




<p><b>Our Benefits HUB:</b>  <a href="#">My UET Benefits - BenefitHelp</a></p> <p>This is the <b>FIRST</b> place to start with insurance and benefits questions as an employee of UET! Our Benefits Brokers, BenefitHelp, updates this website every year as our plans and options change.</p>	<p><b>UET's History of Benefits</b></p> <p>In 2011, UET began offering supplemental and life benefits to just a handful of employees because we believe in the benefits of wellness. As UET grew so did the needs of our employees and in 2021 our benefits package got a major update with the addition of medical insurance! And here it is... 2024, we have embarked on yet another benefits journey through offering 401k!</p> <p>I hope that you'll find helpful information in the following pages to aid you in your wellness journey.</p> <p>If you have any further questions just reach out!</p> <p>-Kim, HR <a href="mailto:kim@upperedgetech.com">kim@upperedgetech.com</a> / 901.878.5939</p>
<p><b>Employee Navigator</b></p> <p>For initial login use Company Identifier: <b>UET</b></p>	<p><b>Digital Self Service:</b> For your benefits!</p> <p><a href="#">Employee Navigator</a> allows you to view and make changes to your benefits like</p> <ul style="list-style-type: none"> <li>Personal information</li> <li>Benefit Selections</li> <li>Beneficiaries</li> <li>Dependents</li> <li>Open Enrollment Portal</li> </ul>
<p><a href="#">Employee Assistance Program</a></p> <p><b>How to access</b>  <a href="http://www.worklife.uprisehealth.com">www.worklife.uprisehealth.com</a></p> <p><b>Access Code</b> worklife</p> <p>For more information or support, you can reach out by phoning <b>1 800 386 7055</b>. The team is available 24 hours a day, 7 days a week.</p>	<p>Guardian's Employee Assistance Program gives you and your family members access to confidential personal support, across everything from stress management and nutrition to handling legal or financial issues.</p> <p>The services available include consultations with experienced professionals, as well as access to resources and discounts designed to help you in a variety of different ways.</p> <p><b>How it can help</b></p> <div style="display: flex; justify-content: space-around; text-align: center;"> <div data-bbox="598 1161 913 1469">  <p>Consultative services are available to provide direct support and assistance</p> </div> <div data-bbox="934 1161 1249 1469">  <p>Work/life assistance that can help you save money and balance commitments</p> </div> <div data-bbox="1270 1161 1585 1469">  <p>Access legal and financial assistance and resources – including WillPrep Services</p> </div> </div>

**Your Corporate Chaplain**  
Matt McLeroy

[Telachap Tutorial - English -  
Corporate Chaplains of America](#)

Corporate Chaplains of America (CCA) brings care and compassion to the workplace, where it is needed most, and where it can make a meaningful difference.

## Reach out to a certified chaplain through Telachap

**Our chaplains are always ready to help.  
Connect with a chaplain today through:**



**Scan to view "What is Telachap?"**



**Scan QR code**

to connect with a chaplain or visit:

[Telachap.org/company/upper-edge-technologies-inc/](https://Telachap.org/company/upper-edge-technologies-inc/)

**LET**  
UPPER EDGE TECH

Medical

**Our Insurance Provider:** [SisCo](#)

**Coverage Period:**

SEPTEMBER 1 to AUGUST 31

**Group Number:** 6168

**SisCo Customer Service:** 1-800-457-4726

(Fax) 1-563-587-5703

[sisco.service@siscobenefits.com](mailto:sisco.service@siscobenefits.com)

**Enrollment Questions:** 1-800-457-4726 Ext. 5420

**US RX Care:** 1-877-200-5533

**Benefit Verification/Info:** 1-800-457-4726

Click [here](#) to create a new User Account

**SISCO**  
Experience the Benefits

**Create a New User Account**

The username **must**:

- Be at least 5 character(s).
- Contain at least 1 letter(s).
- Contain at least 1 number(s).

Please note: If you have already successfully registered for a User ID, you will not be able to request another one. Contact your system administrator for assistance.

User ID: \*

Email Address: \*

What Type of User are you? \*

I am the insurance subscriber

I am a dependent of the subscriber

I am a provider

Cancel Submit

© 1999 - 2023 Ebix Health - A Division of Ebix, Inc.

Returning user

<https://benefits.cb-sisco.com/lin/faces/LinLogin.jsp>

[How are you Covered?](#)

## How to find a Doctor

### Option 2

1. Visit [Cigna.com](#) - click on "Find a Doctor" (upper right).
2. On the next page, click on "If your insurance plan is offered through work or school..." (large orange box)
3. Click "Pick" (small pink box)
4. Click "PPO, Choice Fund PPO" in the pop-up box.

[FIND A HEALTH CARE PROFESSIONAL](#)

### Cigna Payer Solutions

## FIND A HEALTH CARE PROFESSIONAL

Better value. Better together.

With a growing nationwide PPO network of more than 840,000 health care professionals and more than 6,000 facilities, Cigna offers you a range of quality choices to help you stay healthy.

#### Three ways to find what you need

There are three ways to find a network health care professional:

- ▶ If you're already enrolled, visit [myCigna.com](#) and log in using your User ID and Password.
- ▶ Visit [Cigna.com](#) and click "Find a Doctor." Be sure to select the "PPO, Choice Fund PPO" network.
- ▶ Call your Third Party Administrator during business hours.

#### Features on [myCigna.com](#) allow you to:

- ▶ Narrow your results by distance, specialty and more.
- ▶ Email a copy of your search results.
- ▶ Find doctors in 22 different medical specialties, who meet certain quality and cost-efficiency measures and have been awarded the Cigna Care Designation.
- ▶ Estimate procedure costs based on Cigna's historical data.

Cigna's extensive PPO Network gives you access to qualified health care professionals. Your good health is important, and we're here to help.

If you're looking for a mental health or substance abuse professional, visit [CignaBehavioral.com](#). On the "Members" page, select "Find a Therapist/Psychiatrist". You do not need to type in an "Employer ID."

#### Option 1

Log in to [myCigna.com](#)



#### Option 2

1. Visit [Cigna.com](#) - click on "Find a Doctor" (upper right).
2. On the next page, click on "If your insurance plan is offered through work or school..." (large orange box)
3. Click "Pick" (small pink box)
4. Click "PPO, Choice Fund PPO" in the pop-up box.



Together, all the way.®



Quality designations, cost-efficiency and other ratings reflect a partial assessment of quality and cost-efficiency and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be provided to individual patients. You are encouraged to consider all relevant factors and consult with your physician when selecting a health care professional or facility. Health care professionals and facilities that participate in the Cigna network are independent contractors solely responsible for the care and services provided to their patients. They are not agents of Cigna. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Cigna Behavioral Health, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. 864732 e 02/16 © 2016 Cigna Payer Solutions. Some content provided under license.

<p><b>Medical Benefits App</b></p>	<p><a href="https://benefithelp.com/wp-content/uploads/2021/08/UE090121-Benefits-App-Access-Flyer.pdf">https://benefithelp.com/wp-content/uploads/2021/08/UE090121-Benefits-App-Access-Flyer.pdf</a>  <a href="https://thebenefitsapp.com/Member/MemberLogin">https://thebenefitsapp.com/Member/MemberLogin</a></p>
<p><b>Medical Healthcare Advocacy:</b> 1-855-336-1144</p> <p><b>Online:</b> <a href="https://thebenefitsapp.com/Member/MemberLogin">https://thebenefitsapp.com/Member/MemberLogin</a></p> <p><b>QR CODE</b></p>	<p><a href="https://benefithelp.com/wp-content/uploads/2021/08/UE090121-Welcome-Letter-Health-Advocacy.pdf">https://benefithelp.com/wp-content/uploads/2021/08/UE090121-Welcome-Letter-Health-Advocacy.pdf</a></p> <p><b>We help with answers and get results.</b>  Help in understanding your health plan  Finding doctors in your network  Getting costs estimates for procedures  Resolving billing issues  Processing medical record transfers</p>
<p><b>Telephonic Behavioral Health:</b> 1-844-200-8975</p> <p><b>Online:</b> <a href="https://thebenefitsapp.com/Member/MemberLogin">https://thebenefitsapp.com/Member/MemberLogin</a></p> <p><b>QR CODE</b></p>	<p><a href="https://benefithelp.com/wp-content/uploads/2021/08/UE090121-Behavioral-Health-Member-Flyer.pdf">https://benefithelp.com/wp-content/uploads/2021/08/UE090121-Behavioral-Health-Member-Flyer.pdf</a></p> <p><b>TELEPHONIC COUNSELING PROVIDES CONFIDENTIAL, UNLIMITED CONSULTATION, COUNSELING &amp; REFERRAL SERVICE FOR MEMBERS INCLUDING:</b>  24/7 Availability to masters level counselors  No co-pay or fee to the member  Immediate crisis support  Comprehensive problem assessment and resolution  Supportive counseling and subsequent sessions  Education  100 percent follow up with original counselor  Custom referral (if needed) to medical behavioral health plans or local community resources</p>
<p>How you and your <b>medical</b> plan share costs when you get care:</p>	<p>Jane’s plan coverage starts on September 1. The plan’s copay for office visits is \$30, deductible is \$5,000, the coinsurance is 20%, and the plan’s out-of-pocket maximum is \$8,000. (Jane’s plan has a different deductible, coinsurance, and out-of-pocket maximum for prescription drugs. This example only shows costs for health services.)</p>
<p><b>Medical Deductible:</b> The amount you must fully pay out-of-pocket for healthcare services before your insurance starts to cover costs.</p>	<p><b>Deductible:</b> When Jane’s coverage starts each year, Jane must pay her plan’s deductible for certain health services before the plan starts to pay. In October, Jane hasn’t reached the deductible yet. Jane pays all costs for most covered health services until she pays \$5,000.  Office visit cost: \$125  Jane pays: \$30 (copay)  Plan pays: \$95</p>

<p><b>Medical Savings Tip:</b> Reaching your plan's deductible is a great time to maximize your health benefits and savings.</p>	<p>Once you've hit the deductible, your insurance usually starts covering a larger portion of your medical expenses, which can lower your out-of-pocket costs for treatments, prescriptions, or specialist visits. It's an ideal moment to schedule any necessary medical appointments, procedures, or tests that you've been putting off to take full advantage of the coverage.</p> <p><b>Effective use of insurance can help keep premiums lower for everyone.</b> By making thoughtful choices about coverage, managing risks, and avoiding unnecessary claims, we can all help reduce overall costs, which ultimately benefits all policyholders through lower premiums.</p>
<p><b>Copayments and Coinsurance:</b> Your share of the costs for services, either a fixed amount (copayment) or a percentage (coinsurance).</p>	<p><b>Coinsurance:</b> In May, Jane reaches her plan's deductible. Now, Jane's plan will pay some of the costs, and Jane will pay the coinsurance or copayment amount for each covered health service. Jane will continue to pay her part until she reaches the plan's out-of-pocket maximum.</p> <p>Office visit cost: \$125  Jane pays: \$25 (Jane's coinsurance is 20%. <math>\\$125 \times 20\% = \\$25</math>)  Plan pays: \$100 (Plan pays 80%. <math>\\$125 \times 80\% = \\$100</math>)</p>
<p><b>Out-of-Pocket Maximum:</b>  <u>Resets yearly on September 1st.</u></p> <p>The most you will pay for covered services in a year. After reaching this limit, your insurance covers 100% of costs, including copayments and coinsurance.</p>	<p><b>Out-of-pocket maximum:</b> Jane got services throughout the year, and by August Jane had paid \$8,000 in total for covered health services (her plan's out-of-pocket maximum). Now, Jane's plan will pay all costs for covered health services through the end of the coverage period (usually August 31).</p> <p>Office visit: \$125  Jane pays: \$0  Plan pays: \$125</p>
<p><b>Savings Tip:</b> Reaching your plan's yearly out-of-pocket maximum before the reset is a great time to take full advantage of the coverage.</p>	<p>Once you've hit the out-of-pocket maximum, your insurance usually starts covering 100% of costs, which can drastically minimize your out-of-pocket costs for treatments, prescriptions, or specialist visits. It's an ideal moment to schedule any necessary medical appointments, procedures, or tests that you've been putting off to take full advantage of the coverage.</p>
<p>How do you maximize the benefit of UET's health insurance?</p>	
<p><b>Use Preventive Services:</b></p>	<p>Take advantage of preventive care services, such as annual check-ups, screenings, and vaccinations, which are often covered at no additional cost. This helps in early detection and prevention of health issues.</p> <p>Add list of preventative services / local maybe if possible? If this is even a thing</p>

<p><b>Medical Emergency vs. Non-Emergency Care:</b></p>	<p><u>Emergency Care:</u> Visit the ER only for true emergencies to avoid high costs and nonemergency fees.</p> <p><u>Urgent Care and Telehealth:</u> For non-life-threatening issues, consider urgent care centers or telehealth services, which are usually more affordable.</p>
<p><b>Stay In-Network:</b> Our plan uses the Cigna Network</p>	<p>Whenever possible, use our plan’s network to minimize out-of-pocket costs. Click <a href="#">here</a> to find a healthcare professional.</p>
<p><b>Managing Prescriptions:</b></p>	<p>Use your plan’s preferred pharmacies and opt for generic medications when available.</p> <p>The best time to ask for generic medication is when you are initially prescribed a medication by your doctor; simply ask if a generic version is available and if it's suitable for you to switch to the generic option, as this will usually be the most cost-effective choice while still providing the same active ingredients as the brand-name drug.</p>
<p><b>Ask Questions:</b></p>	<p>Don’t hesitate to contact our insurance providers or the HR department with questions about your coverage or claims. Understanding your benefits fully can help you make the most informed healthcare decisions.</p>

FSA

- Flexible Spending Account
  - Login: <https://ameriflex.wealthcareportal.com/Page/Home>
  - Current info: <https://benefithelp.com/my-uet-benefits/#1690986132405-07d4e11e-8468>
- Dependent Care Spending
- FSA reminders for participants - Time based JIRA ticket for Chey

<p><b>Our FSA Provider:</b> Ameriflex</p> <p><b>Customer Service:</b> 1-888-868-3539 <a href="mailto:service@myameriflex.com">service@myameriflex.com</a></p> <p><b>Company ID:</b> AMFUPEDTE</p>	<p>If you spend money on medical expenses or the care of dependents, a Medical Flexible Spending Account (FSA) or Dependent Care Spending Account (DCSA) can make these expenses more affordable.</p> <p><b>Windows:</b> add date windows for end of year / term / resignation /etc</p> <p><b>The “Use It Or Lose It” Rule</b> If you contribute dollars to a reimbursement account and do not use all the monies you deposit, you will lose any remaining balance in the account at the end of the eligible claims period. A very important thing to remember is that the IRS rule exists because of the strict guidelines for plans with tax advantages, such as an FSA account.</p> <p>Estimate carefully the amount you want to contribute to your FSA, and only contribute dollars you're confident will be used before the end of the eligible claims period.</p>
---	---

## Savings with Pre-Tax

### How It Works:

If you participate, you will elect the amount of to have a specified amount of pretaxed money that will be deducted from your paycheck each pay period. These dollars are subtracted from your gross earnings before taxes, and put into a flexible spending account.

The following table illustrates how an employee saves money by participating in a Medical Flexible Spending Account:

#### ▶ Without This Plan

GROSS PAY (ANNUAL)	\$ 30,000.00
TAX DEDUCTIONS (@25%)	\$ 7,500.00
TOTAL TAKE-HOME PAY	\$ 22,500.00
• Unreimbursed Medical Expenses	\$ 1,000.00
BALANCE OF TAKE-HOME PAY	\$ 21,500.00

#### ▶ With This Plan

GROSS PAY (ANNUAL)	\$ 30,000.00
• Unreimbursed Medical Expenses	\$ 1,000.00
TOTAL TAXABLE INCOME	\$ 29,000.00
TAX DEDUCTIONS (@25%)	\$ 7,250.00
TOTAL TAKE-HOME PAY	\$ 21,750.00
• Result (increased take-home pay)	\$ 250.00

The unreimbursed medical expenses shown in the example above may consist of expenses that are eligible for tax deduction as defined by IRS Publication 502\* and Revenue Ruling 2003-102, both available at [www.flex125.com](http://www.flex125.com) <<http://www.flex125.com>> . Examples of eligible items include coinsurance, deductibles, most medical expenses not covered by your health plan, and over-the-counter medications.

\*Insurance Premiums and Long Term Care Expenses are listed as expenses that are eligible for exclusion from income in IRS Publication 502, however, these items are not allowable expenses for reimbursement under the Medical Flexible Spending Account.



Click [here](#) to create a new User Account

Company ID: AMFUPEDTE



You are on step 1 of 6

Let's get you registered - please provide the information below.

First Name \*

Last Name \*

Zip Code \*

Check this box if you received a debit card for your benefit account.

Returning user

[Ameriflex](#)

A Quick Reference

<https://benefithelp.com/wp-content/uploads/2021/08/HSDEMO-FSA-Overview.pdf>

Online FSA Stores

[The FSA Store](#)  
[FSA/HSA Item | Walgreens](#)  
[FSA and HSA Shop - Walmart.com](#)  
[Amazon FSA Store](#)  
[DoorDash HSA/FSA](#)  
[Target - FSA eligible : Health](#)  
[FSA Eligible Health & Medicine Products - CVS Pharmacy](#)

<p><b>FSA Eligible Expenses</b></p>	<p><a href="https://benefithelp.com/wp-content/uploads/2021/08/HSDEMO-FSA-Eligible-Expenses.pdf">https://benefithelp.com/wp-content/uploads/2021/08/HSDEMO-FSA-Eligible-Expenses.pdf</a></p> <p><b>Eligible Expenses Quick Reference Guide:</b>          Locate expense categories and coverage availability (YES/NO/MAYBE).  <b>Click on category for link to more detailed guidelines.</b>          Over the counter information also available in this document.</p>										
<p><b>Before re-enrollment</b></p>	<p>Review any expected health care expenses projected for the year. Participating employees should plan for healthcare activities when they calculate their contribution amounts.</p> <p><b>Consider:</b></p> <ul style="list-style-type: none"> <li>• Updating your medicine cabinet with necessary supplies.</li> <li>• Big ticket expenses.</li> <li>• Seasonal needs such as allergy products, sunscreen or warm steam vaporizers.</li> <li>• Routine checkups or visits with specialists that regular insurance plans do not cover.</li> <li>• Many over-the-counter items that are FSA eligible.</li> <li>• Eye exams or dental visits: Out-of-pocket costs for dental and vision care are also covered by an FSA.</li> </ul>										
<p><b>FSA Reimbursement through Claims</b></p>	<p><b>Submit Claims:</b>  <a href="#">Ameriflex Participant Portal</a>  <a href="mailto:claims@myameriflex.com">claims@myameriflex.com</a>  <b>Fax:</b> 888.631.1038 - Attention: Claims Department  <b>Mail:</b> Ameriflex Claims Department          P.O. Box 269009          Plano, TX 75026</p>										
<p><b>Run-out &amp; Rollover</b></p> <p><b>IRS Healthcare FSA reminder</b></p>	<p>For FSAs that permit the carryover of unused amounts, the maximum carryover amount to 2025 is \$660, increasing from \$640 in tax year 2024. The carryover doesn't affect the maximum amount of salary reduction contributions that can be made.</p> <div data-bbox="493 1094 1976 1446" style="background-color: #f0f0f0; padding: 10px;"> <p>Run-out</p> <table border="0"> <tr> <td style="text-align: center;">Run-out period in months</td> <td style="text-align: center;">Terminated employee run-out period in months</td> </tr> <tr> <td style="text-align: center;"><input type="text" value="3"/></td> <td style="text-align: center;"><input type="text" value="3"/></td> </tr> <tr> <td colspan="2" style="text-align: center;">Run-out Date: 11/30/2025</td> </tr> <tr> <td colspan="2" style="text-align: center;"><input type="checkbox"/> Terminated employees can be reimbursed from available funds until the end of the plan year in which they are terminated</td> </tr> <tr> <td colspan="2" style="text-align: center;"><small>If no run-out period selection is made the default is 3 months. The run-out period may be a whole (1.0) or a half month (1.5).            If no terminated run-out period selection is made the default is 3 months. The terminated run-out period may be a whole (1.0) or a half month (1.5).</small></td> </tr> </table> </div>	Run-out period in months	Terminated employee run-out period in months	<input type="text" value="3"/>	<input type="text" value="3"/>	Run-out Date: 11/30/2025		<input type="checkbox"/> Terminated employees can be reimbursed from available funds until the end of the plan year in which they are terminated		<small>If no run-out period selection is made the default is 3 months. The run-out period may be a whole (1.0) or a half month (1.5).            If no terminated run-out period selection is made the default is 3 months. The terminated run-out period may be a whole (1.0) or a half month (1.5).</small>	
Run-out period in months	Terminated employee run-out period in months										
<input type="text" value="3"/>	<input type="text" value="3"/>										
Run-out Date: 11/30/2025											
<input type="checkbox"/> Terminated employees can be reimbursed from available funds until the end of the plan year in which they are terminated											
<small>If no run-out period selection is made the default is 3 months. The run-out period may be a whole (1.0) or a half month (1.5).            If no terminated run-out period selection is made the default is 3 months. The terminated run-out period may be a whole (1.0) or a half month (1.5).</small>											

Plan Options

Rollover/Extension Options

Rollover



Rollover Minimum

0.01

Rollover Maximum

640

This plan is configured to use the IRS rollover maximum.

**Our Group Life Provider:**

[Guardian](#)

**Coverage Period:**

SEPTEMBER 1 to AUGUST 31

**Group Number:**

00024838

**Customer Service:**

1-888-482-7342

Mon – Thurs: 8am-6pm EST

Fri: 8am-5pm EST

**Mailing address**

P.O. Box 26100

Lehigh Valley, PA 18002-6100

[My UET Benefits - BenefitHelp](#)

Life insurance helps protect your family's finances by providing a cash benefit if you pass away. This ensures that they'll be financially supported, and can cover important things from bills to funeral costs. With life policies, you can get affordable life insurance protection for a set period of time.

**Important Life Insurance Info:**

Make sure you've selected someone to receive the life insurance benefits. This is your **beneficiary**.

- a. Without a designated beneficiary, the benefits may be delayed or distributed according to the insurance company's default process, which could lead to complications for your family.

Update after major life event changes like marriage, divorce, the birth of a child, or the death of a beneficiary.

Review your policies annually. Open enrollment is a good time to review them and ask questions!

- a. Annually in the month of August

Consider Multiple Beneficiaries

Inform Your Beneficiary

Employer-Provided Coverage Might Not Be Enough

- a. Talk to a benefits specialist during open enrollment to learn more!

Premiums are usually cheaper when you're young and healthy.



## Preparing and planning

Jorge's never considered purchasing life insurance, but after being offered it through work, he decides it's a smart way to protect his family.

Jorge has a mortgage, and because his wife is helping to take care of her mother, she only works part-time. In addition, his daughter is about to start college.

Jorge looks at how his family would be affected by losing him.

Average funeral cost: **\$9,000**

Average mortgage debt: **\$202,000**

Average cost of college: **\$17,000 - \$44,000**

Average household credit card debt: **\$8,500**

With life insurance, Jorge can make sure that part of these costs are covered if something happens to him.



## Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
<b>Employee Benefit</b>	Your employer provides \$25,000 Basic Term Life coverage for all full time employees.	\$10,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
<b>Accidental Death and Dismemberment</b>	Your Basic Life coverage includes Accidental Death and Dismemberment coverage.	Employee, Spouse & Child(ren) coverage. Maximum 1 times life amount.
<b>Spouse Benefit</b>	Your spouse is eligible for coverage in the amount of \$10,000.	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.†
<b>Child Benefit</b>	Your dependent children ages 14 days to 26, are eligible for coverage in the amount of \$10,000. See enrollment form for details.	Your dependent children age birth† to 26 years. You may elect one of the following benefit options: \$5,000, \$10,000. Subject to state limits. See Cost Illustration page for details.
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Guarantee Issue coverage up to \$25,000 per employee	We Guarantee Issue coverage up to: Employee Less than age 65 \$50,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$25,000, 65-69 \$10,000. Dependent children \$10,000.
<b>Premiums</b>	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
<b>Portability:</b> Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions, including evidence of insurability	Yes, with age and other restrictions

**Our Whole Life Provider:**

[Allstate](#)

**Coverage Period:**

SEPTEMBER 1 to AUGUST 31

**Group Number:**

56922

**Customer Service:**

1-800-521-3535

**Customer Service:**

1-800-221-5533

\*Se Habla Español

Mon.–Fri., 8 a.m.–8 p.m. EST

**Allstate MyBenefits:** Anytime access coverage and claim information

File Claims

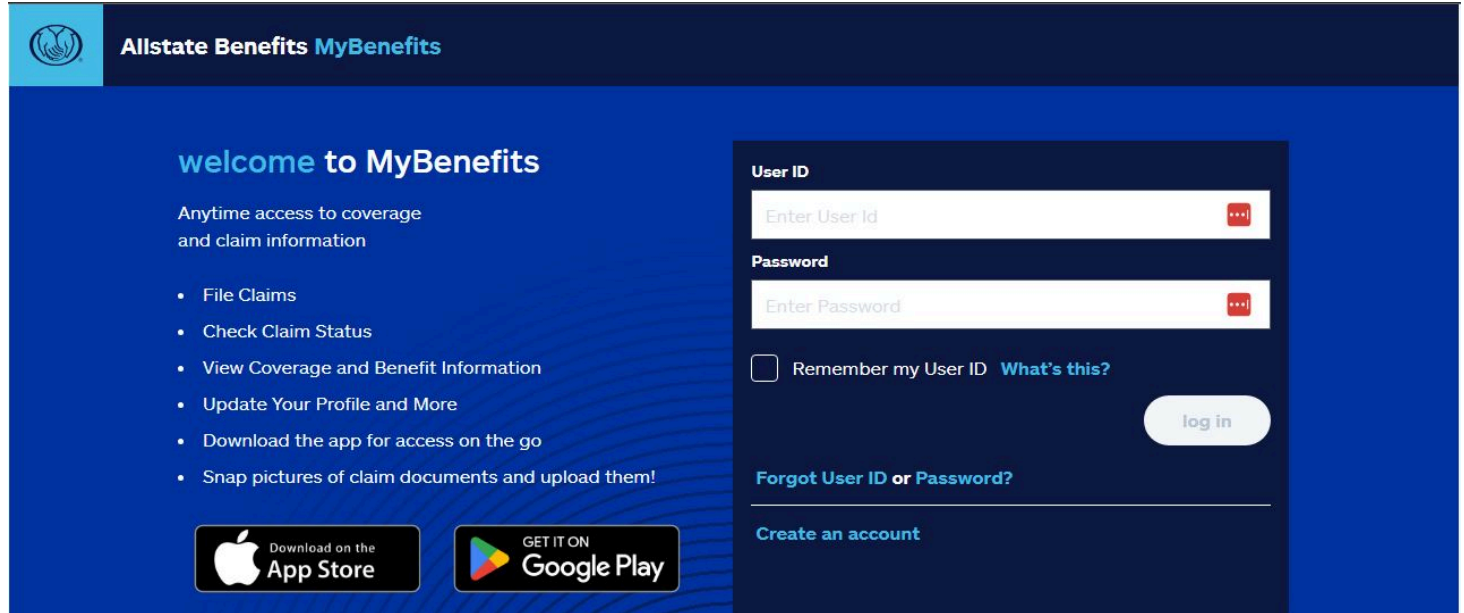
Check Claim Status

View Coverage and Benefit Information

Update Your Profile and More

Download the app for access on the go

Snap pictures of claim documents and upload them!



<p><a href="#">Group Whole Life Summary</a></p>	<p><b>Prepare for the future today</b></p> <p>One way you can determine if you and your family need the coverage is to review the list below and check some or all that apply to you and your family.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> You're the primary wage earner in your family</li> <li><input type="checkbox"/> Your family would have trouble living comfortably without your income</li> <li><input type="checkbox"/> You have regular debts, like mortgage, car payment or credit cards</li> <li><input type="checkbox"/> You have children under 18</li> <li><input type="checkbox"/> You want permanent, fully guaranteed coverage</li> <li><input type="checkbox"/> You'd like to offer a tax-free death benefit to your beneficiary<sup>†</sup></li> </ul> <p><b>Here's how Whole Life works</b></p> <p>Premiums are payable to age 95 and are conveniently payroll deducted. The longer the policy coverage continues and premiums are paid, the more the cash value builds.</p> <p><b>Cash values and payments</b></p> <p>As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 95 if all premiums have been paid.</p> <p>If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available.</p> <p>Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life), but provides the same amount of death benefit.</p>
<p><a href="#">Claims   Allstate Benefits</a></p> <p><a href="#">Job Aid how to file a claim</a></p>	<p><a href="#">Life &amp; Accidental Death Claims Checklist   Allstate</a></p> <p>Log into the <a href="#">MyBenefits</a> website</p> <p>From the Claim Center, click File a Claim</p> <p>Verify or update your address and claim payment method, then click the file a claim button under the appropriate policy.</p> <p>Enter your claim Details, including whether this is a new or ongoing claim.</p> <p>Scroll down and enter at least one Treatment Type (<i>Note: You can enter more than one Treatment Type for the claim</i>)</p> <p>Scroll down to the supporting Documentation section and drag your documents into the <b>Secure File Upload</b> box.</p> <p>Click the <b>upload</b> button and your supporting documentation will show in the Uploaded Files box. Click <b>continue</b>.</p> <p>Review your Claim information on the next page, then scroll to the bottom and click <b>apply e-signature</b>.</p> <p>You can check the Claim Center to see the status of your claim or upload additional claim information.</p>

Dental

**Our Dental Provider:**  
[Guardian](#)

**Coverage Period:**  
 SEPTEMBER 1 to AUGUST 31

**Group Number:**  
 00024838

**Customer Service:**  
 1-888-482-7342

Mon – Thurs: 8am-6pm EST  
 Fri: 8am-5pm EST

**Mailing address:**  
 P.O. Box 26100  
 Lehigh Valley, PA 18002-6100

**UET Dental Summary**

Taking care of your teeth is about more than just covering cavities and cleanings.

It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

**Your dental coverage:**

**PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist.

<b>Calendar year deductible</b>	<i>In-Network</i>	<i>Out-of-Network</i>
Individual	\$50	\$50
Family limit	3 per family	
Waived for	Preventive	Preventive
<b>Charges covered for you (co-insurance)</b>	<i>In-Network</i>	<i>Out-of-Network</i>
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	50%	50%
Orthodontia	Not Covered (applies to all levels)	
<b>Annual Maximum Benefit</b>	\$2000	\$1000
<b>Maximum Rollover</b>	Yes	



**Staying healthy**

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

**Cardiovascular disease:** Some research suggests that heart disease, clogged arteries, and infections may be linked to inflammation and infections from oral bacteria.

**Osteoporosis:** Weak and brittle bones may be linked to tooth loss.

**Diabetes:** Research shows that people with gum disease find it more difficult to control their blood sugar levels.

**Alzheimer's disease:** Tooth loss before the age of 35 may be a risk factor for Alzheimer's disease.



**Your dental coverage fully covers preventative care.**

Schedule routine check-ups and cleanings every 6 months! This can save money and help catch problems early before they become more expensive.

**Your dental plan has an annual maximum benefit of \$2000 that resets at the end of August.**

You can maximize savings with your dental plan by scheduling major and basic care activities before the annual benefits run out.

		<i>In-network</i>	<i>Out-of-network</i>
<b>Preventive Care</b>	<b>Cleaning (prophylaxis)</b>	100%	100%
	Frequency:	<b>Once Every 6 Months</b>	
	<b>Fluoride Treatments</b>	100%	100%
	Limits:	Under Age 14	
	<b>Oral Exams</b>	100%	100%
	<b>Sealants (per tooth)</b>	100%	100%
<b>Basic Care</b>	<b>X-rays</b>	100%	100%
	<b>Filings</b>	80%	80%
	<b>Perio Surgery</b>	80%	80%
	<b>Periodontal Maintenance</b>	80%	80%
	Frequency:	<b>Once Every 6 Months</b>	
<b>Root Canal</b>	80%	80%	

See [Dental insurance](#) for a full list of details.

Register or log in [here](#).

Group Number:  
00024838

**Manage Your Benefits:**

Go to [www.Guardianlife.com](http://www.Guardianlife.com) to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

**Need Assistance?**

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00024838

**Who are you?**

An **employee** of a company or a **member** of a Guardian group benefit plan

A **child, spouse, or partner** of someone with a Guardian plan

An **employer** with a Guardian plan

A **third-party administrator** of Guardian plans

An **agent or broker** selling Guardian products

A **healthcare provider**

Start registration

Search for a dentist in your area  
[Find a Dentist](#)

**Ready to schedule your appointment?**

Type in your ZIP code and look for the orange indicator!



[Find a vision provider](#) [En español](#) [Contact us \(Secure\)](#) [Login & Register](#)

Search for a dentist in your area

All fields are required unless marked optional.

Plan Type

- PPO: DentalGuard Preferred
- PPO: Local Elite
- Managed Dental Care (DHMO/Prepaid)

Location [Use my current location](#)

Miles

10

Dentist Last Name (Optional)

Office Name (Optional)



<https://benefithelp.com/wp-content/uploads/2021/08/UE090121-Temporary-ID-card-Dental.pdf>

Temporary ID card

 **Guardian**  
DentalGuard  
Preferred Network

PlanHolder:  
Upper Edge Technologies Inc.

Supply your name and DOB to the provider's office.

Plan Number: 00024838

 **Guardian**

Customer Response Unit: 888-600-1600

Submit Claims to:  
Guardian  
Group Dental Claims  
PO Box 981572  
El Paso TX 79998-1572

PROVIDER SELECTION: You are free to decide which provider to use at any time. However, you can generally reduce your out-of-pocket expenses if you use a DentalGuard Preferred PPO Network provider. To find PPO network providers in your area, consult your directory, visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com) or call the toll-free number. See your benefits booklet for a description of benefits, terms and conditions, limitations and exclusions of coverage. This card is for identification purposes only and does not guarantee eligibility to receive services.

Vision

**Our Vision Provider:**

[Guardian](#)

**Coverage Period:**

SEPTEMBER 1 to AUGUST 31

**Group Number:**

00024838

**Customer Service:**

1-800-627-4200

Mon – Thurs: 8am-6pm EST

Fri: 8am-5pm EST

**Email:** [cru@glic.com](mailto:cru@glic.com)

**Mailing address:**

P.O. Box 26100

Lehigh Valley, PA 18002-6100

**UET Vision Summary**

Vision insurance helps protect the health of your eyes by providing coverage for benefits that often aren't covered by regular medical insurance.

Protecting your eyesight means allowing for **yearly routine visits** to the optometrist for eye exams, as well as coverage for glasses and contacts. Make sure your eyes remain in great shape at any age.

<b>Copay</b>	
Exams Copay	\$10
Materials Copay	\$25
<b>Sample of Covered Services</b>	You pay (after copay if applicable):
	<i>In-network</i> <i>Out-of-network</i>
Eye Exams	\$0      Amount over \$39
Single Vision Lenses	\$0      Amount over \$23
Frames	80% over \$130      Amount over \$46
<b>Service Frequencies</b>	
Exams	Every calendar year
Lenses (glasses or contacts)	Every calendar year
Frames	Every two calendar years.
Network discounts	Limitless within 12 months of exam.



**20/20 coverage**

David notices that his vision is deteriorating. He goes in for an eye exam, and is diagnosed with myopia, which means he needs glasses.

Average cost of vision exam: **\$171**

Average cost of frames and lenses: **\$350**

Total cost: **\$521**

With a Vision policy from Guardian, David pays just **\$10** for his eye exam. After **\$25** in copay, his lenses are fully covered, and he pays **\$96** for his frames.

David's total out-of-pocket expense is **\$131**, saving him **\$390**.

<p>Register or log in <a href="#">here</a>.</p> <p><b>Group Number:</b> 00024838</p>	<p><b>Manage Your Benefits:</b> Go to <a href="http://www.Guardianlife.com">www.Guardianlife.com</a> to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.</p> <p><b>Need Assistance?</b> Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00024838</p>	<p><b>Who are you?</b></p> <ul style="list-style-type: none"><li><input checked="" type="radio"/> An <b>employee</b> of a company or a <b>member</b> of a Guardian group benefit plan</li><li><input type="radio"/> A <b>child, spouse, or partner</b> of someone with a Guardian plan</li><li><input type="radio"/> An <b>employer</b> with a Guardian plan</li><li><input type="radio"/> A <b>third-party administrator</b> of Guardian plans</li><li><input type="radio"/> An <b>agent or broker</b> selling Guardian products</li><li><input type="radio"/> A <b>healthcare provider</b></li></ul> <p><a href="#">Start registration</a></p>
<p><b>Find a Vision Provider</b> <a href="#">Find an Eye Doctor Near Me   Optometrists &amp; Ophthalmologists</a></p>	<p><b>Ready to schedule your appointment?</b></p>	

Type in your ZIP code and look for the orange indicator!

[LOCATION](#)    OFFICE    DOCTOR    1 ADVANCED SEARCH +

Zip  OR Street Address (optional)  City  State



**What is VSP Premier Edge™?**

Your eyes will love the experience at a Premier Edge location. Available to all VSP members at no extra cost, your benefits go further when you visit a Premier Edge location – including private practice doctors and retail locations nationwide. You'll get exclusive rebates, advanced exam technology, a worry-free eyewear guarantee, and more!

Ready to schedule your appointment? Type in your ZIP code and look for the orange indicator!

Select Location (optional):  All Premier Edge Locations

Select Location Type (check all that apply):  Premier Edge Private Practice  Premier Edge Retail Chain Location



**VSP Premier Edge**

VSP Premier Edge locations, where employees can maximize their benefits, include both private practice doctors, and more than 700 Visionworks retail locations nationwide

Largest network of independent doctors

24-hour access to emergency care

Shop online and use your VSP benefits at [www.eyeconic.com](http://www.eyeconic.com)

VSP provides a truly personalized network for your employees. In addition to Visionworks, your employees have access to retail chains including:



**VSP Premier Edge**  
Significant out-of-pocket savings available with your **Full Feature** plan by visiting one of VSP's network locations.

**Our Critical Illness Provider:**  
[Allstate](#)


**Coverage Period:**  
SEPTEMBER 1 to AUGUST 31

**Group Number:**  
56922


**Customer Service:**  
1-800-521-3535

**Customer Service:**  
1-800-221-5533  
\*Se Habla Español

Mon.–Fri., 8 a.m–8 p.m. EST




Accessing your benefit information has never been easier. MyBenefits gives you anytime access to your coverage information, claims and more. Optimized for mobile devices, submitting claims is as easy as taking a picture of your documents and submitting them through MyBenefits.




**Benefits**

- Express Claim - Submit Wellness or Outpatient Physician's Treatment benefit claims easily and securely
- Direct Deposit - Direct deposit available for faster processing
- Fast File - Quick and secure claim submission
- View - View full policies, certificates and claim history
- Download - View and download your Explanation of Benefits (EOB)



**Access MyBenefits**

- Go to: [allstatebenefits.com/mybenefits](https://allstatebenefits.com/mybenefits)
- Enter Account Info - SSN, Zip code and Birthdate are required
- Create Your Account - Choose your User ID and Password
- Security Questions - For your protection—we'll ask you two questions for User ID retrieval and Password reset



**Mobile Optimization**

- Works great on your smartphone and mobile devices
- Take a picture of your supporting documents and submit them with your mobile device

[Critical Illness Claims Checklist](#)

**File your claim quicker using MyBenefits**

Login at <https://mybenefits.allstate.com>. Register first, if new to MyBenefits. With multiple payment options, choose how you will receive your benefits. Click 'File a Claim' to begin. Our system will guide you through each step along the way. Securely upload supporting documents by scanning or attaching stored files. Submit your completed claim.

**Did you know?**

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

[Critical Illness Insurance](#) Brochure

**What is a covered critical illness?**

This refers to a specific medical condition or serious illness that qualifies for a benefit payout under your critical illness insurance policy.

Initial Critical Illness Benefits	Cancer Critical Illness Benefits	Supplemental Benefits	Optional/Additional Benefit
Heart Attack	Invasive Cancer	Advanced Alzheimer's	<p><b>Wellness Benefit</b></p> <p>\$50 in benefits paid once per covered person per year to have one of 23 wellness exams performed. List of wellness exams and more info <a href="#">here</a>.</p>
Stroke	Carcinoma In Situ - <i>non-invasive cancer</i>	Advanced Parkinson's	
Major Organ Transplant		Benign Brain Tumor	
End Stage Renal Failure		Coma / Paralysis	
Coronary Artery Bypass Surgery		Complete Blindness / Hearing	

**Waiver of Premium (employee only)** - premiums waived if disabled for 90 consecutive days due to a critical illness

**Our Accident Provider:**

[Allstate](#)

**Coverage Period:**

SEPTEMBER 1 to AUGUST 31

**Group Number:**

56922

**Customer Service:**

1-800-521-3535

**Customer Service:**

1-800-221-5533

\*Se Habla Español

Mon.–Fri., 8 a.m–8 p.m. EST

# MyBenefits

Accessing your benefit information has never been easier. MyBenefits gives you anytime access to your coverage information, claims and more. Optimized for mobile devices, submitting claims is as easy as taking a picture of your documents and submitting them through MyBenefits.



### Benefits

- **Express Claim** - Submit Wellness or Outpatient Physician's Treatment benefit claims easily and securely
- **Direct Deposit** - Direct deposit available for faster processing
- **Fast File** - Quick and secure claim submission
- **View** - View full policies, certificates and claim history
- **Download** - View and download your Explanation of Benefits (EOB)



### Access MyBenefits

- **Go to:** [allstatebenefits.com/mybenefits](http://allstatebenefits.com/mybenefits)
- **Enter Account Info** - SSN, Zip code and Birthdate are required
- **Create Your Account** - Choose your User ID and Password
- **Security Questions** - For your protection—we'll ask you two questions for User ID retrieval and Password reset



### Mobile Optimization

- Works great on your smartphone and mobile devices
- Take a picture of your supporting documents and submit them with your mobile device

[Accident Claims Checklist - Allstate](#)

**File your claim quicker using MyBenefits**

Login at

<https://mybenefits.allstate.com>.

Register first, if new to MyBenefits.

With multiple payment options, choose how you will receive your benefits.

Click 'File a Claim' to begin. Our system will guide you through each step along the way.

Securely upload supporting documents by scanning or attaching stored files.

Submit your completed claim.

**Did you know?**

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow.

[Accidental Insurance Brochure](#)

**How does it work?**

Your coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as dismemberment, dislocation or fracture, ambulance services, physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

**Base Policy Benefits**

**Benefit Enhancements**

Accidental Death	Ambulance Services	Lacerations	Paralysis
Dismemberment	Accident Physician's Treatment	Burns	Coma
Dislocation or Fracture	X-ray	Skin Graft	Ruptured Disc Surgery
Hospitalization Confinement	Emergency Room Services	Brain Injury Diagnosis	Eye Surgery
Intensive Care		CT/MRI Scans	



**Our Voluntary Short-Term**

**Disability Provider:**

[Allstate](#)

**Coverage Period:**

SEPTEMBER 1 to AUGUST 31

**Group Number:**

56922

**Customer Service:**

1-800-521-3535

**Customer Service:**

1-800-221-5533

\*Se Habla Español

Mon.–Fri., 8 a.m–8 p.m. EST

# MyBenefits

Accessing your benefit information has never been easier. MyBenefits gives you anytime access to your coverage information, claims and more. Optimized for mobile devices, submitting claims is as easy as taking a picture of your documents and submitting them through MyBenefits.



### Benefits

- **Express Claim** - Submit Wellness or Outpatient Physician's Treatment benefit claims easily and securely
- **Direct Deposit** - Direct deposit available for faster processing
- **Fast File** - Quick and secure claim submission
- **View** - View full policies, certificates and claim history
- **Download** - View and download your Explanation of Benefits (EOB)



### Access MyBenefits

- **Go to:** [allstatebenefits.com/mybenefits](http://allstatebenefits.com/mybenefits)
- **Enter Account Info** - SSN, Zip code and Birthdate are required
- **Create Your Account** - Choose your User ID and Password
- **Security Questions** - For your protection—we'll ask you two questions for User ID retrieval and Password reset



### Mobile Optimization

- Works great on your smartphone and mobile devices
- Take a picture of your supporting documents and submit them with your mobile device

[Disability Claims Checklist | Allstate](#)

**File your claim quicker using MyBenefits**

Login at

<https://mybenefits.allstate.com>.

Register first, if new to MyBenefits.

With multiple payment options, choose how you will receive your benefits.

Click 'File a Claim' to begin. Our system will guide you through each step along the way.

Securely upload supporting documents by scanning or attaching stored files.

Submit your completed claim.

**Did you know?**

An injury or sickness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily living expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help ensure your finances are not depleted.

[Disability Insurance Brochure](#)

**Details of Coverage:**

**Max Monthly Benefit** - \$2500

**Max Benefit Period** - 3 months

**Elimination Period Accident** - 14 Days

**How does it work?**

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or off-the-job injury, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses and more.

**Base Policy Benefits**

**Total Disability** - Due to a sickness or injury, you are: unable to perform the material and substantial duties of your own occupation; under the regular care of a doctor; and not working in any job for wage or profit

**Partial Disability** - Due to a sickness or injury, you are: unable to perform the material and substantial duties of your own occupation on a full-time basis, but are able to work part-time; and under the regular care of a doctor

The monthly benefit starts after the elimination period has been met. Benefits will not continue beyond the maximum benefit period

50% of the monthly benefit is paid after at least one month that the Total Disability Benefit is payable. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period





**Base Policy Benefit Conditions**




**Concurrent Disability** - one monthly benefit is paid, even if you are disabled due to more than one cause. Being disabled from more than one cause does not extend the payment of benefits under the maximum benefit period

**Recurrent Disability** - a benefit is paid if disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period

<b>Elimination Period Sickness - 14 Days</b>  <i>Elimination (Waiting) Period - a period of continuous total disability which must be satisfied before you are eligible to receive benefits</i>	<b>Pregnancy -</b>  	A benefit for pregnancy is paid if total disability first begins after the certificate has been in force for at least 9 months	
	<b>Organ Donor -</b>  	A benefit is paid when disabled from donating an organ	
	<b>Waiver of Premium (employee only)</b> - premiums are waived after monthly disability benefits are payable for 30 days in a row, for as long as monthly benefits are payable		

401k

<b>Our 401K Provider:</b> <a href="#">OneAmerica</a>  <b>Group Number:</b> G51788  <b>Customer Service:</b> 800-249-6269	<b>Our Plan Details:</b> current details to December 31, 2024 UET will evaluate yearly on the level matching to your contributions. \$1000 total possible match by December 31, 2024 \$250 for just signing up, regardless of if you contribute or how much. \$750 will be matched at a rate of \$2 for every \$1 that you contribute by December 31, 2024  <b>Tip to not leave free money on the table:</b> You will need to personally contribute \$375 before the end of 2024 to get the full \$1000 match!			
<b>Our Financial Advisor:</b> <a href="#">Jim Whitehead, Financial Advisor in Memphis, TN</a>  901.682.5757 <a href="mailto:Jim.Whitehead@ampf.com">Jim.Whitehead@ampf.com</a>	 <b>One-to-one financial advice</b>  We begin with what's most important to you—from goals that can include retirement or education, to a major purchase like a second home.	 <b>Personalized recommendations</b>  I provide investment, asset allocation and portfolio recommendations based on your individual goals and personal risk tolerance.	 <b>Regular meetings</b>  We document your goals, meet regularly to review and analyze your progress, update your approach as life changes and help you track your progress along the way.	 <b>Anytime access</b>  At any time, from any device, access your investments and accounts, track your progress toward your goals and share information with me safely and securely.
<a href="#">Register Online</a>	<b>If you haven't registered your account:</b>			

<p><b>Group Number:</b> G51788</p> <p><b>Customer Service:</b> 800-249-6269</p>	<p>Go to <a href="http://oneamerica.com/login">oneamerica.com/login</a> Click “Register for a new account” and then under “Individuals” select “Account Services” Select “I have a retirement plan” and complete the step-by-step process.</p> <p>To complete the enrollment process, select your contribution amount and investment elections. You can also list your beneficiaries and begin the asset consolidation/rollover process, if applicable.</p> <p>Once enrolled, log in to view your balance, investments, contributions and other plan information. You also have access to tools and resources focused on a variety of financial wellness, retirement and investment-related topics designed to help you become more financially confident.</p>
<p><b>Using the OneAmerica app</b></p> <p><b>Group Number:</b> G51788</p> <p><b>Customer Service:</b> 800-249-6269</p>	<div style="background-color: #e0e0e0; padding: 10px;">  <h3 style="margin: 0;">Using the OneAmerica® app</h3> <ul style="list-style-type: none"> <li>• Once registration/enrollment is complete, access the app to check your balance, manage your investments and contributions and more!</li> </ul> <p style="margin: 10px 0;"><b>You can manage your account anytime, anywhere using the OneAmerica app.</b></p> <ul style="list-style-type: none"> <li>• Download the OneAmerica mobile app from the App Store or Google Play.</li> <li>• If you’ve not yet registered your account via the app or the website, select “Register” and follow the system prompts to complete the registration and, if applicable, enrollment process.</li> </ul> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>Visit the App Store</p>  </div> <div style="text-align: center;"> <p>Visit Google Play</p>  </div> </div> </div>

Should you leave us

<p><b>Our COBRA Administrator:</b> Ameriflex</p> <p><a href="#">COBRA - Ameriflex</a></p> <p>Ameriflex helps administer COBRA by sending election notices, managing</p>	<p><b>COBRA</b> COBRA allows you to continue your employer's health insurance coverage after job loss or other qualifying events.</p>
---	---

premium payments, and facilitating coverage continuation.



**Healthcare Coverage Continuation**

Individuals and qualified beneficiaries who lose healthcare coverage due to a qualifying event may enroll in COBRA to continue coverage for a limited time.



**Support from COBRA Experts**

COBRA participants can contact our experts with questions about coverage and payments.



**Easy Payment and Account Management**

COBRA participants can view their coverage and easily make premium payments through a secure platform.

**When you lose your employer-sponsored health insurance, you typically have two main options for continuing coverage:**

COBRA or purchasing a plan on the open market (e.g., through the Health Insurance Marketplace). Each option has its pros and cons.

Here's a comparison of COBRA vs. Open Market insurance to help you decide which might be best for your situation

Aspect	COBRA	Open Market
<b>Cost</b>	High premiums (no subsidies)	Can be cheaper with subsidies or tax credits
<b>Coverage</b>	Same coverage as employer plan	Wide range of options, may differ from job
<b>Eligibility</b>	Only after losing job or qualifying event	Annual enrollment or life event triggers
<b>Flexibility</b>	Locked into old employer plan	Greater flexibility in plan choice
<b>Financial Assistance</b>	No subsidies	Tax credits and cost-sharing available
<b>Duration</b>	Limited to 18-36 months	Renewable annually