



# 2024 BENEFITS AT A GLANCE

*January 1, 2024 – December 31, 2024*





# Welcome to your Inspire Development 2024 Benefits!



Your needs, and those of your family, are unique to you. That's why Inspire provides a comprehensive and flexible benefits program that you can customize to fit your personal situation. Our program offers you and your family important healthcare coverage and financial security.

Some of the benefits we offer are paid for in full by Inspire. For others, it is a shared contribution between you and the Company. Other benefits are also available to you at reasonable group rates. Your benefits are an important part of your total compensation at Inspire. Please take the time to review and evaluate all the options available to you and your family.

This is a summary of employee benefits provided by Inspire. The information included is provided as a quick reference tool only and is not a legal document. For specific detail about your benefits and plan limits, please refer to your Summary Plan Description or Plan Booklets available from Human Resources. We encourage you to read all your enrollment information carefully, keep a copy for your records, and share it with your family members.

# Important Terms

**Coinsurance:** The percentage of eligible expenses you pay for services, once you have satisfied the plan's deductible.

**Copay:** A flat dollar amount you pay for certain services when you receive care, such as an office visit or when filling a prescription.

**Deductible:** The amount you must pay each year before the plan pays benefits for most covered expenses.

**Out-of-Pocket Maximum:** The most you will pay for out-of-pocket expenses in a plan year. Once you reach this amount, the plan pays 100 percent of covered expenses for the rest of the year.

**Covered Expense:** Services, treatment, and equipment that is eligible for reimbursement or coverage under the plan.

**Plan Year:** The 12-month period during which benefit plan records are kept on file.

**In-Network Services:** Services you receive from providers in your plan's network who have agreed to charge lower negotiated fees to plan members.

**Out-of-Network Services:** Services you receive from providers outside your plan's network; they typically cost more out of pocket than in-network services.

**Preventive Care:** Routine services (physicals, immunizations, screenings, etc.) typically covered by your medical plan that allow you to catch problems before they become too serious or costly.

**Explanation of Benefits (EOB):** A statement from your insurance company explaining the services covered by your plan, including the amounts applied to your deductible (if any) and paid on your behalf.

**Qualified Life Event (QLE):** Also called a "qualified change in status" (e.g., marriage, divorce, birth, adoption, etc.), a QLE allows you to change your benefit elections during the plan year.

**Eligible Dependents:** Dependents you can cover under your healthcare benefits, in accordance with state and federal legislation.

**Open Enrollment:** The one time each year you get to enroll in your employer-sponsored benefits.

**Flexible Spending Account (FSA):** An account that allows you to set aside pre-tax funds for eligible expenses. There are two main types: Health Care FSA, which covers eligible out-of-pocket healthcare expenses; and, Dependent Care FSA, which covers eligible dependent daycare expenses.

**Formulary:** A list of prescription drugs preferred by your health plan.

**Generic drugs:** Lower-cost alternatives to brand-name drugs, generics meet the requirements for quality, strength, purity, and potency.

**Telehealth (or telemedicine):** The use of electronic information and technology to receive care remotely via phone, mobile device, or computer.

**Voluntary Benefits:** Insurance products offered through the workplace that supplement your medical coverage by paying a cash benefit for certain covered illnesses and injuries. These products are paid for by you, the employee.

**These important terms will support you in your review of your employee benefits materials, helping you to make good choices for you and your family, and getting the most from your health plans.**

# Introduction

At Inspire Development Centers we believe our employees are our most important asset and deserve a quality benefit package. We continue to offer competitive programs and services to help our employees and their family achieve and maintain a healthy lifestyle, which includes mental health support and resources.

The 2024 Benefits at a Glance is prepared as a quick guide to acquaint you with benefits offered, providing a general overview to help you make selections that best fit your needs.

## INTRODUCTORY PERIOD

All new and rehired regular employees, and all current regular employees who have transferred or been promoted to a new position, shall be placed on Introductory Status. The introductory period gives an employee the opportunity to decide whether the position suits them and gives the organization the opportunity to decide whether the employee meets the expectations of the position. All fulltime employees are eligible for benefits upon meeting the eligibility period. See page 4 for information regarding Health Benefits eligibility.

## HOLIDAYS

We know holidays are important times to spend with family and friends, for this reason Inspire Development Centers provides eligible employees with eleven (11) paid holidays each year.

### Eligibility/Calculations

Classification	Hours Worked	Benefit Calculation
<b>Full-time</b>	36-40	8 hours holiday pay
<b>Full-time</b>	30-35	7 hours holiday pay
<b>Part-time</b>	29 hours or less	0 - Ineligible
<b>Temporary</b>	Ineligible for benefit	0 - Ineligible

### Holidays Observed

IDC observes the following eleven (11) holidays each year with paid time off for eligible employees:

New Year's Day	Labor Day
Martin Luther King Jr. Day	Veteran's Day
President's Day	Thanksgiving Day
Memorial Day	Day After Thanksgiving
Juneteenth	Christmas Day
Independence Day	

If a holiday falls on a Saturday, it will be observed on the Friday before; if the holiday falls on a Sunday, it will be observed on the Monday following.

## VACATION

Inspire Development Centers believes it's essential and healthy for employees to rest and enjoy time away from work. Eligible employees will accrue vacation time in accordance with the guidelines outlined below. Newly hired Exempt level employees will automatically be given forty (40) hours of vacation time upon successful completion of their introductory period.

Employees may carry forward 120 hours of accumulated vacation time at the end of the calendar year. Any vacation in excess of 120 hours will expire without pay at the end of each calendar year. (For complete vacation policy, refer to Human Resources Policies and Procedures Manual.)

### Accrual Calculation

Classification	Regular Scheduled Hours	Hours Accrued 0-4 Yrs of Service	Hours Accrued 5-10 Yrs of Service	Hours Accrued 11+ Yrs of Service
Full-time	36-40	4	5	6
Full-time	30-35	3	4	5
Part-time	Not Eligible	0	0	0
Temporary	Not Eligible	0	0	0
Hours are accrued each pay period				

## PAID SICK AND SAFE LEAVE

Inspire Development Centers sincerely wishes to protect our employees against loss of income due to a bona fide personal sickness or injury which prevents them from coming to work. Inspire Development Centers provides paid sick and safe leave ("PSSL") as outlined below for employees to utilize during illness or injury for themselves and their qualifying family members.

### Accruals Calculation

1. All (exempt, non-exempt, full-time, seasonal, part-time, and temporary) employees begin to accrue PSSL upon hire but are not eligible to use PSSL until ninety (90) days after the start of employment.
2. PSSL is accrued each pay period, at the following hourly rates:

Scheduled Hours	Accrual Rate per Every forty (40) Hours Worked
Full-time	1

A maximum of 160 hours of accrued and unused time will be carried over to the following benefit year. Any accrued and unused time over 160 hours will be lost.

# Eligibility

## Effective Dates of Coverage & Ongoing Eligibility

**Regular full-time Employees (non-temp)**, working 30 hours or more per week, are effective the first of the month following or coinciding with 30 days of after date of hire. Eligibility is monitored on a monthly basis and respective employees are expected to work a minimum of 30 hours per week, on average, to maintain eligibility. After satisfying this requirement then accepting an offer of coverage through IDC, Regular full-time Employees are placed in a "Stability" period for 12 months and offered coverage as long as they are actively working for IDC.

**Returning Seasonal Employees (on layoff status)**, are eligible on the first of the month following or coinciding with 30 days after return date.

## New Hires

If you are a new hire, you must enroll when you are initially eligible (within 30 days of your eligibility date) otherwise you will have to wait until the plan's next open enrollment period to enroll in the group health plans or a midyear election based on the Special Enrollment Provisions of the plan.

## Eligible Dependents

Your spouse or state registered domestic partner and children up to age 26 are eligible under your employer's health benefit plans. Dependent children incapable of self-sustaining employment because of developmental disability or physical handicap may continue to be insured after reaching the limiting age of 26.

## Timely Enrollment

The Enrollment process must be completed through UltiPro's Life Event menu no later than 30 days after you and your dependents become eligible for coverage. You have 60 days to submit an enrollment form to add newborn or adopted children, or children placed for adoption.

## Open Enrollment

Each year, at Open Enrollment, you and your dependents will have the opportunity to enroll in Inspire's Group Health Plan or make a plan change.

If you initially decline to enroll your dependents because they have other coverage, you may enroll them at a later time during the year if they lose their own coverage.

# Benefit Information Available Whenever YOU Need It!

Inspire Development Centers offers access to medical, dental, vision and life benefit information online. You and your covered family members are able to download benefit summaries, find links to our carrier's websites, and much more. Please visit [Inspire's Benefit Portal](#).



# Medical/Rx Plan Choices

Inspire Development Centers offers a choice of two medical plans, the lower premium **Value Plan** and the higher premium **Core Plan**. The choices were designed to meet the needs of the widest range of family requirements for our employees. Visit [www.accessrga.com](http://www.accessrga.com) or call 866.738.3924 for more information.

<b>RGA Group #020438</b>	<b>Value (In-Network Benefits)</b>	<b>Core (In-Network Benefits)</b>
<b>Calendar Year Deductible</b>	\$500 per member \$1,500 per family	\$350 per member \$1,050 per family
<b>Calendar Year Out-of-Pocket Maximum</b>	\$2,500 per member \$7,500 per family	\$6,600 per member \$13,200 per family
<b>Preventive Care</b> <i>Routine exams, immunizations, associated lab/x-ray.</i>	<b>Covered in Full</b>	<b>Covered in Full</b>
<b>Office Visit</b> (in person or virtual visits) - Primary Care Physician - Specialist	\$25 copay - deductible waived \$35 copay - deductible waived	\$25 copay - deductible waived \$35 copay - deductible waived
<b>Virtual Care with MDLive</b>	<b>Covered in Full</b>	<b>Covered in Full</b>
<b>Urgent Care Provider</b>	\$25 copay, deductible waived	\$25 copay, deductible waived
<b>Diagnostic Lab and X-ray; Outpatient Complex Imaging and MRI</b>	<b>Covered in Full</b>	<b>Covered in Full</b>
<b>Emergency Room (ER)</b>	\$250 copay deductible waived	\$250 copay deductible waived
<b>Hospital Inpatient/Outpatient</b>	20% after deductible	0% after deductible
<b>Prescription Drugs</b> <i>Retail Network Pharmacies: up to 30-day supply. 90-day supply at specific locations.</i>	<b>\$10</b> copay for <b>generic</b> <b>\$25</b> copay for preferred brand name <i>Greater of \$50 copay or 50% for non-preferred brand name</i> <b>\$50</b> copay for specialty	<b>\$10</b> copay for <b>generic</b> <b>\$25</b> copay for <b>preferred</b> brand name <i>Greater of \$50 copay or 50% for non-preferred brand name</i> <b>\$50</b> copay for specialty
<i>Mail Order Delivery - up to 90-day supply.</i>	<b>\$20</b> copay for <b>generic</b> <b>\$50</b> copay for <b>preferred</b> brand name <i>Greater of \$100 copay or 50% for non-preferred brand name</i>	<b>\$20</b> copay for <b>generic</b> <b>\$50</b> copay for <b>preferred</b> brand name <i>Greater of \$100 copay or 50% for non-preferred brand name</i>
<b>Out of Network Limits</b> (You may be balance billed for amounts over RGA's allowed amount)		
<b>Deductible</b>	\$1,000 per member \$3,000 per family	\$700 per member \$1,400 per family
<b>Calendar Year Out of Pocket Maximum</b>	\$5,000 per member \$15,000 per family	\$13,200 per member \$26,400 per family
<b>Coinsurance</b>	40%	30%

Although each medical plan will cover medical services and supplies required for the treatment of illness or injury, depending on the plan you choose, the out-of-pocket costs may vary. The benefits listed are based on services provided by an in-network provider and reflect the member's cost share. Always refer to the plan booklet for specific benefit levels and limitations.

# Optimize MyCare Diabetes Support Program

*Administered by RxBenefits & Tria Health – Available to members enrolled in an RGA Medical Plan*

## How the Program Works

- If you are eligible, Tria Health will reach out to schedule a pharmacist consultation (phone call).
- You will receive a customized Care Plan addressing all aspects of your health.
- Your Care Plan is shared with you and your physician.
- Tria Health will assist with ongoing care, follow-ups and your medication regimen.
- Incentive: If you participate in this program, you are eligible for a \$50 gift card.

Participation is 100% voluntary, not required.

## Dental Plan

Inspire Development Centers offers dental coverage through Delta Dental of Washington. You may select any licensed dentist; however, if you choose a PPO or Premier dentist, your out-of-pocket expenses may be lower. Non-network providers are allowed to bill for any charges not covered by the plan. The benefits listed below reflect the member's cost share. Visit [deltadentalwa.com](http://deltadentalwa.com) or call 800.554.1907 for more information.

Delta Dental of Washington Group # 00943	PPO Dentists	Premier Dentist	Non-Network
Calendar Year Maximum	\$3,000 per member		
Calendar Year Deductible (waived for Class I and Class II)	\$50 per member \$150 per family		
Class I: Diagnostic/Preventive (cleaning, x-rays, fluoride, sealants etc.)	Covered in Full		
Class II: Restorative (fillings, oral surgery, root canals, etc.)	Covered in Full		
Class III: Major (crowns, bridges, inlays, etc.)	Incentive: 50%, 60%, 70%, 80% or 85%*		
Orthodontics Adults and Children to age 26	50% \$2,000 lifetime maximum		
Non-Network Benefits: You may be balanced billed for amounts over Delta Dental’s allowed amount.			

*\*Payment Level for Class III - Major benefits: This dental plan is designed to promote regular dental visits by increasing your benefits on Major treatment if you receive dental care the year before. Coverage for Class III treatment begins at 50%. Provided the covered patient has at least a routine exam during the previous calendar year, the payment level advances to next payment level, until a maximum of 85%. If the once-a-year visit is missed, the payment level will be decreased by a payment level for each period during which benefits are not used. In no event will the payment level be less than 50% or more than 85%.*



# Vision Plan

Inspire Development Centers' vision plan is provided by Vision Service Plan (VSP). You may select any licensed provider; however, by selecting a participating provider, your vision exam expenses, and \$250 vision hardware allowance will stretch.

VSP Vision Plan	VSP Choice Network Provider
<b>Vision Exam</b> <i>Once per calendar year</i>	\$20 copay
<b>Lenses</b> (Single vision, lined bifocal and lined trifocal) <i>Once per calendar year</i>	<b>Covered in full</b>
<b>Frames</b> <i>Once per calendar year</i>	Covered up to \$250
<b>Contact Lenses,</b> <u>Instead of lenses and frames</u> <i>Once per calendar year</i>	Covered up to \$250
<b>Out of Network Benefits</b>	Please note you pay out-of-pocket and then submit a claim form to VSP for reimbursement. Reimbursement Schedule – please refer to the plan summary.

**Diabetic Eye Exams:** Please note these are covered under both the medical and vision plans.

## Value and Savings:

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

## Shop Online:

Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings when you shop over 70 brands of contacts & eyeglasses.

## Annual Eye Exam:

An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

## [www.vsp.com](http://www.vsp.com)

Create an account on [www.vsp.com](http://www.vsp.com) to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with Exclusive Member Extras.

# Telehealth with MDLIVE - \$0 Copay / No Cost

Connect with a medical doctor, therapist, or psychiatrist on your schedule, anytime, anywhere. Consult with a board-certified medical doctor 24 hours a day, 7 days a week by phone, secure video, or through the MDLIVE App. Therapy and psychiatry appointments can be scheduled days in advance instead of months in advance with most providers. Members are covered in full (\$0 copay) to access Virtual Care services.

With your telehealth benefit, you can save time and money by seeing an MDLIVE doctor for non-emergency conditions. MDLIVE doctors can even send a prescription to your nearest pharmacy (if needed). Below are some of the things that MDLIVE doctors can treat.

## Common medical conditions include:

- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever
- Headache
- Insect bites
- Nausea / Vomiting
- Pink eye
- Rash
- Sore throats
- Urinary problems / UTI

## Behavioral Health and Psychiatry:

- Addictions
- Anxiety
- Child and Adolescent Issues
- Depression
- Coping with Loss & Grief
- Parenting Counseling & Advice
- Panic Disorders

## Register with the RGA Member Portal

1. Visit [accessrga.com](https://accessrga.com) and select Washington.
2. Select the RGA Member Login button at the
3. top of your screen
4. Log in to your member portal or create an account in just a few minutes by selecting "Create an account" on the bottom of the login page.
5. Once logged in, scroll down your home dashboard to "Explore Your Benefits" and select the tile labeled "See a doctor now" to access MDLIVE.

## Or Register with a Virtual Health Assistant

Meet Sophie, your virtual health assistant! Sophie makes creating an account quick and easy using your smartphone. See a doctor in minutes – anytime, anywhere!

Text Sophie at **RGA** to **635483** and follow the link to register. You can also activate your account or talk to a doctor now at [www.mdlive.com/rga](https://www.mdlive.com/rga) or by calling **1-877-596-8826**.

# Basic Life and Accidental Death & Dismemberment (AD&D)

Inspire Development Centers provides a basic employer-paid “term” life insurance and AD&D insurance for all benefit eligible employees. Life insurance provides a lump sum of money to beneficiaries upon death of the insured. Beneficiaries will receive payments whether the insured dies of natural or accidental causes. AD&D insurance provides an additional lump sum payment if death or dismemberment is the direct result of an accident.

Plan Provisions	Life & AD&D
<b>Life Benefit - Employee 100% Employer Paid</b>	\$50,000
<b>Employee Paid Dependent Life \$8.80 per family unit</b>	Spouse: \$25,000 / Child(ren): \$5,000
<b>Benefit Reduction</b>	Benefits are reduced to 65% at age 65, 45% at age 70, 30% at age 75 and reduced to 20% of the original amount at age 80.

## Voluntary Life Insurance

Employees may purchase additional Life insurance for themselves and their eligible dependents. This benefit is voluntary and therefore paid entirely by the employee, if elected. To elect coverage for your dependents, you must enroll in coverage for yourself.

Plan Provisions	Voluntary Life Insurance and AD&D	
<b>Your Benefit</b>	<b>Benefit Amount:</b> <ul style="list-style-type: none"> <li>Available in increments of \$50,000</li> <li>Maximum Benefit: \$500,000</li> </ul>	<b>Guaranteed Issue (new hires):</b> \$150,000 for those under age 65
<b>Spouse Benefit</b>	<b>Benefit Amount:</b> <ul style="list-style-type: none"> <li>Available in increments of \$25,000</li> <li>Maximum Benefit: \$150,000 (not to exceed 100% of employee coverage)</li> </ul>	<b>Guaranteed Issue (new hires):</b> \$50,000
<b>Child Benefit</b> (Live birth to age 26):	<b>Benefit Amount:</b> <ul style="list-style-type: none"> <li>Maximum Benefit: \$10,000</li> </ul>	<b>Guaranteed Issue (new hires):</b> \$10,000
<b>Conversion</b>	You may be able to port or convert this policy to an individual policy upon termination of your employer provided coverage. Contact New York Life for details and rates.	
<b>Costs</b>	Voluntary life rates will vary based on your age and benefit coverage election. For example, a 35-year-old employee electing \$50,000 (1 Unit) voluntary life insurance benefit would pay \$5.85 per month. (Benefit ÷ \$1,000 X rate) Please refer to New York Life's Voluntary Term Life Insurance Overview for rate information.	
<b>Guaranteed Issue</b>	<ul style="list-style-type: none"> <li>For new hires, you may elect up to the Guaranteed Issue Amounts shown above without completing Evidence of Insurability (EOI).</li> <li>EOI is a health questionnaire, if applicable, you may be prompted to complete before your coverage is approved.</li> <li>Increasing coverage or electing coverage after your initial eligibility requires EOI for all coverage amounts.</li> </ul>	
<b>Late Entrants</b>	Late entrants (those enrolling more than 31 days after first eligible) will be required to provide evidence of insurability to New York Life.	



# Voluntary Worksite Benefits

Inspire Development Centers provides employees the opportunity to purchase additional benefits.

AFLAC - Voluntary Benefits	Nationwide - Voluntary Pet Insurance
<p>Accident, Critical Illness and Hospital Indemnity Insurance are available through AFLAC.</p> <ul style="list-style-type: none"><li>• Call AFLAC Customer Service at 1.800.433.3036</li><li>• Online Self-Serve: <a href="https://www.wecareworks.com/Aflac">https://www.wecareworks.com/Aflac</a></li><li>• Case ID: B823</li><li>• User ID: Employee ID (6 digit employee #)</li><li>• Password: IDC2023 (All Caps)</li></ul>	<p>Pet Insurance is available through Nationwide Insurance</p> <ul style="list-style-type: none"><li>• <a href="http://www.petsnationwide.com">www.petsnationwide.com</a></li></ul>
For additional information, contact Human Resources	

## Employee Assistance Plan (EAP) – WorkPartners

Inspire Development Centers offers a confidential counseling, assessment and referral service to you and your family members. The EAP provides unlimited access to consultants by telephone, resources and tools online, and up to six face-to-face visits with counselors for help with a short-term problem. WorkPartners EAP is available 24-hours a day, seven days a week at **800.647.3327**; or check out their website at [www.lifesolutionsforyou.com](http://www.lifesolutionsforyou.com) (company code: Inspire).

The EAP can support you with coaching, counseling in person, over the phone with the following issues: member's responsibility.

### Common EAP issues:

Marital/Family Problems	Relationship Concerns
Health/Mental Health Concerns	Gambling/Substance Abuse
Child/Eldercare Concerns	Legal/Financial Concerns
Parenting Difficulties	Stress and Anxiety
Work-Related Problems	Abuse (verbal/physical)

800.647.3327

[www.lifesolutionsforyou.com](http://www.lifesolutionsforyou.com)

(Company Code: Inspire)

# Staff Development / Tuition Assistance

Inspire Development Centers recognizes that the skills and knowledge of its employees are critical to the success of the organization. For this purpose, staff development assistance is provided to eligible and qualified employees to attend accredited college/universities of their choice (based on funding availability).

- Employees may receive up to a maximum of three thousand dollars (\$3,000.00) per calendar year towards an Associate's degree.
- A maximum of five thousand dollars (\$5,000.00) per calendar year towards Bachelor's degree.
- Teachers and Family Advocates will not be subject to maximum tuition amount so long as they are working towards an Associate's degree in Early Childhood Education, Social Work, or another field related to their position at a local state-funded college or university.
- New employees taking coursework for a CDA or State Initial ECE Certificate are eligible upon hire.
- Books are eligible for reimbursement upon successful completion of the coursework.
- Staff Development is also available for Commercial Driver's License (CDL).

## 401k Profit Sharing Plan

To help employees achieve financial stability for retirement, Inspire Development Centers (IDC) offers a 401k Profit Sharing Plan. All full-time and part-time employees who are at least 18 years of age are eligible to participate following sixty (60) days of employment. Upon completing one year of employment, IDC will make a matching contribution equal to 100% of the first 6% of eligible pay that you contribute to the plan. Moreover, employees are immediately 100% vested in IDC's contributions to the plan.

Plan Provisions	401k Profit Sharing Plan
<b>Eligibility</b>	<ul style="list-style-type: none"><li>• You must complete two (2) months of service.</li><li>• You must be 18 years of age.</li></ul>
<b>Entry Date</b>	<ul style="list-style-type: none"><li>• The 1st day of the quarter month. (JAN, APR, JUL, OCT)</li></ul>
<b>Contributions</b>	<ul style="list-style-type: none"><li>• You are eligible for employer contributions after one year of service.</li><li>• You may increase or decrease your contributions to the plan each payroll period.</li><li>• You may also stop making contributions at any time.</li></ul>
<b>Vesting</b>	<ul style="list-style-type: none"><li>• Your contributions are automatically 100% vested.</li><li>• Your rollover contributions are 100% vested.</li></ul>
<b>Investment Options</b>	<ul style="list-style-type: none"><li>• The plan offers various investment choices.</li></ul>
<b>Loans</b>	<ul style="list-style-type: none"><li>• Our plan offers a loan feature which allows you to borrow up to 50% of your vested plan balance.</li><li>• Minimum \$1,000 / Maximum \$50,000</li></ul>
<b>In-Service Withdrawals</b>	<ul style="list-style-type: none"><li>• You may make a withdrawal from your plan upon attaining age 59 ½.</li></ul>
<b>Online Enrollment &amp; Account Management</b>	<ul style="list-style-type: none"><li>• You can enroll online at <a href="http://www.transamerica.com/portal">www.transamerica.com/portal</a>. Simply log onto the website and create your username and password to manage your account.</li></ul>
<b>Contact Information</b>	<ul style="list-style-type: none"><li>• Transamerica Customer Service - 800.401.8726</li></ul>

## Plan Costs

Inspire Development Centers is pleased to continue to fund a significant amount of the plan cost for employees and their dependents. Your share of premiums will depend on which Medical plan you choose: Value or Core.

If you choose to enroll you and/or your dependents in the group health plans, the monthly premium will be deducted from your pay on a pre-tax basis through our flexible benefits plan. Because premiums are deducted on a pre-tax basis, you will not be allowed to make mid-year election changes unless a Qualifying Event occurs (such as birth, death, marriage, divorce, adoption, etc.).

Medical/Rx/Vision/Dental	Value Plan		Core Plan	
	Inspire Monthly Contribution	Employee Monthly Cost	Inspire Monthly Contribution	Employee Monthly Cost
<b>Employee Only</b>	\$1,134.75	<b>\$170.21</b>	\$1,284.66	<b>\$256.93</b>
<b>Employee plus 1*</b>	\$1,901.57	<b>\$361.92</b>	\$2,172.46	<b>\$478.88</b>
<b>Employee plus 2*</b>	\$2,481.91	<b>\$507.00</b>	\$2,844.28	<b>\$646.84</b>
<b>Employee plus 3*</b>	\$2,586.26	<b>\$533.09</b>	\$2,965.11	<b>\$677.04</b>
<b>Employee plus 4 or more*</b>	\$2,690.69	<b>\$559.20</b>	\$3,086.13	<b>\$707.30</b>

*\*Coverage for a Domestic Partner (DP): The tax-free exemption is not available unless your DP is an eligible "tax dependent" as defined in IRS code §152. Premiums for dependents that fall outside of the IRC definitions must be paid with post tax dollars. If you would prefer to elect post-tax premium deductions for other dependents, please contact HR for a waiver.*

## Making Changes to Your Benefits

You may change your benefit elections during the open enrollment period. Once you have made your selection, you may not change benefit elections until the next open enrollment unless you have a qualifying event in employment or family status. Qualifying events include:

- Marriage, divorce or legal separation (state specific)
- Dependent child through birth, adoption or court ordered custody
- Death of a spouse or child
- Your work schedule changes (i.e. reduction or increase in hours which affects eligibility)
- Your dependent loses eligibility for coverage
- You or your dependent become eligible for Medicare
- You or your dependent become eligible or lose eligibility for an Exchange/Marketplace plan
- Your spouse involuntarily loses health coverage through their employer
- You and/or your spouse and dependents become eligible for COBRA
- You and/or your spouse and dependents gain or lose Medicaid coverage
- You received a Qualified Medical Child Support Order (QMCSO)

If you experience one of these qualifying events, you have 30 days from the date of the event to notify Human Resources and make any desired benefit changes.



## Contacts *for benefits*

Plan	Member Services	Website
MEDICAL & PRESCRIPTION DRUGS		
Medical - RGA	866.738.3924	<a href="http://www.accessrga.com">www.accessrga.com</a>
Prescription Drugs - RxBenefits	800.334.8134	Email: <a href="mailto:customercare@rxbenefits.com">customercare@rxbenefits.com</a>
Care Navigator - RGA	877.462.1444	<a href="http://www.accessrga.com">www.accessrga.com</a>
Telehealth - MDLive	877.596.8826	<a href="http://www.mdlive.com.rga">www.mdlive.com.rga</a>
ADDITIONAL BENEFITS		
Dental - Delta Dental of Washington	800.554.1907	<a href="http://deltadentalwa.com">deltadentalwa.com</a>
Vision - VSP	800.877.7195	<a href="http://www.vsp.com">www.vsp.com</a>
Basic Life/AD&D and Voluntary Life - New York Life	877.478.7557	<a href="http://www.newyorklife.com">www.newyorklife.com</a>
401(k) - Transamerica	800.401.8726	<a href="http://www.transamerica.com">www.transamerica.com</a>
EAP - WorkPartners	800.647.3327	<a href="http://www.lifesolutionsforyou.com">www.lifesolutionsforyou.com</a> Company Code: Inspire
Voluntary Benefits - AFLAC	Customer Service: 1.800.433.3036 Servicing Agent: David Riojas 1.253.313.4776	
ADDITIONAL RESOURCES		
Employee Advocate - Alera Group	866.561.6252	Email: <a href="mailto:employee.advocate@aleragroup.com">employee.advocate@aleragroup.com</a>



### **RGA Mobile App**

Find care, view your claims, show your ID card and more!



### **Delta Dental Mobile App**

View your ID card and locate in-network dentists. Search by name or location to find participating providers.



### **VSP Mobile App**

View your member information. Search by name or location to find participating vision providers.



### **MDLive Mobile App**

Access Virtual Care Anytime, Anywhere with an MDLive provider.



### **Transamerica Mobile App**

Access your retirement account balance, investment performance, and make changes to how much you save and how you invest for retirement.

The information in this Employee Benefits Guide is presented for illustrative purposes and is based on information provided by your employer and insurance carriers. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was made to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide 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 your Guide, contact your Benefits Department or the Alera Group Employee Advocate (see contact information, above.)

