



Welcome!

2026 OPEN ENROLLMENT INFORMATION

Why are we here?

This is the **one*** time each year that you can choose to make changes to your health insurance coverages.

Change. Drop. Add. It's your choice.

Now through October 31, 2025.

*outside of a qualifying life event

WHAT WILL WE COVER

- **Other County Benefits**

- Find more on Gym Utilization.
- Learn about Tuition Reimbursement.
- Overview of Extended Medical Leave.

- **Retirement Planning**

- Discover more about TCDRS.
- Learn about Deferred Compensation.
 - Nationwide
 - AIG/Valic
 - BlackRock (529 College Fund)

- **Overview of Health Insurance**

- Medical
- Dental
- Vision
- Other Voluntary Coverages

- **Resources**

- Provider Apps and Contact
- New Employee Benefit Guide and Webpage

GENERAL COUNTY BENEFITS



- Tuition Reimbursement
- Gym Utilization & Reimbursement
- Extended Medical Leave Benefit (EMLB)

HEALTHPLEX BENEFIT & REIMBURSEMENT

Benefit Overview

- Waived Enrollment Fee
- Sign Up for Citizens HealthPlex at Half the Cost for You and Your Spouse and Dependents
- Employees Only: Attend 8 Times in One Month and Receive Reimbursement the Following Month



Membership Fees	County
<u>Employee, Spouse & Dependents (age 16-25)</u> •Orientation Fee •Monthly	Waived \$35.00 each
<u>Kids in Motion per child (age 3-10)</u> •Per Pay Date •Monthly	\$12.50 \$25.00

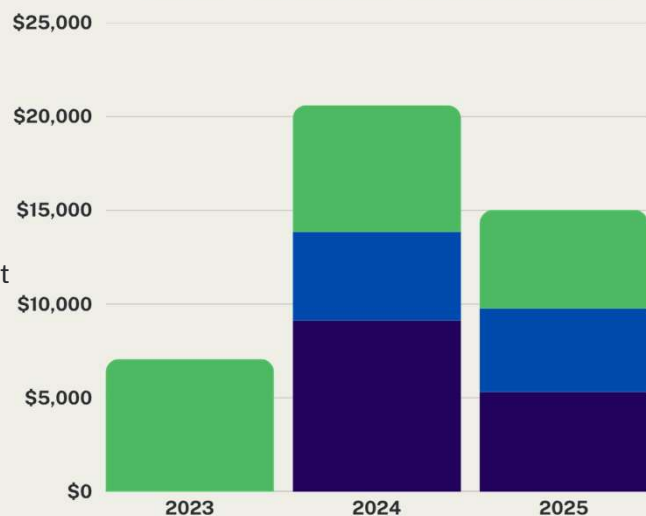
TUITION REIMBURSEMENT

Policy Overview

- Regular employees eligible
- Employed for at least 1 year
- Accredited University
- Calendar Year Max of \$5,250
- Lifetime Max of \$12,500
- Tuition Fees Only
- School grants & scholarships will not affect tuition reimbursement approval



Tuition Reimbursements as 9/30/25



EXPANDED MEDICAL LEAVE BENEFIT (EMLB)

What is EMLB?

EMLB is paid medical leave up to 480 hours to cover you during a leave of absence for **your serious medical situation or the serious medical injury or illness of your spouse or dependent(s) as defined under Family Medical Leave Act**. It is subject to medical certification by physician or medical provider.

PTO contributions or donations each year are **NOT** required.

Who is eligible?

- Any regular employee working at least 30 hours per week
- Employed for at least 1 year
- In good standing (no recent disciplinary actions or active improvement plans)
- Leave is expected to be 30 or more continuous days (cannot be used intermittently)

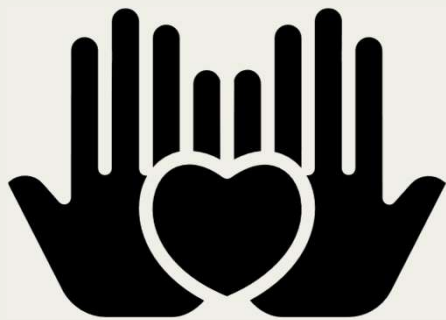
How to request it?

Full policy and request forms are accessible on our new employee benefits page at <https://www.vctx.org/page/HR.Benefits>

When does it get applied?

1. Upon HR review and approval, hours are deposited into employee's sick leave balance.
2. As leave occurs:
 - a. Department Head applies use of available leave (PTO, Comp*, SLR) balances up to 80 hours; **then**
 - b. Applies use of medical leave hours during leave of absence.
3. Upon return to work, unused balances are returned or removed from employee leave balance.

CHARITABLE CONTRIBUTIONS



- County allows payroll deduction for certain charitable contributions.
 - United Way

UNITED WAY

\$545,000 will be distributed in 2025-2026	14,196 Individuals served in the region	20 Local nonprofit partner agencies
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United Way Pledge
Form

- Serving Victoria, De Witt, Goliad, and Lavaca Counties and the City of Gonzales
- Partnering to support youth success, health, and financial stability



- Donations to organizations such as
 - YMCA of Golden Crescent
 - Boys & Girls Club Victoria
 - Billy T Cattin Recovery Outreach
 - Meals on Wheels South Texas
 - Community Action Committee of Victoria
 - Mid-Coast Family Services
 - and many more!

RETIREMENT PLANNING



- Discover more about TCDRS.
- Learn about Deferred Compensation.
 - Nationwide
 - AIG/Valic
 - BlackRock (529 College Fund)

PLAN OVERVIEW

TCDRS Plan Summary

- 7% employee contribution
- 8 years vested
- 3 Ways to Retire:
 - 20 years
 - Age 60 + 8 years of Service
 - Age + Years = 75
- Sign onto www.tcdrs.org
 - create account and update address
 - request service credit



**For every \$1 you
contribute, the
County matches \$2!**

Create your TCDRS account today!

Schedule a One-on-One
Consultation!

<https://www.tcdrs.org/library/onlinecounseling/>

OTHER DEFERRED COMPENSATION

Nationwide Financial Services

Deferred 457(b) plan options available.

Contact:

Sarita Null
Retirement Specialist
(512) 497-1666
nulls4@nationwide.com



OTHER DEFERRED COMPENSATION

VALIC/Corebridge

Deferred 457(b) plan options available.

Contact:

Collin Cook, CFP
Financial Advisor
(281) 253-2303
(800) 448-2542 Client Care

Blackrock

Deferred 529 College Fund plan options available.



OVERVIEW OF EMPLOYEE BENEFITS



Victoria County employee benefit package offers a wide range of coverages to you as the employee, including:

- **Medical**
- **Dental**
- **Vision**
- **EAP & Long Term Disability**
- **Group Life and AD&D Insurance**
- **American Fidelity FSA & supplemental coverages**
- **TAC Health County Programs**
- **BCBS Value Adds**

MEET YOUR BENEFITS TEAM

Human Resources is your first point of contact for benefit updates, qualifying events, and other general county specific information.

Walker & Associates is the insurance Consultant for the health plan. They help the County resolve claims issues, or any issue related to your benefits.

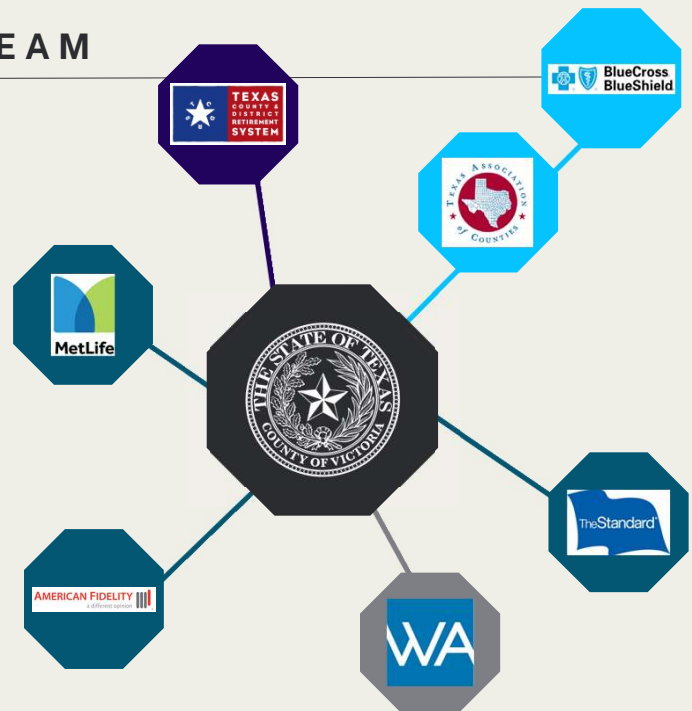
Texas Association of Counties is the Third-Party Administrator (TPA) for the health plan. TAC partners with Blue Cross and Blue Shield of Texas (BCBSTX) and Navitus Health Solutions to provide high-quality medical and prescription benefits, supported by exceptional service and a dedicated account team. TAC also offers Healthy County wellness programs to promote employee wellbeing.

The Standard is your vendor for basic life insurance, voluntary life insurance, and other supplemental coverage such as LTD.

MetLife is your voluntary dental and vision insurance provider.

American Fidelity is your vendor for Flexible Spending Accounts, whole life insurance, term life insurance, and other supplemental coverage options such as Cancer, Hospital Indemnity, Critical Illness, Accident Insurance, and more! American Fidelity representatives will be on site to help you enroll!

TCDRS is your retirement plan administrator. Register today at www.tcdrs.org to track and manage your beneficiaries, run scenarios, and check retirement eligibility!



OVERVIEW OF MEDICAL

NO MAJOR CHANGES TO PLAN DESIGN AND NO INCREASE TO PREMIUMS IN 2026!



Key changes include:

- **New Third Party Administrator:** TAC
- **New Medical Network:** BCBSTX
- **New Pharmacy Benefits:** Navitus
- **New Telemedicine:** MDLive
 - Medical & Behavioral Health - \$0

HEALTHCARE PARTNERS

Employee Primary Healthcare Clinic offers free primary care, immunizations, flu vaccines, lab work, annual health risk assessments (HRAs), and sports physicals!

Citizens Medical Center (CMC) offers a 100% Benefit, No Deductible, for all covered services performed and billed by CMC, including:

- Sleep Studies
- Physical Therapy
- Inpatient Services
- ER Services with \$100 Copay
- Weight loss surgery with a \$3,500 copay

**Use the Employee
Clinic and CMC to
save you \$\$\$!**



MEDICAL PREMIUMS

If enrolled in discounted plan, **must complete HRA by September 30 each year. If not completed, you may be subject to price increase and ineligible to reenroll in HRA plan the next year.*

No change in employee premiums for 2026!

Coverage Tier	Employee Contribution HRA* Your Cost	County Contribution	Total Cost of Coverage	Employee Bi-Monthly Your Cost
Employee Only	\$195	\$540	\$735	\$97.50
Employee+ Spouse	\$445	\$701	\$1146	\$222.50
Employee+ Child(ren)	\$430	\$906	\$1336	\$215.00
Employee+Family	\$545	\$1115	\$1660	\$272.50

NEW**NEW THIRD PARTY ADMINISTRATOR**

Texas Association of Counties Health & Employee Benefits Pool (TAC HEBP) will be our new administrator.

Access your health benefits and wellness program resources online at mybenefits.county.org.



BlueCross BlueShield of Texas

**CORE PLAN OVERVIEW****Medical Plan Summary**

YOUR COUNTY HEALTH INSURANCE OFFERS BROAD COVERAGE WITH THE BLUE CHOICE PPO NETWORK FOR ALL OF YOUR MEDICAL NEEDS INCLUDING VIRTUAL VISITS. PRESCRIPTION BENEFITS WILL BE MANAGED BY NAVITUS.

Annual Deductible	\$1500 Individual	\$3000 Family
Annual Out of Pocket	\$5500 Individual	\$11000 Family
Coinsurance	Plan Pays 80%	You Pay 20%
Prescription Medication	\$15 Copay Generic Only	All other Rx subject to Deductible/ Coinsurance



BlueCross BlueShield of Texas

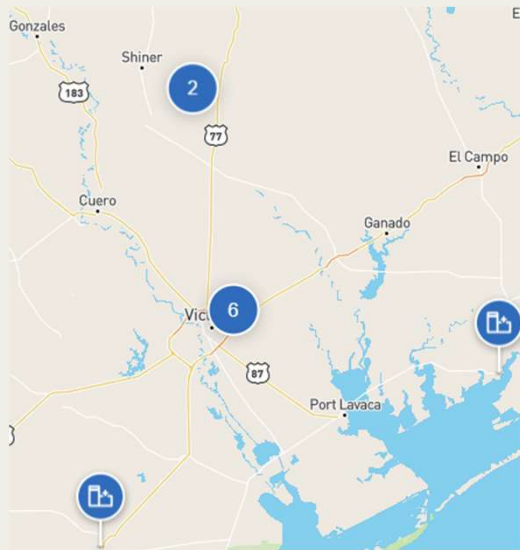
New Medical & Prescription Networks, Enhanced Wellness Benefits!

Benefit highlights and SBC will be available soon!

- Out of Network Benefits available (higher cost)
- Step Therapy medication program available through Employee Healthcare Clinic
- Prescription network will be **Navitus** - 60 day grace period and grandfathering options will be available



BCBSTX - BLUE CHOICE PPO NETWORK



In-Network Hospitals Include:

- Citizens Medical Center, Victoria, TX
- Detar Hospital Navarro, Victoria, TX
- Detar Hospital North, Victoria, TX
- Jackson Healthcare Center, Edna, TX
- Memorial Medical Center, Port Lavaca, TX
- Cuero Regional Hospital, Cuero, TX
- Yoakum Community Hospital, Yoakum, TX
- Refugio County Memorial Hospital, Refugio, TX
- Lavaca Medical Center, Hallettsville, TX
- Palacios Community Medical Center, Palacios, TX

In-Network Primary Care:

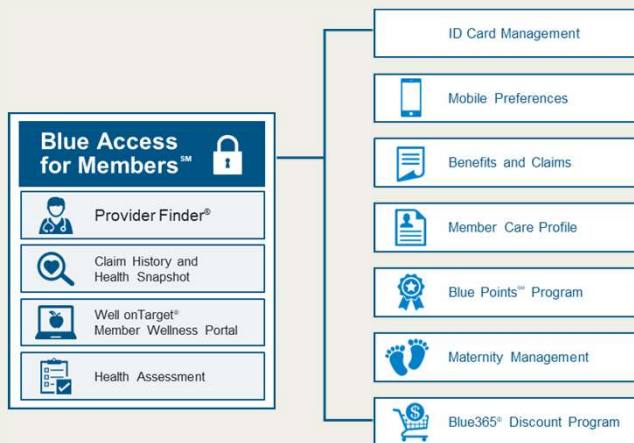
- 2294 Primary Care Providers within 50 miles of Victoria

Find in-network providers at bcbstx.com.

**Provider finder is updated monthly and is subject to change.*

BCBSTX Member Tools and Digital Resources

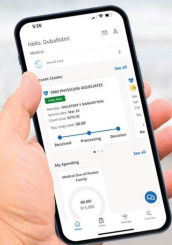
Take charge of your health – and save time and money – with **BCBSTX Blue Access for Members**. Review your health coverage, examine claims, find doctors and hospitals through Provider Finder,[®] estimate costs for a medical service and more.



BlueCross BlueShield
of Texas

TEXAS ASSOCIATION OF
COUNTY HEALTH AND EMPLOYEE BENEFITS POOL

The BCBSTX App Keeps You Covered



Download the BCBSTX App to manage your health.

- Find an in-network doctor, hospital or urgent care center.
- Access your claims, coverage and deductible information.
- View, print or share your member ID with your doctor's office.
- Log in securely with your fingerprint or face recognition.*
- View your Explanation of Benefits.

Then, Manage Your Preferences

In the BCBSTX App:

- Update your profile with your mobile number.
- Set your notification preferences to text.

Choose the messages and information you want to get:

- View claims, prior authorization or referral updates.
- Get alerts when there are new documents to review.
- Receive secure message notifications.
- Find out about new benefits and services.

*Availability varies by device.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Scan a QR code to
download the free app.
Use your Blue Access for
Members[®] login or create
an account to get started.



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General Health

Allergies, Asthma, Nausea, Sinus infections

Pediatric Care

Cold/Flu, Ear problems, Pinkeye

Behavioral Health

Anxiety/depression, child behavior/learning issues, relationship problems*

*Some exclusions apply.



TELEMEDICINE

- New - MDLive
- Virtual visit with physician, **\$0 copay**
- Use phone, computer or App
- Covers **you & dependents** on the plan
- Treats 70% of illnesses seen at Urgent Care
- Get a prescription
- **24/7, 365** anywhere in the US



NAVITUS HEALTH SOLUTIONS

Network Pharmacies

Your network includes **all major chains and most independent pharmacies**. Find a local pharmacy through the Navitus member portal via single sign-on at mybenefits.county.org.



Mail Order Pharmacy

Save time and money by having your prescriptions mailed directly to you through **Costco Pharmacy**. You will be able to get a 90-day supply of your maintenance drugs and do not need to be a Costco member to use Costco pharmacies.



Specialty Pharmacy

Specialty drugs treat complex conditions and require extra support. These are filled through **Lumicera Health Services**, which provides personalized guidance, refill reminders, and coordination with your health care provider.





- Outcome-based care
- Rapid recovery for common conditions and injuries
- Opportunities to help avoid surgeries, imaging, or other unnecessary care
- A provider of BCBSTX; billed as a claim like chiropractor and physical therapy visits





PATIENT-REPORTED OUTCOMES

Reporting Dates:
1/1/2024 – 12/31/2024



3.1 Visit Average



90% Further Medical
Services Prevented



95.1% Patient Satisfaction



92% Eliminated/Reduced
Medications



581 Patient Cases



3 Surgeries Prevented

WebMD
health services

county.org/webmdone



Quarterly
Fitness
Contests



Device Subsidy
[every two years]



Interactive
Community



Wellness
Resources



Track Your
Health



Together. Better. Stronger.



Device Storefront



- Every benefit-eligible employee and spouse receives a subsidy/voucher **every two years**
- The subsidy is redeemable in the online catalog as a **voucher** using your health benefits UID# (from the front of your health benefits card)
 - Two ways to apply the subsidy/voucher:
 1. Subsidy can be used to obtain a **Fitbit Inspire 3** at no additional cost
 2. You may apply the voucher (\$30) to **upgrade** to any device and pay the difference
- **Free shipping** on all orders, orders can be shipped directly to your home



Together. Better. Stronger.

Well onTarget® Member Portal

Portal Highlights

- Health Assessment
- Member Dashboard
- Explore your Well Being
- My Journey Recommended
- Digital Self-Management Programs
- Trackers and Tools
- Interactive Symptoms Checker
- Health and Wellness Content
- Blue Points Rewards
- Personal Wellness Challenges
- Fitness and Nutrition Tracking and Device Integration



BlueCross BlueShield of Texas



Together. Better. Stronger.

Fitness Program

Base	Core	Power	Elite	Pro	Signature	Premier
\$19/mo	\$29/mo	\$39/mo	\$129/mo	\$159/mo	\$199/mo	\$239/mo
3500+ Standard Gyms†	8,500+ Standard Gyms	13,000+ Standard Gyms	Access to 1 Luxury Gym + All 13,000+ Standard (Luxury Gyms differ by tier, 180+ Available)†			
\$19 enrollment fee						
Digital Content Only: Video and Live Stream (\$10/mo)						

- **Studio Class Network:** Boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.



Together. Better. Stronger.

WOMEN'S & FAMILY HEALTH

Comprehensive women's and family health with a focus on maternity management and parenting support

Maternity Health Partner

Focus on low-risk maternity members to provide support from pre-pregnancy through delivery and ongoing parenting support

Special Beginnings

Outreach to members will be trigger-based, followed by an assessment to determine if a member is a high-risk maternity management case

Self-management Program

Digital self-management programs via Well onTarget to support healthy habits to optimize the health and normal development of women and their babies

Ovia Health™ Suite of Apps

Fertility, Pregnancy And Parenting

- Helps navigate benefits from fertility to pregnancy to parenting
- Delivers personalized guidance with in-app coaching, ongoing education and data-driven messaging
- Aims to improve clinical outcomes, reduce costs and help parents navigate a successful return to work



Together. Better. Stronger.

Digital Mental Health

- Targeted, online programs and services based on proven cognitive behavioral therapy principles
- Private, convenient entry point for mental health concerns
 - Depression
 - Stress, anxiety & worry
 - Insomnia
 - Substance use
- No cost
- Available to employees and family members ages 13 and older
- Programs available in English & Spanish



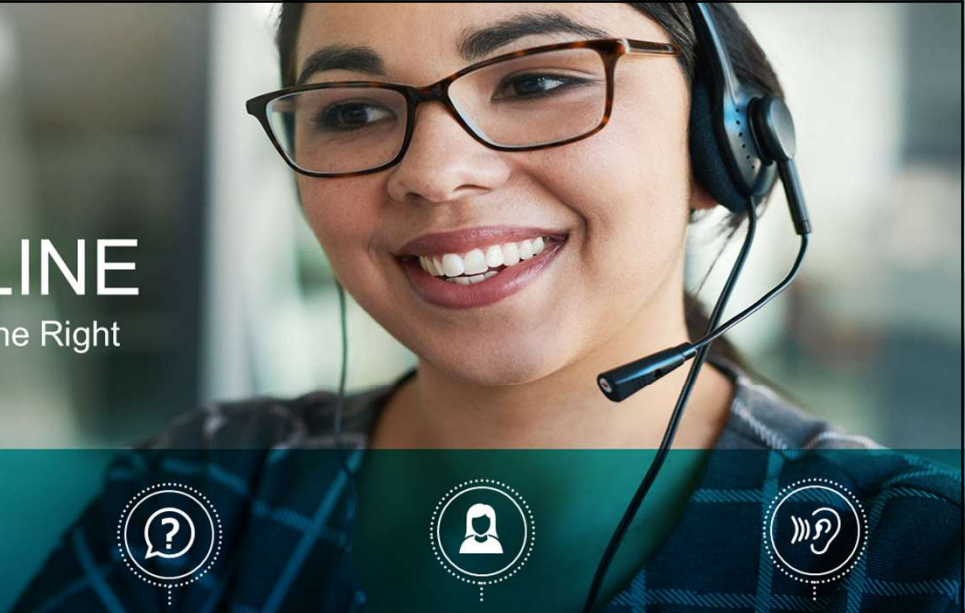
Less than 50% of people with a mental health condition receive treatment



BlueCross BlueShield of Texas




Together. Better. Stronger.




24/7 NURSELINE


The Right Care at the Right Time




Guide members to appropriate care using eligibility information to improve health and reduce costs



Answers general health questions



Staffed by registered nurses

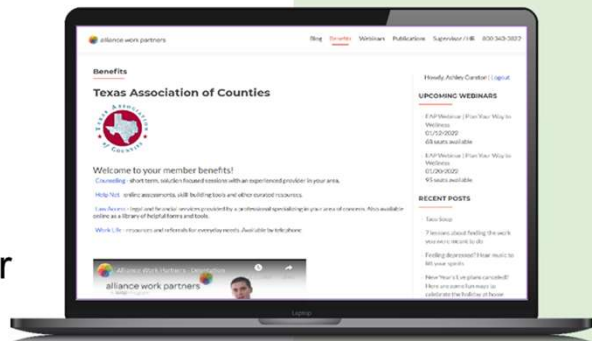


Can direct members to audio library of 300+ health topics

EMPLOYEE ASSISTANCE PROGRAM

EAP Member Benefits

- LawAccess
- HelpNet
- WorkLife
- Counseling Sessions
- SafeRide: Reimbursement for emergency cab or rideshare fare for eligible employees (50-mile limit).



Alliance Work Partners | Employee Assistance Program

Stay Connected with us!

Employee Newsletter

Subscribe at:

www.county.org/resources/resource-library/hbs/healthy-byte-newsletter-sign-up



Together. Better. Stronger.

Are You on Facebook?
Let's be friends!



Follow us:

www.facebook.com/TACHealthyCounty



Together. Better. Stronger.

DENTAL AND VISION BENEFITS



Learn more about:

- New Partnership with **MetLife**
 - Dental
 - Vision



DENTAL PLAN OVERVIEW

	Low Plan	High Plan
Deductible	\$50 (I) / \$150 (F)	\$50 (I) / \$150 (F)
Annual Maximum	\$750	\$2000 NEW!
Plan Design	100%/ Preventive 80% Basic n/a	100% Preventive 80% Basic 50% Major
Orthodontia	not covered	\$1000 lifetime Max children under age 19
Employee Only	\$20.97	\$42.07
Employee Family	\$58.59	\$111.67

Service Examples Type I - Preventive: Routine exam/cleaning; Type II - Basic: Fillings/Extractions.
Only covered on high plan: Type III - Major: Inlays/crowns/dentures; Type IV - Orthodontia (dependent children under age 19)



New Vendor:

Metlife

Customer Service 800-GET-MET8

Key Changes:

- **Small increases** in premium year over year
- Increase the maximum benefit on high plan by **\$500**.
- Network access with MetLife is increased to **97%**!
- No card issued - App available

VISION PLAN OVERVIEW



NEW!

	Low Plan	High Plan
Exam Copay	\$10	\$10
Materials/Lenses Copay	\$25	\$10
Frames/Contacts Allowance*	\$130	\$200
Employee Only Employee Family	<div> <div>\$</div> <div>\$5.41</div> <div>\$12.79</div> </div>	<div> <div>\$9.80</div> <div>\$26.79</div> </div>
Frequency	12 / 12 / 24*	12 / 12 / 12*

New Vendor:

Metlife

Customer Service 833-EYE-LIFE

Key Changes:

- **Small decrease** in premium year over year
- **New** High Plan option available!
- **One** vendor for both Dental and Vision
- No card issued - App available

Prepared for: County of Victoria

Group Insurance Benefits



MetLife



Dental Insurance

Preferred Dentist Program (PPO)



©



What is Dental Insurance

Reduce your out-of-pocket costs
for dental check-ups and procedures

Key Features

- **Little to no out-of-pocket costs** for cleanings, X-rays, and exams in-network.D1
- **Average savings of 35-50%** on dentist list prices.D2
- **Your dentist usually handles claims** – which means less paperwork for you

Understand the types of procedures

Different plans pay different percentages for these procedures.

- **Preventive Care** — cleanings, X-rays and exams
- **Basic Care** — fillings and extractions
- **Major Care** — bridges, crowns and dentures
- **Orthodontic Care** — child/(ren)



©



Why are dental benefits so important?

High cost of certain dental treatments

Benefit of preventive care

Connection between **oral health** and **overall health**

A plan that offers savings, choice and anywhere, anytime service¹



Negotiated fees typically 35% to 50% less than the average charges in the same area²



Explore our large network of carefully selected, participating dentists with flexibility to go to any dentist **in- or out-of-network**



With MetLife's International Dental Travel Assistance Program, **access dentists in more than 200 countries**³



Easy access to pre-treatment estimates, real-time claims processing and 24-hour customer service

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MetLife Dental Plans

Compare the benefits under the Low- and High-Option plans

Services	Low-Option Benefit In-network: D4 % of Negotiated fee ^{D5} Out-of-network: D4 90% of R&C fee ^{D6} Scheduled Amount ^{D7}	High-Option Benefit In-network: D4 % of Negotiated fee ^{D5} Out-of-network: D4 90% of R&C fee ^{D6} Scheduled Amount ^{D7}
Preventive & Diagnostic Services	In-Network: 100% / Out-of-Network: 100%	In-Network: 100% / Out-of-Network: 100%
Basic Restorative Services	In-Network: 80% / Out-of-Network: 80%	In-Network: 80% / Out-of-Network: 80%
Major Restorative Services	In-Network: 0% / Out-of-Network: 0%	In-Network: 50% / Out-of-Network: 50%
Child Orthodontia Covered Services⁸	Orthodontia not covered	In-Network: 50% / Out-of-Network: 50%
Calendar-Year Deductible – Applies to Basic and Major Restorative Services: Individual vs Family	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Waiting Period	None	None
Calendar-Year Maximum Benefit	\$750/person	\$2,000/person
Child Orthodontia Lifetime Maximum	Orthodontia not covered	\$1,000/person

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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.



Step 1:
Go to metlife.com

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Step 2:
Select "Find a Dentist" next to
"How can we help you?"

How can we help
you?

Find a Dentist >

Find a Special Provider >

Open Enrollment >

Customers >

Legislative Updates >

Register for MetLife >

Show More >



Step 3:
Select "PDP Plus" next to
"Choose your network."

Choose your
network.

PDP >

PDP Plus >

Dental HMO/Managed Care >

Preferred Dental (PDP+P) >

MetLife EPO Network >

Don't know your network

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If I Need A Crown...



	Employee A goes in network	Employee B goes out of network
Dentist's usual charge	\$1,361.00	\$1,361.00
Negotiated fee	\$694.00	N/A
R&C feeD6	N/A	\$1,361.00
The plan pays	\$347.00	\$680.50
Employee Pays	Employee A pays \$347.00	Employee B pays \$680.50

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Helping you make smarter choices



Oral Health Education made easy

Dentist Education & Communication

Patient Education & Communication

Visit MetLife's Oral Health Library
www.oralfitnesslibrary.com



Vision Insurance



Davis Vision by MetLife...savings, choice and convenience

Discover a plan that may help you save on vision services,^{v4} including eye exams, glasses and contact lenses

- You can even get a discount on laser vision correction^{V1} and hearing exams^{V5}

Access to thousands of eye care professionals and popular retailers like Costco® Optical, Walmart Vision, Sam's Club Optical and more

Choose the eyewear style you want

- Take advantage of a selection of fully covered frames at no cost to you, plus coverage on designer frames for \$40 or less
- Shop online in-network eyewear stores, including Glasses.com, 1-800-contacts, Befitting.com and Visionworks.com

Out-of-network coverage



©#



Superior Vision by MetLife...savings, choice and convenience

In-network benefits for a wide range of covered services,^{V4} including eye exams, glasses and contact lenses

- Discounts on lens enhancement options^{V6} and laser vision correction^{V1}
- Free hearing exam and a discount of 40% off the national average for hearing aids^{V5}

Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locations^{V7}

- The top 50 retailers in-network, including America's Best Contacts & Eyeglasses, Costco Optical, Eyeglass World, LensCrafters, Pearle Vision, Target Optical, VisionWorks, Walmart and more^{V15}
- Popular online in-network eyewear stores, including Glasses.com, ContactsDirect, 1-800-contacts and Befitting

Out-of-network coverage



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Vision Plans – Benefits Comparison

Benefit Type	Davis Plan In-Network Coverage	Superior Plan In-Network Coverage	Frequency
Eye exam	Covered in full after a \$10 copay Retinal imaging: up to \$39 copay	Covered in full - \$10 copay Retinal imaging: up to \$39 copay	Once every 12 months
Materials/Eyewear <ul style="list-style-type: none"> Lenses for glasses or contacts Frames 	\$25 copay	\$10 copay	Once every 12 months
Frame Allowance 20% off any amount over frame allowance at in-network private practice providersV6	Covered up to \$130 allowance after eyewear copay	*Covered up to \$200 allowance Additional \$25 allowance at select providers.V7	Once every 24 months *Once every 12 months
Standard Corrective Lenses <ul style="list-style-type: none"> Single Vision Lined bifocal/trifocal Lenticular 	Covered after \$25 copay Standard Polycarbonate covered in full for child(ren) up to age 18	Covered after \$10 copay Standard Polycarbonate covered in full for child(ren) up to age 18	Once every 12 months
Contact Lenses <ul style="list-style-type: none"> Fitting and Evaluation Elective Lenses Necessary 	Standard and Premium fit: 15% discount Elective: Covered up to \$130 allowance Necessary: Covered in full	Standard fit: Covered in full after a \$25 copay Specialty fit: \$50 allowance after a \$25 copay Elective: Covered up to \$130 allowance Necessary: Covered in full	Once every 12 months

Vision Plan – Additional Benefits

Benefit Type	Davis Plan	Superior Plan
Additional Lens Enhancements	<ul style="list-style-type: none"> Designated options available with a "not to exceed" pricing/maximum member out of pocket amount. Average 20-25% savings on all lens enhancements not otherwise covered. 	<ul style="list-style-type: none"> Average 20-25% savings on all other lens enhancements.
Additional Discounts on Glasses and Sunglasses	<ul style="list-style-type: none"> 50% off additional pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, 20% off the provider's usual and customary rate may be available. 	<ul style="list-style-type: none"> 20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.
Additional Savings on Contacts	<ul style="list-style-type: none"> 15% off any amount over your contact lens allowance. 15% discount on additional contacts. 	<ul style="list-style-type: none"> 10% off any amount over your disposable contact lens allowance or 20% off any amount over your conventional contact lens allowance. 10% - 20% discount on additional contacts.
Laser Vision Correction	<ul style="list-style-type: none"> Savings of 20% - 35% off the national average price of traditional LASIK are available at over 1,000 locations across our nationwide network of laser vision correction providers. 	
Hearing Discounts	<ul style="list-style-type: none"> Savings of up to 40% off national average selling prices for brand name hearing aids. A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Davis Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service. 	

Davis Plan Breakage Warranty: All eyeglasses come with a breakage warranty for repair or replacement of the frame and/or lenses for a period of one year from the date of delivery. The one-year breakage warranty applies to all plan-covered eyeglasses (i.e., all spectacle lenses, Davis Vision Exclusive Collection frames and national retailer frames, where our Exclusive Collection is not displayed). Warranty does not apply to Glasses.com.

Find a Vision Provider

With MetLife Vision insurance, you can choose from thousands of private practice optometrists and ophthalmologists nationwide, as well as many large retail chain stores. You can find the names, addresses, languages spoken and phone numbers of participating vision providers by searching our online Find a **Vision Provider** directory.

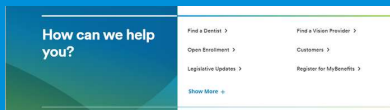


Step 1: Go to metlife.com

Enter your Zip, City or State and select the "Find a Find A Vision Provider" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Step 2: Select "Find a Vision Provider" next to "How can we help you?"



Step 3: Choose your network provider.



<#>



Questions? Need help or more info.?



Register with MyBenefits today!
www.metlife.com/mybenefits



Call:
1-800-GET-MET8 (1-800-438-6388)
Mondays - Fridays, 8 a.m. – 9 p.m., ET
Saturdays - Sundays, 10 a.m. – 7 p.m., ET

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OTHER HEALTH BENEFITS



Learn more about:

- **New Partnership with American Fidelity**
 - Flexible Spending Account & Dependent Care
 - Other Ancillary Coverages
 - Short-Term Disability
 - Cancer
 - Accident
 - and more!

OTHER VOLUNTARY COVERAGES



Group Additional Life and AD&D Insurance

- Competitive Group rates
- Convenient Payroll Deduction
- [Benefits for death, dismemberment, terminal illness](#)
- Apply for \$10,000 - \$500K
- Amounts over GI require Medical UW
- Guarantee Issue (GI) - \$150K
- AD&D (accidental death & dismemberment) benefit matches Additional Life Insurance amount
- Spousal and Child Life Options
- Accelerated Death Benefit
- Reduction of benefits begins at 70
- Coverage requires eligibility

Long Term Disability

- Competitive Group Rates
- Convenient Payroll Deduction
- [Benefits for a qualifying disability that occurs on or off the job](#)
- Benefit is 60% of eligible pre-disability earnings, lasts until your SSNRA
- Up to a maximum of \$5000/month
- Plan minimum is \$100/month
- Benefit waiting period 180 days
- Help returning to work
- Survivor benefit
- Employee Assistance Program

[This is only a highlight of coverage, please check policy summary for eligibility, limitations and exclusion details.](#)




Your Available Benefits

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Supplemental Benefits




Accident




Cancer



Disability




Critical Illness



Hospital Indemnity

These products may contain limitations, exclusions, and waiting periods.

americanfidelity.com/info



2

Supplemental Benefits

Limited Benefit Accident Only Insurance



24-Hour Coverage



Big and Small
Accidents



Wellness/Screening
Benefit



Over 25
Treatments Covered

This product may contain limitations, exclusions, and waiting periods.
This product is not intended for people who are eligible for Medicaid coverage.
Wellness/Screening Benefit not available in all states.
Twenty-four-hour (24-hour) coverage not applicable on Non-Occupational policies.
Refer to your brochure and/or policy for details.



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americanfidelity.com/accident

3

Supplemental Benefits

Limited Benefit Cancer Insurance



Transportation and
Lodging Expenses



Multiple Coverage
Options



Screening Benefit



Individually Owned

This product may contain limitations, exclusions, and waiting periods.
This product is not intended for people who are eligible for Medicaid coverage.
Screening Benefit not available in all states.



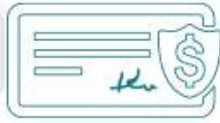
AF-1011-0325

americanfidelity.com/cancer

4

Supplemental Benefits

Disability Income Insurance



Paycheck
Protector®



Guaranteed Issue



Custom Coverage
Options



Return-to-Work
Benefit

*This product may contain limitations, exclusions, and waiting periods.
This policy is considered an employee welfare benefit plan established
and/or maintained by an association or employer intended to be covered by
ERISA and will be administered and enforced under ERISA. Group policies issued to
governmental entities and municipalities may be exempt from ERISA.*



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Supplemental Benefits

Limited Benefit Critical Illness Insurance



Simplified
Underwriting



Health
Screening Benefit



Lump Sum Benefit



Recurrent Diagnosis
Benefit*

*This product may contain limitations, exclusions, and waiting periods.
This product is not intended for people who are eligible for Medicaid coverage.
Health Screening Benefit not available in all states.
* Recurrent Diagnosis Benefit: Only available for Heart Attack, Major Organ Failure, or Permanent Damage Due to Stroke.*



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americanfidelity.com/critical-illness

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Supplemental Benefits

Limited Benefit Hospital Indemnity Insurance



Hospital Benefit



Accident Benefit



Benefits Paid to You



No Health
Questions Asked

This product may contain limitations, exclusions, and waiting periods.
This product is not intended for people who are eligible for Medicaid coverage.
*"Hospital" shall not include an institution used by you as a place for rehabilitation;
 a place for rest or for the aged; a nursing or convalescent home;
 a long-term nursing unit or geriatric ward; or an extended care facility
 for the care of convalescent, rehabilitative, or ambulatory patients.
 The definition of a hospital may vary by state.*

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Life Insurance



- Term Life Insurance
- Term 100 Life Insurance
- Whole Life Insurance

These products may contain limitations and exclusions.
Not generally qualified benefits under Section 125 Plans.
Term Life Insurance: Premiums will increase after each renewal period.
Term 100 Life Insurance: After the guaranteed period, premiums may stay the same, increase, or decrease.
Universal Life Insurance: This product may contain limitations, exclusions, and waiting periods.
Not generally qualified benefits under Section 125 Plans. After the guaranteed period the premiums may change.
Universal Life Insurance is underwritten by Texas Life Insurance Company. Not affiliated with American Fidelity Assurance Company.

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Reimbursement Accounts

Flexible Spending Accounts (FSAs)

You can set up pre-tax deductions, reducing your overall taxable income, to be used for qualified medical and/or daycare expenses.



Healthcare FSA

- Covers eligible medical expenses
- Choose your amount



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Limited Purpose FSA

- Covers eligible dental and vision expenses
- HSA Compatible



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Dependent Care Account

- Up to \$5,000 (or \$2,500 if married and file separate tax returns)
- For children under 13 and adults incapable of self-care



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Your Assisted In-Person Enrollment

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In-Person Enrollment Steps



Schedule your appointment through your enrollment email.



You'll receive a **confirmation email** shortly after scheduling.



Arrive at your enrollment location.



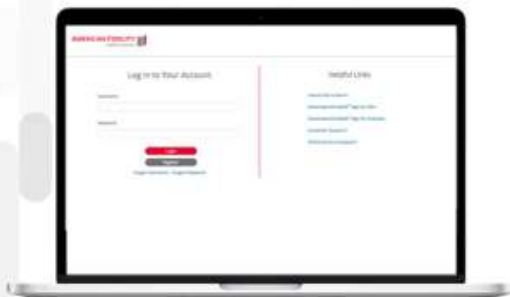
Walk through your enrollment **together**.

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Manage Your Benefits



americanfidelity.com/login



AFmobile®

- File claims
- Track claims
- Upload documents
- Manage preferences
- View policy information

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**Schedule your
enrollment at**

<https://enroll.americanfidelity.com/74D53862>



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Questions?

Contact:

Marietta Ohme

Account Executive

Marietta.ohme@americanfidelity.com

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Thank you!

YOU CAN BEGIN ENROLLING THROUGH
PORTAL **TODAY!**

PLEASE ENROLL AND COMPLETE
BENEFIT CHANGES NO LATER THAN:
OCTOBER 31, 2025.

