

A GUIDE TO YOUR MEDICAL AND SUPPLEMENTAL BENEFITS

Effective January 1, 2027 – December 31, 2027

Cedar
Health Alliance

WHY CEDAR HEALTH ALLIANCE?

YOUR PATH TO STABLE & AFFORDABLE HEALTHCARE

We recognize the challenges facing our faith-based communities in navigating today's healthcare landscape. That's why we have partnered with Stoneford & Design Health to create Cedar Health Alliance—a resilient, community-driven health insurance captive.

Discover the power of Cedar Health Alliance—purposefully created to solve the escalating and unpredictable costs of traditional health insurance that burden so many. In an era where standard plans too often render essential care and medications prohibitively expensive, and leave you feeling frustrated, we're transforming how you access care.

As you review the three-plan options that have been built for Cedar — know that each is thoughtfully curated with affordability and premium stability in mind. We're excited to partner with you on this journey toward a healthier, more secure tomorrow.

OVERVIEW OF CEDAR HEALTH ALLIANCE MEDICAL PLANS

Cedar Health Alliance offers three medical plans—**Cedar Health 2000, Cedar Health 3000, and Cedar Health 4000**—designed to provide comprehensive coverage, affordable healthcare, and greater flexibility in how members access care. Each plan offers the same core benefits, with varying deductibles and out-of-pocket maximums to meet different healthcare and financial needs.

Three Ways to Access Care

No-Cost Care: Amaze Health serves as your first point of contact, providing virtual medical care, care coordination, and access to in-person services. Through Amaze Health and Fair Market Health, members can access primary care, diagnostic testing, imaging, and select medical procedures at no cost when properly coordinated.

In-Network Care: Members have the flexibility to visit in-network providers, with coverage subject to applicable copayments, deductibles, and coinsurance based on their selected plan.

Out-of-Network Care: Members may access out-of-network providers through reference-based pricing administered by AMPS, subject to applicable cost-sharing and plan provisions.

Getting the Most from Your Benefits

By starting with Amaze Health and utilizing coordinated care through Fair Market Health, members can reduce out-of-pocket expenses, simplify their healthcare experience, and make more informed decisions about their care

Cedar
Health Alliance

NICENE NETWORK

Nicene Creed

At the heart of Nicene Network is a shared commitment to the Nicene Creed—the historic confession of Christian faith affirmed by the global church for over 1,700 years.

By affirming the Nicene Creed, our churches stand within the historic lineage of the church, connected to centuries of faithful witness and committed to preserving the integrity of the gospel for future generations.

Our Why

As more churches leave denominations or launch independently, many face isolation and lack the support needed to thrive.

Without structure and resources, leaders are pulled away from their mission.

Nicene Network exists to help independent churches launch and stay rooted, supported, and focused on what matters most.

We provide the tools, relationships, and theological grounding churches need to grow healthy, discipling, and reproducing communities.

Mission

We exist to:

- Provide resources and services often found in established Christian affiliations
- Help church leaders focus on their people and mission to grow healthy, discipling, and reproducing congregations.
- Foster a collaborative and healthy culture among church leaders.

Cedar
Health Alliance

For a health plan name, "Cedar" draws on the tree's symbolism of strength, resilience, and longevity. In faith contexts, cedars (like the Cedars of Lebanon in the Bible, e.g., Psalm 92:12) represent righteousness, prosperity, and unshakeable growth, often associated with building sacred structures like Solomon's Temple. Cedar conveys a health plan built on a solid, enduring foundation, offering stable premiums and robust value that "weathers" life's challenges, emphasizing healing and protection rooted in faith.

PATHWAY TO CARE

OUR GUIDE TO ACCESSING THE RIGHT CARE AT THE RIGHT TIME

YOU HAVE A HEALTHCARE NEED

Amaze HEALTH

YOUR FIRST STEP TO CARE / Virtual Care at $0 cost

- Navigation and Care Coordination
- Primary Care and Urgent Care
- Mental Health and Specialty Support
- Pharmacy Guidance

NO-COST CARE

Coordinated by Amaze Health

Your Amaze navigator connects you with a Fair Market Health Patient Advocate to help identify appropriate providers and coordinate your care.

Schedule your appointment with a Fair Market Health provider or facility.

Receive eligible coordinated services with no out-of-pocket cost on traditional plans.

HDHP: applicable services are subject to the deductible before becoming no-cost.

EMERGENCY ROOM

If it is an emergency seek care immediatly.

EMERGENCY SERVICES

$750 IN-NETWORK ER COPAY

Refer to plan documents for coverage details.

IN-NETWORK CARE

Through participating providers

Choose an in-network provider for covered services, including:

- Primary and specialist care
- Diagnostic testing and imaging
- Hospital and outpatient care

Your member cost share depends on the plan:

- Copayments for some services
- Deductible and coinsurance
- Plan out-of-pocket maximum

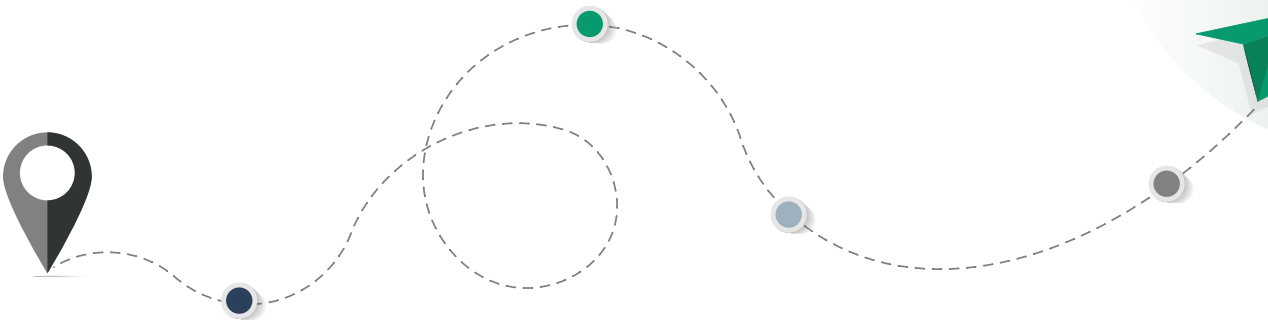
Plan pays 80% / member 20% for specified in-network care.

HDHP cost sharing follows deductible and plan terms.

BETTER COORDINATED CARE

HAPPY AND HEALTHY PATIENT, PROVIDER AND EMPLOYER

HOW TO TRAVEL THROUGH YOUR HEALTHCARE JOURNEY



It's important to understand how to navigate your benefit plans so you'll know where to turn if an issue comes up. By learning about your options in advance, you'll be prepared when you need care or support.

least expensive $ — most expensive $$$$

Step 1

Amaze

No cost virtual care for you and your family. They provide guidance, navigation and advocacy via their app or phone.

Step 2

You can still access traditional network providers/facilities. Deductible/out of pocket applies.

Let's explore each of these options in detail...

YOUR FIRST CALL SHOULD ALWAYS BE AMAZE

Amaze Direct Primary Care & Care Navigation provides guidance, navigation and advocacy for you with your benefits, insurance and billing.

- **You speak to a medical provider immediately**
- **They follow up**
- **They stay with you until your problem is resolved**
- **They don't bill insurance**

- **Before you go to urgent care, call Amaze**
- **Before you go to the ER, call Amaze**
- **When you need a second opinion, call Amaze**
- **Searching for the best cash price for tests, call Amaze**
- **When you're sick or injured, call Amaze**
- **If you need mental health support, call Amaze**
- **When you need help reaching a wellness goal, call Amaze**
- **When in doubt, call Amaze!**



In the event of a medical emergency—such as severe injury, sudden illness, chest pain, difficulty breathing, or any situation where immediate care is needed to prevent serious harm or death—seek help right away. Call 911 or your local emergency services or go to the nearest emergency room or urgent care facility. Do not wait for pre-authorization, approval, or confirmation from Cedar Health Alliance. Emergency services are covered under your plan as outlined in the benefits summary.

UNLIMITED ACCESS TO AMAZE'S CONCIERGE SERVICES

- Chronic Disease Management
- Prescription Navigation
- Billing Advocacy
- Biometric Facial Scanner
- Health Risk Assessments
- Weight Management
- Smoking Cessation
- Dental Support
- Insurance Support
- Health Education
- Care Navigation
- Care for the Whole Family

UNLIMITED ACCESS TO AMAZE'S VIRTUAL CARE SERVICES



Virtual Behavioral & Mental Health



Virtual Urgent Care



Virtual Primary Care



Virtual ER

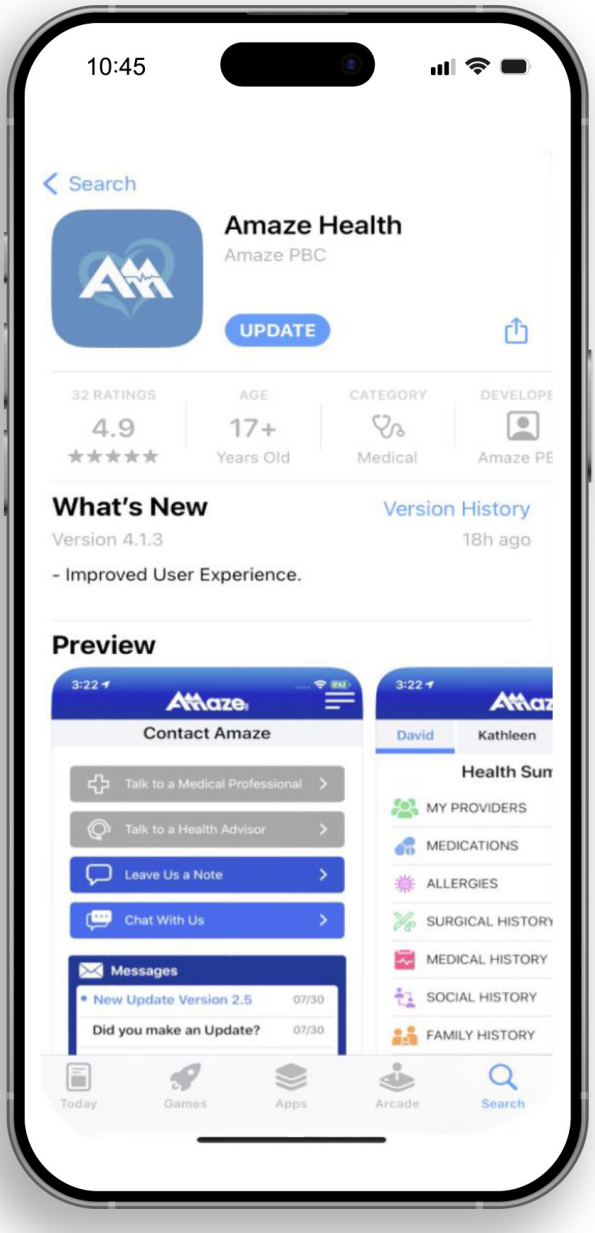


Virtual Dermatology

These services are no cost to the member.

In the event of a medical emergency—such as severe injury, sudden illness, chest pain, difficulty breathing, or any situation where immediate care is needed to prevent serious harm or death—seek help right away. Call 911 or your local emergency services or go to the nearest emergency room or urgent care facility. Do not wait for pre-authorization, approval, or confirmation from Cedar Health Alliance. Emergency services are covered under your plan as outlined in the benefits summary.

THE AMAZE DIFFERENCE



Download the app "Amaze Health" on your smartphone

GET IT ON Google Play

Download on the App Store

Once you have the app, you'll only be one click away from speaking to a provider whenever you need one!

FAIRMARKET HEALTH DIRECT PAY MARKETPLACE

Fair Market Health allows you to access care directly from high quality doctors and healthcare services without using your major medical insurance. Members receive expanded options at significantly lower cost, and it is simple to use. Prices are clearly disclosed upfront. Fair Markets works alongside your major medical insurance, so you have expanded access to doctors and facilities.

FAIR MARKET HEALTH PROVIDES CONVENIENT ACCESS TO A WIDE RANGE OF HEALTHCARE SERVICES

All Available in One Easy-to-Search Online Marketplace

Savings on high-cost and high-volume services such as:

- Musculoskeletal
- Cardiovascular
- Maternity
- General Surgery &
- Bariatrics
- Cancer
- Labs, Imaging, & Therapies
- Mental Health & Substance Use Disorders
- Weight Loss & Metabolic Health
- Gastroenterology/Digestive
- Gynecology/Urology

...and many more services provided by high quality and highly rated doctors.

MEDICAL

	Amaze Health + Cedar Health Alliance Benefits Summary				
	NO COST	IN-NETWORK			OUT-OF-NETWORK
	Amaze Health Direct VIRTUAL Care	Plan 1	Plan 2	Plan 3	ALL PLANS
	Fair Market Health No Cost In Person Care	Cedar Health 2000	Cedar Health 3000	Cedar Health 4000	Reference Based Pricing
Deductible	$0	$2,000/$4,000	$3,000/$6,000	$4,000/$8,000	$5,000/$10,000
Out of Pocket Maximum	$0	$4,000/$8,000	$6,000/$12,000	$8,000/$16,000	$10,000/$20,000
Type of Deductible	Not Applicable	Embedded			Embedded
Coinsurance	Not Applicable	Plan pays 80% / Member pays 20%			Plan pays 50% / Member pays 50%
Care Coordination and Navigation	Included	Included through Amaze Health			Included through Amaze Health
Preventative Care/Screening/Immunization	No Cost (Amaze Health)	No Cost			
Provider (Primary or Specialist)	No Cost (Amaze Health)	$25 copay			$50 copay
Urgent Care	No Cost (Amaze Health)	$100 copay			Reference-based pricing sets a maximum payment limit for medical services. The plan will pay a fixed percentage to providers and facilities out-of-network. If you plan to visit an out-of-network provider or facility, you should first consult with Amaze or Amps and work with them if you receive a balance bill.
Mental Health Therapy	No Cost (Amaze Health)	Plan pays 80%			
Diagnostic Testing (x-ray, blood work)	No Cost (Fair Market Health)	Deductible/coinsurance			
Imaging (CT/PET scans, MRIs)	No Cost (Fair Market Health)	Deductible/coinsurance			
Physician/Surgeon Fees	No Cost (Fair Market Health)	Plan pays 80%			
Outpatient Services	No Cost (Fair Market Health)	Plan pays 80%			
Physical Therapy and Occupational Therapy	No Cost (Fair Market Health)	Plan pays 80%			
Durable Medical Equipment	No Cost (Fair Market Health)	Plan pays 80%			
Childbirth/Delivery Professional Services	>>>>>>>>>>	Plan pays 80%			
Childbirth/Delivery Facility Services	>>>>>>>>>>	Plan pays 80%			
Emergency Room (ER)	>>>>>>>>>>	$750 copay			
Facility fee (e.g., hospital room)	>>>>>>>>>>	Plan pays 80%			
Inpatient Services	>>>>>>>>>>	Plan pays 80%			
Home Health Care	>>>>>>>>>>	Plan pays 80%			
Skilled Nursing Care	>>>>>>>>>>	Plan pays 80%			
Hospice Services	>>>>>>>>>>	Plan pays 80%			
Pharmacy Benefits					
Tier 0 - ACA Drugs	No Cost	No Cost			Not covered
Tier 1 - Generic Drugs	No Cost	No Cost			Not covered
Tier 2 - Preferred Brand Drug or High Cost Generic	$40	$40			Not covered
Specialty Medication	Not covered	Not covered			Not covered

Labs, diagnostic testing and imaging are No Cost through Fair Market Health when coordinated by Amaze.
Labs, diagnostic testing and imaging not coordinated by Amaze/Fair Market Health are subject to deductible/coinsurance.
All No Cost services need to be coordinated by Amaze and Fair Market Health to qualify.
If you receive a balance bill for out-of-network services, contact Amaze Health or AMPS.

LOGRO NETWORK

BETTER CARE. BETTER OUTCOMES. LOWER COSTS.

Meet the provider network behind your new health plan.

1.7M+	50	99.0%	99.9%
Providers nationwide	States covered	Primary care access	Specialist access

WHAT IS LOGRONETWORK?

LogroNetwork is the Preferred Provider Organization (PPO) network that connects you with participating doctors, specialists, hospitals and other healthcare providers. **Your health plan determines your covered benefits; LogroNetwork helps you find where to receive care.**

— WHY IT MATTERS TO YOU —

More choices, nationwide
Access participating providers at home and while traveling.

Quality information you can use
Review available provider quality scores to help compare your options.

Better value
High-performing providers may help avoid unnecessary care and reduce costs, depending on your plan benefits.

HOW TO GET STARTED

1. **Find a provider**
   Visit LogroNetwork.com or use the provider directory from your health plan.
2. **Compare your options**
   Search by name, specialty or location. Review network participation and quality information.
3. **Check before your visit**
   Confirm the provider is in your plan's network, and verify referrals, authorizations and cost sharing with your plan.

UNDERSTANDING PROVIDER QUALITY SCORES

Cardiology | Dallas, TX 75201 | Search

PROVIDER	QUALITY	DISTANCE
Dr. Elena Ruiz, MD Uptown Heart Group	5	1.1 mi
Dr. James Okafor, MD Lakeside Cardiology	4	2.4 mi
Dr. Priya Shah, MD North Dallas Clinic	3	3.0 mi

LogroNetwork is the Preferred Provider Organization (PPO) network that connects you with participating Each doctor is rated 1 to 5 against similar providers; a 5 is the top fifth. Scores can help inform your choice. They do not restrict which participating provider you may see. Your benefits and out-of-pocket costs are set by your health plan.

Effectiveness
Does the doctor give recommended care, and do patients do well afterward?

Cost
Does the doctor use only the care you need, without extra visits, tests or prescriptions?

Appropriate care
Are you spared tests and procedures the evidence says will not help?

FIND A PROVIDER
LogroNetwork.com

QUESTIONS?

For benefits, ID cards, claims or help confirming network participation, **call the member services number on your health plan ID card.**

LOGRO NETWORK

Provider participation, covered benefits and member costs depend on your specific health plan. Quality scores are informational and do not guarantee outcomes. Search example is illustrative;names are fictional.

SMBO ENROLLMENT ASSISTANCE

SIMPLE — STREAMLINED — STRESS-FREE

Cedar Health Alliance uses SMBO to help you understand and enroll in the benefits that best meet the needs for you and your family.

***SMBO** is here to make your benefits enrollment easier. They can:*

- **Walk you through the enrollment process step by step.**
- **Help you understand your benefit options and choose the plan that best fits your needs.**
- **Check whether your preferred doctors and providers are in-network.**
- **Answer any questions you may have about your benefits and how to access care.**



TailorWell

Your user friendly enrollment platform

METLIFE

DENTAL

Metlife	Dental HIGH 100/80/50/50 2000		Dental MEDIUM 100/80/50/50 1500		Dental LOW 90/70/50/50 1250	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual / Family)	$50 / $150 Combined in and out of network.		$50 / $150 Combined in and out of network		$50 / $150 Combined in and out of network	
Calendar Year / Plan Year?	Calendar year		Calendar year		Calendar year	
Annual Maximum Benefit	$2,000 per person Combined in and out of network		$1,500 per person Combined in and out of network		$1,250 per person Combined in and out of network	
Preventive Care	100% Ded waived	100% Ded waived	100% Ded Waived	100% Ded Waived	90% Ded Waived	90% Ded Waived
Basic Services (Perio / Endo)	80%	80%	80%	80%	70%	70%
Major Services	50%	50%	50%	50%	50%	50%
Orthodontia	50%, Dependent Child only (to age 19)		50%, Dependent Child only (to age 19)		50%, Dependent Child only (to age 19)	
Orthodontia Lifetime Maximum	$1,000 per person (combined in and out of network)		$1,000 per person (combined in and out of network)		$1,000 per person (combined in and out of network)	
Dental Network	PDP Plus	N/A	PDP Plus	N/A	PDP Plus	N/A
Dental Reimbursement	Negotiated	90% R&C	Negotiated	90% R&C	Negotiated	90% R&C
Waiting Period	New Hire & Late Enrollee Waiting Period – None		New Hire & Late Enrollee Waiting Period – None		New Hire & Late Enrollee Waiting Period – None	

Please see Metlife's documents for additional benefits and details.

VOLUNTARY VISION

Metlife	VSP Choice Plan Options		
	HIGH M175A 10/20 In-Network*	**MEDIUM M150D 10/25 In-Network***	**LOW M120D 20/25 In-Network***
Vision Exam	$10 copay	$10 copay	$20 copay
Frequency			
Exam	Every 12 months	Every 12 months	Every 12 months
Lenses	Every 12 months	Every 12 months	Every 12 months
Frames	Every 12 months	Every 24 months	Every 24 months
Contacts	Every 12 months	Every 12 months	Every 12 months
Lenses			
Single	$20 copay	$25 copay	$25 copay
Bifocal	$20 copay	$25 copay	$25 copay
Trifocal	$20 copay	$25 copay	$25 copay
Frames	Up to $175 allowance, $195 on featured frames. $95 at Costco, Walmart and Sam's Club	Up to $150 allowance, $170 on featured frames. $85 at Costco, Walmart and Sam's Club	Up to $120 allowance, $140 on featured frames. $65 at Costco, Walmart and Sam's Club
Contact Fitting/ Evaluation	Copay not to exceed $60	Copay not to exceed $60	Copay not to exceed $60
Elective Contact Lenses (in lieu of frames)	Up to $175 allowance	Up to $150 allowance	Up to $120 allowance
Medically Necessary Contact Lenses	Covered in full after eyewear copay	Covered in full after eyewear copay	Covered in full after eyewear copay
Network	VSP Choice	VSP Choice	VSP Choice

** Out of network coverage is included and reimbursed with allowances. See plan documents for details.*

LIFE/AD&D AND VOLUNTARY LIFE/AD&D

Company Paid Basic Life/AD&D	
Plan Features	**Metlife**
Benefit	$10,000, $25,000 or $50,000
Minimum Benefit	$10,000
Evidence of Insurability (EOI)	Not required
AD&D Benefit	Matches 100% of basic life benefit
Benefit Reduction	Reduces by 35% at age 65, 50% at age 70

*** Remember to update your beneficiary if you have had any life event changes recently.*

See Metlife's plan documents for additional benefits and details

Voluntary Coverage Life/AD&D	
Plan Features	**Metlife**
Employee Benefit Amount	Employee – $10,000 increments to a max of the lesser of 5x pay or $500,000
	Spouse – $5,000 increments to $100,000, not to exceed 50% of employee's vol life benefit.
	Child – 15 days up to a year $1,000. Child over a year $10,000
Employee Medical Evidence	Lesser of $100,000 and 3x pay
Spouse Medical Evidence	$25,000
AD&D	Amount equal to employee's life benefit. Medical underwriting EOI does not apply.
Benefit Age Reduction	None
Medical Evidence / Health Questions Requirements	
New Enrollees / Initial Enrollment	Can elect up to the medical evidence amount without evidence of insurability (EOI) health questions.
Current participants wanting to increase benefit amount	If have benefit below medical evidence amount, can bump one increment every year at renewal until reach medical evidence amount. After that, will need to complete evidence of insurability (EOI) health questions.
Late Entrants	Need to complete evidence of insurability (EOI) health questions on any benefit amount elected
Note: benefit amounts that require EOI need to be approved by MetLife before the benefit will be effective.	

EMPLOYER PAID SHORT TERM DISABILITY (STD)

Short Term Disability benefits are designed to provide you with continuous financial security "paycheck protection" when you are away from work for a short period due to an accident or illness.

Metlife	STD
	Employer Paid
Benefit Amount	60% of your basic weekly earnings
Maximum Benefit	$1,500 per week
Benefit Begins	On the 8th day for accident or sickness
Benefit Duration	Up to 12 weeks
Pre-Existing Condition Limitation	None

See Metlife's plan documents for additional benefits and details

EMPLOYER PAID LONG TERM DISABILITY (LTD)

Long Term Disability benefits are designed to provide you with continuous financial security if you are unable to perform the duties of your job because of total and permanent disability. There is a waiting period of 90 days before your LTD benefits begin.

Metlife	LTD
	Employer Paid
Benefit Amount	60% of your basic monthly earnings
Maximum Benefit	$7,500 per month
Benefit Begins	After 90 days
Pre-Existing Condition Limitation	3/12
Benefit Duration	Up to your Social Security Normal Retirement Age (SSNRA)

See Metlife's plan documents for additional benefits and details

VOLUNTARY SHORT TERM DISABILITY (STD)

Short Term Disability benefits are designed to provide you with continuous financial security "paycheck protection" when you are away from work for a short period due to an accident or illness.

Metlife	STD
	Voluntary
Benefit Amount	60% of your basic monthly earnings
Maximum Benefit	$1,500 per week
Benefit Begins	On the 8th day for accident or sickness
Benefit Duration	Up to 12 weeks
Pre-Existing Condition Limitation	3/12

See Metlife's plan documents for additional benefits and details

VOLUNTARY LONG TERM DISABILITY (LTD)

Long Term Disability benefits are designed to provide you with continuous financial security if you are unable to perform the duties of your job because of total and permanent disability. There is a waiting period of 90 days before your LTD benefits begin.

Metlife	LTD
	Voluntary
Benefit Amount	60% of your basic monthly earnings
Maximum Benefit	$7,500 per month
Benefit Begins	After 90 days
Pre-Existing Condition Limitation	3/12
Benefit Duration	Up to your Social Security Normal Retirement Age (SSNRA)

See Metlife's plan documents for additional benefits and details

VOLUNTARY ACCIDENT

This benefit offers 24 hour on and off the job coverage in the event of an accident.
You have the choice of selecting a high or low plan that pays you lump sum benefits.
Benefits are guarantee issued, meaning no health questions. Below are some of the benefits.

BENEFIT		LOW PLAN			HIGH PLAN		
	BENEFIT LIMITS	EMPLOYEE	SPOUSE	CHILD	EMPLOYEE	SPOUSE	CHILD
ACCIDENTAL DEATH BENEFITS CATEGORY							
Basic Accidental Death	N/A	$25,000	$12,500	$5,000	$50,000	$25,000	$10,000
Accidental Death Common Carrier		$75,000	$37,500	$15,000	$150,000	$75,000	$30,000
ACCIDENTAL DISMEMBERMENT/FUNCTIONAL LOSS/PARALYSIS BENEFITS CATEGORY							
Basic Dismemberment/Functional Loss Benefit							
Loss of one finger or one toe	N/A	$750	$750	$750	$1,000	$1,000	$1,000
Loss of one arm or one leg		$10,000	$10,000	$10,000	$15,000	$15,000	$15,000
Loss of one hand or one foot		$10,000	$10,000	$10,000	$15,000	$15,000	$15,000
Loss of two or more fingers or toes		$1,500	$1,500	$1,500	$2,000	$2,000	$2,000
Loss of sight in one eye		$10,000	$10,000	$10,000	$15,000	$15,000	$15,000
Loss of hearing in one ear		$10,000	$10,000	$10,000	$15,000	$15,000	$15,000
Catastrophic Dismemberment/Functional Loss Benefit							
Loss of both arms or both legs or one arm and one leg	N/A	$20,000	$20,000	$20,000	$40,000	$40,000	$40,000
Loss of both hands or both feet or one hand and one foot		$20,000	$20,000	$20,000	$40,000	$40,000	$40,000
Loss of sight in both eyes		$20,000	$20,000	$20,000	$40,000	$40,000	$40,000
Loss of hearing in both ears		$20,000	$20,000	$20,000	$40,000	$40,000	$40,000
Loss of ability to speak		$20,000	$20,000	$20,000	$40,000	$40,000	$40,000
Paralysis Benefit							
Two Limbs (paraplegia or hemiplegia)	N/A	$10,000	$10,000	$10,000	$20,000	$20,000	$20,000
Four Limbs (quadriplegia)		$20,000	$20,000	$20,000	$40,000	$40,000	$40,000

OTHER BENEFITS CATEGORY			
Health Screening Benefit	1 time(s) per calendar year	$50	$50
Lodging Benefit	15 day(s) per calendar year	$100	$200

See Metlife's plan documents for additional benefits and details

VOLUNTARY CRITICAL ILLNESS

Critical Illness can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses. Benefits are paid regardless of what is covered by medical. Benefits are paid directly to the covered employee.

Benefit Amount	Benefit amount options: $10,000, $20,000 or $30,000.
	Spouses - 100% and Dependent Child(ren) 50% of the Employee benefit amount.
	Benefits are paid directly to the employee based on flat schedule. There is no coordination with other insurance coverage.
Recurrence Benefit	Included. A benefit is payable for a subsequent occurrence of some covered conditions. The Recurrence Benefit is payable 1 time per covered condition per covered person.
Total Benefit Amount	There is no Total Benefit Amount cap included in the plan. This refers to a maximum aggregate amount that MetLife would pay per covered person per lifetime for the covered conditions.
Initial Benefit Separation Period	An Initial Benefit is not payable for a covered condition that occurs within 30 days of an occurrence of a different covered condition.
Recurrence Benefit Separation Period	A Recurrence Benefit is not payable for a covered condition which occurs again within 90 days of the original occurrence.

See Metlife's plan documents for additional benefits and details

VOLUNTARY HOSPITAL INDEMNITY

Benefits are available due to a hospitalization and associated treatment to supplement existing medical coverage and help pay out of pocket expenses. You have the choice of selecting a high or low plan that pays you lump sum benefits. Benefits are guarantee issued, meaning no health questions. Below is a sample of some of the benefits in the plan.

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
Hospital Benefit				
Admission Benefit	4 time(s) per calendar year[1]	Admission	$750	$1,500
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	$750	$1,500
Confinement Benefit	31 days per confinement[3] ICU Supplemental Confinement will pay an additional benefit for 31 of those days	Confinement[4]	$150	$300
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	$150	$300
Confinement Benefit for Newborn Nursery Care	3 day(s) per confinement	Confinement Benefit for Newborn Nursery Care[5]	$100	$200
Inpatient Rehabilitation Benefit	15 days per calendar year	Inpatient Rehabilitation (For Injury or Sickness)	$150	$300
Additional Care Benefits				
Ambulance Benefit	1 time(s) per calendar year	Air Ambulance Transport	$100	$200
		Ground Ambulance Transport	$100	$200
Emergency Care	1 time(s) per calendar year	Emergency Room	$50	$100

See Metlife's plan documents for additional benefits and details

VOLUNTARY LEGAL PLAN

A legal plan provides cost effective legal help to members to use to proactively handled expensive legal matters. Personal finances are often a top stressor for working adults. Financial concerns can encompass everything from healthcare costs to saving for retirements or dealing with expensive legal issues.

This plan offers:

- No copays, deductibles or claim forms when using a network attorney for a covered matter.
- Unlimited consultations
- Access to the website for all employees, whether enrolled or not, to see coverages and the attorney network as well as use of the self- help document library.

The legal plan cost is $17.25 per month which covers your spouse and dependents.

The legal plan provides full coverage of attorney fees for the most common personal legal matters with no additional out-of-pocket cost to employees.

Money Matters	• Debt Collection Defense • Financial Wellness Programs[2]	• Identity Restoration[3] • Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy	Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	• Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure	Mortgages Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home	Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies	Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	Revocable & Irrevocable Trusts Simple Wills
Family & Personal	• Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense	• Guardianship • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Properties Issues	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	Administrative Hearings Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	Pet Liabilities Small Claims Assistance
Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: • Deeds • Leases	Medicaid Medicare Notes Nursing Home Agreements	Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	Defense of Traffic Tickets4 Driving Privileges Restoration	Habeas Corpus	• Repossession

See Metlife's plan documents for additional benefits and details

METLIFE AURA

VOLUNTARY IDENTITY THEFT PLAN

Proactive protection from identity theft, scams and cybercrime – all in one place. Members trust Aura's proprietary advanced technology and simple user interface to help safeguard what matters most to them.

	Protection	Protection Plus
	Individual or Family	Individual or Family
Identity Theft & Financial Fraud Protection		
Credit Monitoring & Alerts	1 Bureau	3 Bureaus
Credit Reports & Scores	1 Bureau	3 Bureaus
Monthly Credit Score Tracker & Insights8	✓	✓
Credit, Bank & Utility Account Freeze	✓	✓
Home & Vehicle Title Monitoring	✓	✓
Bank Fraud & Financial Transaction Monitoring	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
Dark Web Monitoring	✓	✓
Digital Vault	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Public & Court Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Social Media Monitoring & Takeover Alerts	✓	✓
Social Media Privacy Checkup & Optimization	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Gamertag Monitoring		✓
Payday/Specialty Loan Block		✓
Scam & Cybercrime Prevention		
Automated Data Broker & Spam List Removal	✓	✓
Password Manager with Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing with Anti-Tracker & Ad-Blocker	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security / VPN	2 devices per adult	Unlimited devices
Antivirus	2 devices per adult	Unlimited devices
Mobile Phone Takeover Protection	✓	✓
Unusual Transaction Alerts	✓	✓
Call Scam Protection		✓
Text Scam Protection		✓
Email Scam Protection		✓

See Metlife's plan documents for additional benefits and details

VOLUNTARY IDENTITY THEFT PLAN

Proactive protection from identity theft, scams and cybercrime – all in one place. Members trust Aura's proprietary advanced technology and simple user interface to help safeguard what matters most to them.

Digital Parenting & Mental Health (included with family plans)		
Child Mental Health		
Online Activity Trends & Benchmarking*	✓	✓
Social Persona & Social Connections*	✓	✓
Sentiment & Emotional Tone Analysis*	✓	✓
Behavior Change Detection*	✓	✓
Personalized Parent Insights & Recommendations*	✓	✓
Safe Gaming	✓	✓
Cyberbullying & Online Predator Protection	✓	✓
Parental Controls		
Content Filtering & Blocking	✓	✓
Screentime Management & Schedules	✓	✓
Safe Search & Pause the Internet	✓	✓
Online History & Usage	✓	✓
Child Identity Protection		
Child SSN Monitoring	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓

Smart Family Safety (included with family plans)		
Add unlimited dependent minors + up to 10 adult loved ones	✓	✓
Unrestricted definition of adult family member	✓	✓
Private, full-feature Aura account for each adult member	✓	✓
Separate $5M Insurance Policy for each adult member^	✓	✓
Sex Offender Geo Alerts	✓	✓
Secure Family Sharing – documents, passwords, alerts & more	✓	✓

Services, Restoration & Reimbursement		
Aura-provided insurance policies:		
$50,000 Cyber Insurance Policy^^		✓
$5M ID Theft Insurance Policy for each enrolled adult^	✓	✓
Lost Wallet Protection with $500 Emergency Cash benefit^	✓	✓
24/7 US-based Live Customer Support	✓	✓
White Glove Fraud Resolution Service	✓	✓
Full-service Restoration for Pre-existing ID Thefts	✓	✓
Unemployment & Tax Fraud Resolution	✓	✓
All-in-one Aura mobile app	✓	✓
Online Resolution Case Tracker	✓	✓
Aura Account Security (2FA & Biometric)	✓	✓


Cedar
Health Alliance