

**Education Management
& Networks**

EMPLOYEE BENEFIT GUIDE
Effective November 1, 2025





ACRISURE®

All benefits in this booklet are subject to change. This is only intended to be an Employee Benefits Highlights summary and not a contract. All benefits are subject to provisions and exclusions of the master contracts and plan documents.

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YOUR DEDICATED

SERVICE TEAM



JOHN O'CONNOR
VICE PRESIDENT
GROUP BENEFIT CONSULTANT
P: 855.306.1099 ext. 1020
E: joconnor@acrisure.com

John oversees operations and provides consulting and advisory services to accounts. Through strategic planning and solid carrier partnerships, John lends his expertise to help set goals and introduce tools in order to determine the best solution for each client.



DEENA LOHR
ACCOUNT EXECUTIVE
P: 855.306.1099 ext. 1024
E: dlohr@acrisure.com

In addition to working closely with John during the planning and implementation process, Deena brings her experience to light each year during the group renewal process, always looking for innovative ways to improve group benefits while decreasing cost.



DOUG FRIDSMA
ACCOUNT MANAGER
P: 616-536-7930
E: dfridsma@acrisure.com

Doug works very closely with Deena to provide onsite employee education. Doug also serves as a point of contact for Human Resource/Benefit departments and attentively addresses both employer and employee benefit questions.



DAWN TAYLOR
CLAIMS ADVOCATE
P: 855.306.1099 ext. 1012
E: dtaylor@acrisure.com

As your dedicated Claims Advocate, Dawn works directly with carriers and providers as a liaison for your employees' claim issues and inquiries to make sure everything is processed correctly.

As always, our emergency 24/7 service line is available at **(855) 306-1099**

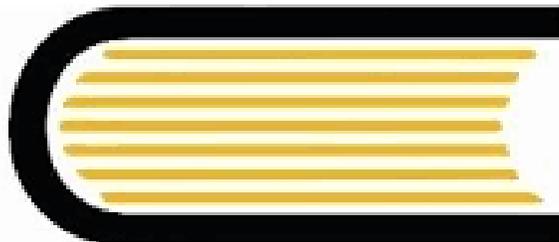


CONTACT INFORMATION

PROVIDER	BENEFIT	CONTACT INFORMATION
Acrisure	24/7 Patient Advocacy	855-306-1099 www.acrisure.com/midwest
Health Alliance Plan	Medical & Prescriptions	800-422-4641 www.hap.org
Delta Dental of Michigan	Dental	800-524-0149 www.DeltaDentalMI.com
Vision Service Plan (VSP)	Vision	800-877-7195 www.vsp.com
Lincoln Financial Group	Employee Assistance Program Short Term Disability	877-275-5462 www.lfg.com
Flex Administrators	FSA COBRA	800-968-3539 www.flexadministrators.com

EMPLOYER CONTACT INFORMATION

Iman Alkhalaf	248-327-7673	Iman.alkhalaf@emanschools.net
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Education Management & Networks



Acrisure

Employee Care Center

Let our experienced Claims Advocates and Claims Analysts help you through the layers of health insurance.

We can assist you and your family in finding out if a service is covered and what you should expect to pay. We can help with billing concerns and whether it was processed correctly. We will even call your physician, facility, or carrier so you don't have to!

Our team consists of many different areas of experience and expertise including facility billing, physician billing, medical assistance background, coding experience, etc. Our top priority is you!

Here are some real-life examples of how Acrisure's Care Center is utilized:

- *Why can't I get my prescription filled?*
- *I lost my ID card, what do I do?*
- *Why is my provider requesting payment upfront?*
- *I'm out of state, I broke my leg, will this be covered?*

We'll make sure your call gets the attention it needs by a Acrisure professional.

WE HAVE SAVED OUR MEMBERS OVER \$27 MILLION DOLLARS IN MIS-BILLED CLAIMS.

WHAT CAN WE DO FOR YOU?

EMPLOYEE CARE CENTER

CALL US:
855-306-1099

FAX US:
855-306-1098

CLAIMS QUESTIONS:
claimsadvocacy@acrisure.com

URGENT AFTER HOURS
CALLS:
855-306-1099
HELP AVAILABLE 24/7

INSURANCE ELIGIBILITY

Insurance Plan Year: November 1, 2025 – October 31, 2026
Deductible Plan Year: January 1 – December 31

EMPLOYEE ELIGIBILITY

Full-time employees are eligible to participate in the insurance plans

Benefits begin on the first of the month following 60 days after date of hire

DEPENDENT ELIGIBILITY

A dependent is defined as the legal spouse and/or dependent child(ren) of the participant. The term “child” includes any of the following:

- Natural child or Stepchild
 - Legally adopted child
 - Other child for whom the employee has permanent legal custody
-

DEPENDENT CHILD AGE REQUIREMENTS

Medical, Dental and Vision: Dependent children up to the end of the calendar year in which they turn 26

Qualifying Life Event

When a qualifying life event (QLE) occurs, you have 30 days from the date of the event to report a change in coverage to Human Resources. A QLE includes but is not limited to:

- Involuntary loss of coverage due to divorce, death of spouse, aging off a parent’s plan, etc
 - Adding a dependent due to marriage, birth or adoption
-

WHAT IF I SEPARATE FROM EMPLOYMENT?

Medical, Dental and Vision will end the last day of the month in which the separation of employment occurred.

COBRA Continuation of coverage may be available as applicable by law

MEDICAL & PRESCRIPTION INSURANCE



NEW!
View your detailed
Benefits Summary
by scanning the
QR Code below



*If you do not have a device to access
this information
Please see HR for a paper copy*



Desktop users:

1. Visit haptelehealth.org
2. Enter your information and click *Sign Up*.
3. For Service Key, leave blank.



Mobile users:

1. Search Apple's iTunes or Google's Play App Store for **HAP Telehealth** and download the app.
2. Enter your information and click *Sign Up*.
3. For Service Key, leave blank.

Health Alliance Plan (HAP)

Preventive Services - Covered at 100%

Calendar Year Deductible

Individual	\$500
Family	\$1,000
Deductible Reset	Calendar Year

Coinsurance

Member Responsibility	10% after deductible
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Annual Out-of-Pocket Maximum (Deductible, Coinsurance, Copays & Prescription Drug Copays)

Individual	\$5,000
Family	\$10,000

Provider Copays

Primary Care	\$20
Specialist	\$40
Chiropractic	\$40 (20 visits)
Urgent Care	\$75
Emergency Room	\$250

Prescription Drugs

	30 Day Supply	90 Day Supply
Preferred Generic	\$5	\$10
Non-Preferred Generic	\$15	\$30
Preferred Brand	\$20	\$40
Non-Preferred Brand	\$40	\$80
Generic/Preferred Brand Specialty	20% up to \$200	No Coverage
Non-Preferred Brand Specialty	50% up to \$200	No Coverage

HAP RESOURCES

Scan the QR Code to view HAP resources available to you:



HAP's HMO network

To find doctors who accept your plan in Michigan and northwest Ohio, visit hap.org/hmodoctors.

Prescription drug coverage

Drug finder tool to search for drugs that HAP covers and determine which tier they are in to determine your cost at the pharmacy.



HAP telehealth: Doctor Visits 24/7 app

With the HAP telehealth app, powered by Amwell, you can talk to licensed, board-certified doctors who are available 24/7 for live, secure online visits.

Download the app, click Sign Up and enter your information. For Service Key, leave blank.



myHAP card digital ID card

View the ID cards of everyone on your plan from the convenience of your smartphone. You can also use it to share your ID card via email or fax.



Wellness at Your Side® app

A fast, easy way to access your HAP iStrive® for Better Health account.



HAP Member Discount App

Get savings on health and wellness-related activities and services



Assist America app

Global emergency medical services if you're ill or injured while traveling more than 100 miles from home, or while in a foreign country



Women's Health

from weight loss and nutritional programs to smoking cessation, including maternity education, support and encouragement.

PRESCRIPTION DRUG ASSISTANCE

- Tools to help you find prescription drug information
- Drug lists and formulary search
 - Access by logging in to your hap.org account, then click My Prescription Coverage
- Home delivery prescriptions – through Pharmacy Advantage

hap Doctors Log in Contact Search Menu

Search our drug lists

Find out if your medication is covered.

Find a pharmacy
Fill your prescription at our convenient locations.

Browse pharmacies

Understanding prescription coverage Print

Understanding prescription coverage

- How to read a drug list
- How to save money on prescriptions
- How to fill your prescription
- Specialty drugs
- Home-delivery pharmacy service
- Medication safety
- 90-day prescription program

Understanding prescription coverage

Find out if we cover your prescription drug

We cover a wide variety of drugs for our members with prescription drug coverage. But there are some drugs that are not included under that umbrella. HAP plans include a covered drug list, also known as a formulary, to keep you informed about the drugs we cover. Our pharmacy and health care providers meet regularly to update the list. We do this to ensure that members have access to safe, cost-effective and high-quality drugs.

Is my drug on the covered drug list?

The easiest way to tell if your drug is covered is to download the covered drug list for your type of plan.

OPTUMRx

Dashboard

Manage My Prescriptions

Manage Accounts

Tools & Resources

Contact Us

Help

Logout

Drug Lookup

1 Search 2 Results 3 Options 4 Dosage 5 Details

You may select from most common drugs listed below, or enter the name of any drug you want to review. If you are unsure of the exact spelling, enter at least the first 3 letters of the product and click "Search". This search is informational only and not tied to your plan.

For more detailed drug interaction information, [click here](#)

Opioid Pain Medications: What You Need To Know

Enter a Medication Name

Enter name (min. 3 characters) Search

Select from Most Common

Make Selection

COORDINATION OF BENEFITS FOR AUTO INSURANCE

Need a **Coordination of Benefits** or **Qualified Health Plan Letter** from your Health Insurance Carrier for your Auto Insurance Carrier?



It's as easy as 1, 2, 3:

- 1** Contact your Health Insurance Carrier
- 2** Letter(s) will be mailed or emailed.

These letters will either be mailed or emailed to you, based on what the carrier can do. Please be advised that if you receive this via secure email from the medical carrier, you will be required to set up a User ID and Password to access the document.

- 3** Give Letter(s) to Auto Insurance Carrier

Once you get one or both, simply give them to your Auto Insurance Carrier.

The Coordination of Benefits letter will state if the Medical carrier or the Auto carrier is primary in Auto-related accidents.

Qualified Health Plan is defined as:
Other health or accident coverage that does not limit or exclude auto related accidents and any annual deductible for the coverage is \$6,000 or less per individual. Each PIP opt-out election requires the insured to demonstrate that they and relatives domiciled in their home have either Medicare, other no-fault auto insurance or "Qualified Health Coverage" from another insurer or health plan.



Call the number on the back of your card or the number below to get your **Qualified Health Plan Letter** or **Coordination of Benefits Letter** from HAP:

(800) 422-4641

DENTAL INSURANCE



NEW!

View your detailed Benefits Summary by scanning the QR Code below



*If you do not have a device to access this information
Please see HR for a paper copy*



The Delta Dental Mobile App helps you get the most out of your dental benefits anytime, anywhere. Use the dentist search or toothbrush timer without logging in or enter your username and password to securely access your personal benefit information or estimate your dental care costs.

Get started

Delta Dental's free app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or scan the QR code below.



Delta Dental of Michigan

Deductible	PPO Dentist In-Network	Premier Dentist In-Network
Individual	\$50	\$50
Family	\$150	\$150
Maximum Benefit		
Per Member	\$1,000	\$1,000
Class I Services: Preventive & Diagnostic		
Routine Oral Exam	100%	100%
Routine Cleanings		
X-Rays		
Emergency Palliative Treatment		
Class II Services: Basic Restorative		
Fillings & Crown Repairs	90% after deductible	80% after deductible
Oral Surgery		
Endodontics (Root Canals)		
Relines and Repairs		
Periodontics (Surgical & Non-Surgical)		
Other Basic Services		
Class III Services: Major Restorative		
Major Restorative Services - Crowns	60% after deductible	50% after deductible
Prosthetic Services – Bridges, Implants, Dentures, Crowns over Implants		
Class IV Services: Orthodontia		
Dependent Children (Up to Age 19)		
Benefit	50%	50%
Lifetime Maximum	\$1,000	\$1,000

DELTA DENTAL ONLINE RESOURCES

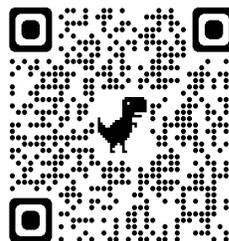
Manage your dental plan online with Member Portal

Member Portal gives you easy, secure online access to your benefits information 24/7. Use this free service if you have Delta Dental dental benefits for:

- **Eligibility.** Review your specific benefits, including eligibility for dependents.
- **Up-to-date benefit information.** Find current information about your benefits, such as how much of your annual maximum has been used to date, how much is still available to use, and levels of coverage for specific dental services.
- **Claims information.** Review specific claims transactions, reimbursements, payments and pre-treatment estimates. You can also print a copy of your Explanation of Benefits (EOB) statements.
- **ID Cards.** Print a copy of your ID card to give to your dentist. Please note that ID cards are not required and do not verify eligibility, although many dental offices like to keep a copy on file.
- **Paperless EOBs.** Sign up for paperless delivery of your EOB statements.
- **Dentist search.** Search for participating dentists near you.

This tool uses highly secure encryption technology to protect your personal information. All users must first register to gain access to Member Portal.

Scan the QR code to view a tutorial on how to set up your member portal.



NOTE:

Member Portal has replaced Consumer Toolkit.

If you currently have a Consumer Toolkit account, your username and password for Consumer Toolkit will work for Member Portal.

Upon logging in, we will ask you to update your security questions, phone number and email address. This information will ensure you are able to access your account in the future if you forget your username or password.

VISION INSURANCE



NEW!
View your detailed
Benefits Summary
by scanning the
QR Code below



*If you do not have a device to
access this information
Please see HR for a paper copy*

As a VSP® member, you have access to vsp.com and the VSP Vision Care App. Both offer easy navigation and a personalized dashboard, so you can get the benefit information you need, exactly when you need it.



Find a Doctor

There's no extra cost to visit a Premier Edge location. Find one near you today.



Member Log In

Create an account and log in to get personalized information about your vision coverage, access your Member ID Card, and more.

Vision Service Plan (VSP)

Services	In-Network
Eye Exam	\$20 Copay
Lenses	
Single Vision	\$20 Copay
Bifocal	
Trifocal	
Standard Progressive	\$0 Copay
Premium Progressive	\$95 - \$105 Copay
Custom Progressive	\$150 - \$175 Copay
Frame	
Allowance	\$130 allowance for select frames \$180 allowance for featured brands \$70 allowance for Costco/Walmart/Sam's Club frames 20% savings on the amount over your allowance
Contact Lenses (in-lieu of Glasses)	
Contact Lens Exam no copay (Fitting & evaluation)	Up to \$60 Copay
Allowance	\$130 allowance for contact lenses
Frequency	
Exam, Lenses & Contacts Lenses:	Once every 12 months
Frames:	Once every 24 months

VSP ONLINE RESOURCES

Are eye exams a part of your wellness routine? If not, they should be!

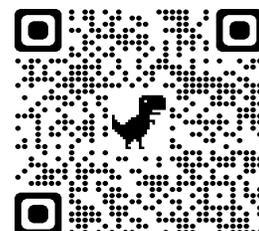
There are many reasons people may put off having an eye exam. You may feel your vision is fine, feel intimidated when it comes to going to the eye doctor, aren't sure what to expect at an eye exam, or know where to start. But eye exams are about more than just vision correction—making them an essential part of your wellness routine.

Eyewear and Wellness

Did you know eye exams can help detect serious health conditions such as diabetes? Scan the QR code and get eye health tips, learn about choosing lenses, find the latest in eyewear trends, and more.



Scan the QR code to read why you need an eye exam every year and provide important information to help you feel comfortable going to the eye doctor—so you can check this essential task off your annual to-do list.



vision care



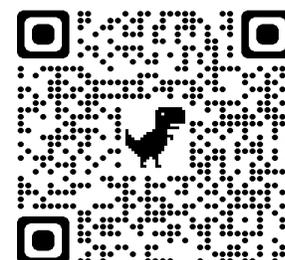
Find a Doctor

There's no extra cost to visit a Premier Edge location. Find one near you today.



Member Log In

Create an account and log in to get personalized information about your vision coverage, access your Member ID Card, and more.



DISABILITY



NEW!

View your detailed Benefits Summary or obtain a claim form by scanning the QR Code below



*If you do not have a device to access this information
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How can I file a claim?

Lincoln Financial Group offers three easy ways to file a claim:

- For telephonic filing, please call a representative at our toll-free number (866) 783-2255 to initiate your claim.
- Your employer can initiate the claim electronically via the web site.
- Fax or mail a completed claim form to us.

Lincoln Financial Group

SHORT-TERM DISABILITY

Employer Funded

Everyday illnesses or injuries can interfere with your ability to work. Even a few weeks away from work can make it difficult to manage household costs. Short Term Disability coverage provides financial protection for you by paying a portion of your income, so you can focus on getting better and worry less about keeping up with your bills.

Benefits

- 60% of income / Maximum weekly benefit: \$500
- Benefits begin on the 1st day of total disability due to accidental injury and 8th consecutive day due to sickness
- Duration of benefit: 13 weeks

Definition of Disability:

- Total disability means your inability, due to sickness or Injury, to perform each of the main duties of your own occupation. A person engaging in any employment for wage or profit is not totally disabled. The loss of a professional license, an occupational license or certification, or a driver's license for any reason does not, by itself, constitute total disability.
- Partial disability means that, due to an injury or sickness, you:
(1) are unable to perform one or more of the main duties of your own occupation, or are unable to perform such duties full-time; and
(2) are engaged in partial disability employment.

EMPLOYEE ASSISTANCE PROGRAM

Help and support for personal and work-life matters

*EmployeeConnect Plus*SM gives you and your loved ones the support, resources and information you need to handle life's demands.

GuidanceConsultantsSM

When going through a difficult time, having someone to talk to can make a big difference in your state of mind. You and your loved ones have access to confidential counseling from trained counselors for:

- Stress, anxiety and depression
- Relationship/marital conflicts
- Parenting questions
- Job pressures
- Grief and loss
- Substance abuse

GuidanceResources[®] Online

Whenever you need guidance on important life matters, visit GuidanceResources.com or download the *GuidanceNow*SM mobile app. You'll find help on relationships, work, school, children, legal, financial concerns and more. You have access to:

- Timely articles, *HelpSheets*SM, tutorials, streaming videos and self-assessments
- "Ask the Expert" personal responses to your questions
- Child care, elder care, attorney and financial planner searches
- Pet insurance discounts and care locator

Financial services

Everyone needs a bit of financial advice now and then. With *EmployeeConnect Plus*, you can speak with a *ComPsych*[®] financial expert to discuss:

- Managing personal financial challenges
- Credit card and debt management
- Budgeting
- Tax questions
- Financing for college
- Estate planning
- Investment options
- Mortgages, loans and refinancing
- Retirement planning



Your employer offers this service at no additional cost to you! Available to you, your spouse and your dependents.

You get

Unlimited phone access to legal, financial and work-life services

In-person help with short-term issues

Up to six in-person sessions per person, per issue, per year

*EmployeeConnect Plus*SM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

24 hours a day, 7 days a week. Call 855-327-4463, or visit us online at www.GuidanceResources.com (Web ID=Lincoln)

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress



FEDERAL MANDATED NOTICES

Scan the QR Code
to view Federal
Mandated Notices



- ❖ Women's Health and Cancer Rights Act
- ❖ HIPAA Notice of Special Enrollment Rights
- ❖ Newborns and Mothers Health Protection Act
- ❖ HIPAA Notice of Privacy Practices
- ❖ General Notice of COBRA Continuation Coverage Rights
- ❖ Patient Protection Disclosure
- ❖ Notice of Qualified Health Coverage for Purposes of Michigan No-Fault Auto Law
- ❖ Your Rights and Protection Against Surprise Medical Bills
- ❖ Special Enrollment Events & Changes in Family Status

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NOTES



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