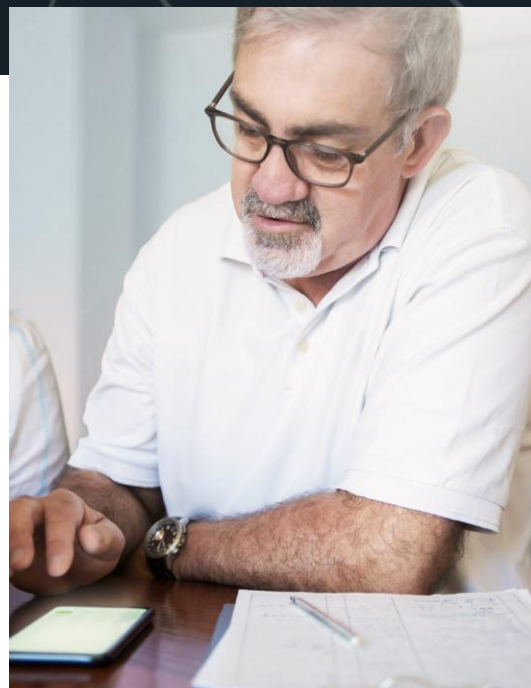


What you'll find in the Gravie app

App features may vary based on a variety of eligibility and enrollment factors.



Members and their dependents enrolled in Comfort® can view the list of no-cost services — including primary care, mental health care, specialist visits, labs & imaging, generic drugs and more.



Best-in-class virtual care that meets you where you are

- General medical, dermatology and mental health care through Teladoc
- Clinical-grade digital physical therapy for treatment of back, joint, and muscle pain through Sword Thrive



Download the app by visiting the App Store or Google Play. You will be prompted to log in using your member.gravie.com credentials, or create your account if you haven't logged into Gravie before.



Use the QR codes to visit either the App Store or Google Play store.

If you need help:

Visit: gravie.com/gravie-care



© 2025 Gravie, Inc. | 092925 - 010
[GRAVIE.COM](https://gravie.com)



Meet Express Scripts Pharmacy: Easy home delivery for your medications

For more than 35 years, Express Scripts[®] Pharmacy has made getting prescriptions simple and convenient — delivering medications safely to members' doors. With home delivery, members can receive a 3-month supply of maintenance medications, shipped securely and on their schedule. Plus, the auto-refill program helps members save time and ensures a dose is never missed.



How Express Scripts Pharmacy works

- **Sign up:** Log in to your Gravie member account at member.gravie.com or through the Gravie App. Click **Pharmacy** to connect to your Express Scripts account.
- **Ship:** Enjoy free standard shipping on most medications, which typically arrive within 5 to 7 days from the ship date.
- **Track:** Easily track orders, refill prescriptions, and manage medications through your Express Scripts account.
- **Save Money:** Members can save by filling a 3-month supply of maintenance medication through Express Scripts Pharmacy, paying just two co-pays for their full three-month supply.
- **Save Time:** Skip the pharmacy trip! Delivery saves you time with 3-month supplies, auto-refills, and the convenience of doorstep delivery.

How to sign up for mail-order delivery

1. **Set up your Gravie member account:** Create or log in to your Gravie member account and click Pharmacy to access your Express Scripts pharmacy benefits and prescription details.
2. **View your prescriptions:** In your Express Scripts account, review your current prescriptions to see which are eligible for home delivery.
3. **Confirm your details:** Verify your doctor's information, payment method, and delivery address.
4. **Order:** Click "Place Order" to complete your request and have your 3-month supply delivered to your door.

If you don't see your prescription

If you don't see your prescription listed in your Express Scripts account, your provider may need to send a new one. Here's how they can do that:

- **Electronically (fastest):** Ask your doctor's office to send your prescription electronically to Express Scripts Pharmacy.
- **Fax:** Have your doctor fax the prescription to 800.837.0959.
- **Online:** In your Express Scripts account (as a reminder, go to your Gravie member account first and click Pharmacy to get there), click "Request an Rx" and follow the prompts.
- **Phone:** Call Express Scripts 24/7 at 877.608.0355, the dedicated toll-free number for Gravie members. Express Scripts will contact your provider to request a 3-month prescription with refills. You'll need your prescription ID number, medication name, provider's contact information, and payment method available when you call.

2026 Copay Assistance Benefit Drug List

Effective January 1, 2026

The specialty medications included in the copay assistance benefit drug list are specific to your plan's prescription drug benefit and subject to change at any time. Prescription drug benefit plan terms will always take precedence. Medications with prior authorization criteria must be approved in advance by the plan and follow applicable laws and/or regulations. The specialty medications included on this list will have a 30 percent coinsurance, which may be subject to change. By completing the manufacturer copay assistance program's enrollment process and consenting to SaveOnSP monitoring your pharmacy account, **your final cost will be reduced**. Specialty medications will be filled through your approved specialty pharmacy.

Please call **1-800-683-1074** to participate. Once you've completed the manufacturer copay assistance program's enrollment process and consented to SaveOnSP monitoring your pharmacy account, your responsibility will be reduced.

A	Attruby	Cerezyme	Elaprase	Firazyr
Abraxane	Austedo	Cholbam	Elelyso	Firdapse
Actemra	Avastin	Cibinqo	Elfabrio	Folotyng
Acthar	Avonex	Cimzia	Eloctate	Forteo
Adakveo	Avsola	Cinryze	Elrexio	Fotivda
Adalimumab-adaz	Ayvakit	Columvi	Emflaza	Fruzaqla
Adalimumab-adbm*	B	Cometriq	Empaveli	Fulphila
Adbry	Bafiertam	Complera	Empliciti	Fyarro
Adcetris	Balversa	Copaxone	Emrelis	Fylnetra
Adcirca	Bavencio	Copiktra	Enbrel	G
Adempas	Benefix	Cortrophin	Encelto	Galafold
Adstiladrin	Benlysta	Cosentyx	Enhertu	Gamifant
Advate	Berinert	Cotellic	Enjaymo	Gammagard
Adynovate	Besremi	Crenessity	Ensacove	Gattex
Adzyna	Biktarvy	Crysvita	Enspryng	Gavreto
Afinitor	Bimzelx	Ctexli	Entyvio	Gazyva
Afstyla	Bivigam	Cutaquig	Epclusa	Genotropin
Agamree	Bizengri	Cuvitru	Epkinly	Genvoya
Akeega	Bkemv	Cuvrior	Epysqli	Gilotrif
Aldurazyme	Bosulif	Cyramza	Erbitux	Givlaari
Alecensa	Braftovi	Cystadrops	Erivedge	Glatiramer Acetate
Alhemo	Briumvi	D	Erleada	Glatopa
AlphaNine	Brixadi	Datroway	Esbriet	Gocovri
Alprolix	Brukina	Daybue	Esperoct	Gomekli
Altuviio	Bylvay	Dojolvi	Evenity	Granix
Alunbrig	Byooviz	Doptelet	Evkeeza	H
Alyftrek	C	Dovato	Exjade	Haegarda
Alyglo	Cabenuva	Duopa	Exondys 51	Halaven
Alymsys	Cablivi	Dupixent	Eylea	Harliku
Ampyra	Cabometyx	Duvyzat	F	Harvoni
Amvuttra	Calquence	E	Fabhalta	Hemlibra
Andembry	Camzyos	Ebglyss	Fabrazyme	Herceptin
Anzupgo	Caprelsa	Edurant	Fasenra	Herceptin Hylecta
Apokyn	Carbaglu	Egrifta	Feiba NF	Hercessi
Aqneursa	Cayston	Ekterly	Ferriprox	Herzuma
Arcalyst	Cerdelga	Elahere	Filspari	Hetlioz
Asceniv			Fintepla	

*Excludes Quallent Pharmaceuticals.

Humate-P
Humira
Hyqvia

I
Ibrance
Ibtrozi
Iclusig
Idelvion
IDHIFA
Ilaris
Ilumya
Imaavy
Imbruvica
Imcivree
Imfinzi
Imjudo
Imkeldi
Imuldosa
Increlex
Inflectra
Ingrezza
Inlyta
Inqovi
Inrebic
Intelence
Isturisa
Itovebi
Iwlfin
Ixempra
Ixinity
Izervay

J
Jadenu
Jakafi
Jaypirca
Jemperli
Jivi
Joenja
Juxtapid
Jynarque

K
Kadcyla
Kalbitor
Kalydeco
Kanjinti
Kanuma
Kebilidi
Kesimpta
Keveyis
Kevzara
Keytruda

Khindivi
Kineret
Kisqali
Kitabis
Korlym
Koselugo
Kovaltry
Krazati
Krystexxa
Kuvan
Kyprolis

L
Lamzede
Lazcluze
Ledipasvir/Sofosbuvir
Lemtrada
Lenvima
Leqembi
Leqselvi
Letairis
Leukine
Libtayo
Litfulo
Livdelzi
Livmarli
Lonsurf
Loqtorzi
Lorbrena
Lucentis
Lumakras
Lumizyme
Lumryz
Lunsumio
Lupkynis
Lupron
Luxturna
Lynparza
Lytgobi

M
Margenza
Mayzent
Mekinist
Mektovi
Miplyffa
Mvasi
Myalept
Myobloc
Mytesi

N
Nemluvio
Nerlynx

Neulasta
Neupogen
Nexviazyme
Ngenla
Ninlaro
Nityr
Nivestym
Northera
Nourianz
Novoeight
Novoseven RT

Nplate
Nubeqa
Nucala
Nulibry
Nuplazid
Nuwiq
Nyvepria

O
Ocrevus
Odefsey
Odomzo
Ofev
Ogivri
Ogsiveo
Ojemda
Ojjaara
Olpruva
Olumiant
OmvoH
Ontruzant
Onureg
Opdivo
Opdualag
Opsumit
Opsynvi
Orencia
Orenitram
Orfadin
Orgovyx
Orkambi
Orladeyo
Orserdu
Otezla
Otulfi
Oxervate
Oxlumo

P
Padcev
Palynziq
Panzyga
Pemazyre

Perjeta
Phesgo
PiaSky
Pifeltro
Piqray
Plegridy
Pluvicto
Polivy
Pombiliti
Ponvory
Poteligeo
Prezcobix
Procysbi
Promacta
Pyrukynd
Pyzchiva

Q
Qfitlia
Qinlock

R
Radicava
Ravicti
Rebif
Rebinyn
Recombinate
Remicade
Renflexis
Retevmo
Revatio
Revcovi
Revlimid
Revuforj
Rezlidhia
Riabni
Rinvoq
Rituxan
Rituxan Hycela
Rivfloza
Rixubis
Rolvedon
Romvimza
Rozlytrek
Ruconest
Rukobia
Ruxience
Rybrevant
Rydapt
Rystiggo
Rytelo

S
Samsca

Sandostatin Lar Depot
Saphnelo
Sarclisa
Scemblix
Selarsdi
Sephience
Serostim
Sevenfact
Signifor
Signifor LAR
Siliq
Simlandi
Simponi
Skyclarys
Skyrizi
Skysona
Skytrofa
sodium oxybate
Sofosbuvir/Velpatasvir
Sohonos
Soliris
Somatuline Depot
Somavert
Sotyktu
Sovaldi
Spevigo
Spinraza
Sprycel
Stelara
Steqeyma
Stimufend
Stivarga
Strensiq
Stribild
Sublocade
Sucraid
Sunlenca
Supprelin
Susvimo
Sutent
Syfovre
Sylvant
Symdeko
Symtuza

T
Tabrecta
Tadliq
Tafinlar
Tagrisso
Takhzyro
Taltz
Talzena

Targretin
Tasigna
Tavalisse
Tavneos
Tazverik
Tecentriq
Tecfidera
Tecvayli
Teglutik
Tepezza
Tepmetko
Tevimbra
Tezspire
Thiola
Tibsovo
Tobi
Torpenz
Tracleer
Trazimera
Tremfya
Tretten
Trikafta
Triptodur
Triumeq
Trodelvy
Trogarzo

Truqap
Truxima
Tryngolza
Tukysa
Turalio
Tykerb
Tymlos
Tysabri
Tyvaso
Tzield
U
Udenyca
Ultomiris
Uptravi
V
Vabysmo
Valchlor
Vanflyta
Vanrafia
Vectibix
Vegzelma
Velsipity
Venclexta
Veopoz
Verzenio

Vijoice
Viltepso
Vistogard
Vitrakvi
Vivimusta
Vivitrol
Vizimpro
Vonjo
Vonvendi
Voranigo
Vosevi
Votrient
Vowst
Voxzogo
Voydeya
Vpriv
Vumerity
Vyalev
Vyepiti
Vyjuvek
Vyloy
Vyndamax
Vyndaqel
Vyondys 53
Vyvgart
Vyvgart Hytrulo

Vyxeos
W
Wainua
Wakix
Welireg
Wezlana
Wilate
Wyost
X
Xalkori
Xeljanz
Xembify
Xenazine
Xenpozyme
Xermelo
Xgeva
Xolair
Xospata
Xphozah
Xpovio
Xtandi
Xyntha
Xyrem
Y
Yargesa

Yervoy
Yesintek
Yonsa
Yorvipath
Yutrepia
Z
Zarxio
Zejula
Zelboraf
Zeposia
Ziextenzo
Zirabev
Zokinvy
Zolgensma
Ztalmy
Zusduri
Zydelig
Zykadia
Zymfentra
Zynlonta
Zynteglo
Zynyz
Zytiga

Dental Benefits



Anglican Diocese of SC offers dental coverage through Sun Life. This plan allows you to use in-network or out-of-network benefits. However, you will be responsible for paying the difference between the allowed amount and what the dentist may charge, also known as "balance billing," when you visit an out-of-network provider.

The chart below provides a brief overview of the plan. Refer to the full plan description for detailed coverage information.

Visit Your Dentist Regularly

Regular dental visits are more than maintaining a great smile because poor dental hygiene is not limited to bad breath, gum disease, and tooth decay. Serious medical conditions such as cancer, heart disease, and diabetes have been linked to poor oral health. Take advantage of your preventive dental benefits at no cost to you, including routine exams and cleanings.



Plan Highlights	In-Network	Out-of-Network
Calendar Year Deductible	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
Annual Plan Maximum	\$1,000 per member	\$1,000 per member
Preventive Services Exams, fluoride, x-rays	Covered in full	Covered in full
Basic Services Simple extractions, fillings, general anesthesia	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services Crowns, bridges, periodontics, root canals	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontia	Not covered	Not covered

Vision Benefits



Anglican Diocese of SC offers vision coverage through Sun Life on the VSP network. The plan allows you to use in-network or out-of-network providers. However, when using out-of-network providers, you will pay expenses at the time of service and file a claim for reimbursement.

To find in-network providers visit vsp.com and enter your search criteria. The chart below provides a brief overview of the plan. Refer to the full plan description for detailed coverage information.

Plan Highlights	Vision Plan	
	In-Network Member Cost	Out-of-Network Reimbursement
Eye Exam every 12 months	\$10 copay	Up to \$45
Materials Copay	\$25 copay	N/A
Frames every 24 months	\$130 allowance + 20% off balance	Up to \$70
Lenses every 12 months • Single vision • Bifocal • Trifocal • Lenticular	Covered in full after materials copay	Up to \$30 Up to \$50 Up to \$60 Up to \$100
Contacts every 12 months* • Fitting & evaluation • Elective • Medically necessary	Up to \$60 / 15% savings \$130 copay \$25 copay	N/A Up to \$105 Up to \$210



Worksite Benefits



Anglican Diocese of SC offers employees the option to purchase supplemental worksite benefits including Hospital Indemnity, Accident, and Critical Illness provided through Sun Life. In addition, you have the option to cover your spouse and child(ren) after electing coverage for yourself. The premiums for elected benefits are deducted from your paycheck.

Voluntary Hospital Indemnity

A hospital admission can result in significant financial hardship. You may have a large deductible to meet in addition to other hospital-related charges for surgery, anesthesia, radiology, and more. A Hospital Indemnity policy provides a lump sum cash benefit paid directly to you to help offset those expenses not covered by your major medical insurance. Refer to the Certificate of Coverage for more information about pre-existing condition limitations, covered services, and other limitations and exclusions.

Voluntary Accident

Where most medical plans only pay a portion of the bills, Accident insurance can help pick up where other insurance leaves off. This policy provides a cash benefit to cover expenses if you or a covered dependent experience an eligible event.

Employees can choose between two plans to receive reimbursement for covered services, including:

- Hospital/ICU admission
- Emergency transportation and care
- Fractures, burns, lacerations, and more
- Accidental death benefit

Voluntary Critical Illness

Critical Illness insurance pays a lump sum cash benefit when you or a covered family member is diagnosed with a serious illness, such as a heart attack, stroke, major organ failure, or cancer. You may use this benefit in any way you choose to pay for expenses that are not medical but have occurred due to the diagnosis, such as lost wages, family care, rehabilitation, or transportation. The plan may also offer a health screening benefit. Benefits are paid to you regardless of any additional coverage you may have.

Rates

Monthly Medical Rates	Gravie 1500	Gravie 4000	Gravie 5000 HDHP
Employee Only	\$907.49	\$822.17	\$754.99
Employee + Spouse	\$2,033.78	\$1,829.01	\$1,667.77
Employee + Child(ren)	\$1,631.54	\$1,469.43	\$1,341.78
Employee + Family	\$2,918.72	\$2,620.10	\$2,384.97

**Below is an example of what your medical rates might look like. Rates are based on church contribution amounts. Contributions are 90% paid for single and 50% for dependents. Note that each church can choose their own contribution amounts.*

Monthly Medical Contributions Example	Gravie 1500	Gravie 4000	Gravie 5000 HDHP
Employee Only	\$228.00	\$142.68	\$75.50
Employee + Spouse	\$897.90	\$693.13	\$531.89
Employee + Child(ren)	\$658.66	\$496.55	\$368.90
Employee + Family	\$1424.24	\$1125.62	\$890.49

Dental Monthly Rates	
Employee Only	\$29.97
Employee + Spouse	\$56.26
Employee + Child(ren)	\$76.49
Employee + Family	\$102.78

Vision Monthly Rates	
Employee Only	\$8.17
Employee + Spouse	\$15.35
Employee + Child(ren)	\$16.78
Employee + Family	\$23.95

Rates

Hospital Indemnity Monthly Rates – Low Plan	
Employee Only	\$26.71
Employee + Spouse	\$47.10
Employee + Child(ren)	\$39.10
Employee + Family	\$59.49

Hospital Indemnity Monthly Rates – High Plan	
Employee Only	\$42.30
Employee + Spouse	\$80.28
Employee + Child(ren)	\$64.80
Employee + Family	\$102.78

Accident Monthly Rates – Enhanced Plan	
Employee Only	\$12.92
Employee + Spouse	\$21.31
Employee + Child(ren)	\$24.98
Employee + Family	\$33.37

Accident Monthly Rates - Premier Plan	
Employee Only	\$17.12
Employee + Spouse	\$29.39
Employee + Child(ren)	\$34.63
Employee + Family	\$46.90

Rates

Voluntary Critical Illness	
Employee Benefits	\$5,000 - \$20,000 in \$5,000 increments
Spouse	\$5,000 - \$20,000 in \$5,000 increments Not to exceed 100% of the employee's benefit
Child(ren)	\$2,500 - \$10,000 in \$2,500 increments Not to exceed 50% of the employee's benefit

Monthly Voluntary Critical Illness Rates for Employee and Spouse Per \$1,000 of Coverage	
Under age 25	\$0.42
25 – 29	\$0.52
30 – 34	\$0.66
35 – 39	\$0.87
40 – 44	\$1.23
45 – 49	\$1.72
50 – 54	\$2.42
55 – 59	\$3.35
60 – 64	\$4.16
65 – 69	\$5.56
70 – 74	\$7.49
75 and over	\$10.71

Monthly Voluntary Critical Illness Rates for Child(ren) Per \$1,000 of Coverage	
All age bands	\$0.18

Terms to Know

Deductible: The amount an employee pays out of pocket before the insurance company pays a percentage of the provider charges.

Coinsurance: The amount of payment split between the employee and the insurance company. Example: The insurance company pays 80%, and the employee pays 20% of the charges after you meet the deductible.

Out-of-Pocket Maximum: The maximum amount an employee is responsible for paying out of pocket in any calendar year before the insurance company pays the entire eligible amount for the remaining calendar year.

Network Providers: Doctors, hospitals, and other health care providers with an agreement/contract with insurance companies agreeing to charge a discounted amount for services rendered.

Pre-Authorization: Certain procedures or hospitalizations may require that the provider receive authorization. The provider is typically the one to go through this process with the insurance company and obtain pre-authorization.

Explanation of Benefits (EOB): The EOB is mailed to the employee after the insurance company receives and processes a claim. The EOB describes how the claim was processed and outlines what portion of the charges have been applied to the deductible, what amount the employee is responsible for, and explains if there was a denial or error in processing the claim.

Appeal: If your health insurance company doesn't pay for a specific health care provider or service, you have the right to appeal the decision and have it reviewed by an independent third party.

Guarantee Issue: The maximum amount of voluntary life insurance you can choose when making your initial election that does not require the answering of medical questions.

Evidence of Insurability (EOI): The form containing medical questions you must answer if you decide to elect voluntary life insurance after you have previously declined coverage and wish to increase your current coverage later. The form may also be required if you add disability coverage after previously declined.

Important Notices

A printed copy of the full versions of the below notices along with the plan summaries can be obtained from Human Resources or by logging in to Benefitfirst.com.

HIPAA PRIVACY AND SECURITY – NOTICE OF PRIVACY PRACTICES

HHS regulations require that participants be provided with a detailed explanation of their privacy rights, the plan's legal duties with respect to protected health information, the plan's uses and disclosures of protected health information, and how to obtain a copy of the Notice of Privacy Practices.

HIPAA PORTABILITY – NOTICE OF SPECIAL ENROLLMENT RIGHTS

This notice describes a group health plan's special enrollment rules including the right to special enroll within 30 days of the loss of other coverage or of marriage, birth of a child, adoption, or placement of a child for adoption, or within 60 days of a determination of eligibility for a premium assistance subsidy under Medicaid or CHIP.

COBRA – FIRST NOTICE OF COBRA RIGHTS

This notice advises covered employees, covered spouses, and covered dependents of the right to purchase a temporary extension of group health coverage when coverage is lost due to a qualifying event.

PRESCRIPTION DRUG COVERAGE AND MEDICARE

Entities that offer prescription drug coverage on a group basis to active and retired employees and to Medicare Part D eligible individuals – must provide, or arrange to provide, a notice of creditable or non-creditable prescription drug coverage to Medicare Part D eligible individuals who are covered by, or who apply for, prescription drug coverage under the entity's plan. This creditable coverage notice alerts the individuals as to whether or not their prescription drug coverage is at least as good as the Medicare Part D coverage.

MEDICAL PRE-TAX PREMIUMS PLAN

Enrollment in a pre-tax premium plan authorizes premiums for group health plan benefits to be payroll deducted on a pre-tax basis.

CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT NOTICE (CHIPRA)

This annual notice notifies employees of potential state opportunities for premium assistance to help pay for employer-sponsored health coverage.

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE (WHCRA)

Participants and beneficiaries of group health plans who are receiving mastectomy-related benefits can choose to have breast reconstruction following a mastectomy.

HEALTH CARE REFORM NOTICE: NOTICE OF EXCHANGE/ MARKETPLACE

Employer must provide all employees with an Exchange Notice that includes a description of services provided by the Exchange. The notice must explain the premium tax credit available if a qualified health plan is purchased through the Exchange. The employee must also be informed that they may lose the employer contribution to any benefit plans offered by the employer if a health plan through the Exchange is elected.

WELLNESS PROGRAM DISCLOSURE

If it is unreasonably difficult due to a medical condition for you to achieve the standard for reward or if it is medically inadvisable for you to attempt to achieve the standard for reward under your employer's wellness program, please contact your employer's Human Resources representative to develop another way for you to qualify for the wellness program reward.

YOUR RIGHTS AGAINST SURPRISE MEDICAL BILLS

When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from balance billing. In these cases, you shouldn't be charged more than your plan's copayments, coinsurance and/or deductible.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

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, 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, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2025. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPPI.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2	Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
Medicaid Website: Iowa Medicaid Health & Human Services Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa Health & Human Services Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) Health & Human Services (iowa.gov) HIPP Phone: 1-888-346-9562	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid	LOUISIANA – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid	MISSOURI – Medicaid
Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005

MONTANA – Medicaid	NEBRASKA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov
NEW JERSEY – Medicaid and CHIP	NEW YORK – Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid and CHIP
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059

TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493	Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/
VERMONT– Medicaid	VIRGINIA – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2025, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
 Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
 Centers for Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



ANGLICAN DIOCESE OF SOUTH CAROLINA



The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by your employer. The text contained in this Summary was taken from various summary plan descriptions and benefits information. While every effort was taken to report your benefits, discrepancies or errors are always possible. In case of a 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 Human Resources.

Copyright © 2025, Marsh & McLennan Agency LLC. All rights reserved. CA license #0H18131