Welcome to your benefits.

Take action! Open Enrollment ends May 27th
Agenda – Today you’ll learn about:

- Your benefit options
- 2022-2023 Contributions
- How to enroll and make changes
## Your 2022 Benefit Choices

<table>
<thead>
<tr>
<th></th>
<th>Vantage HMO 10/20</th>
<th>Plus PPO 20/20%*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual deductible</strong></td>
<td>None</td>
<td>None (In-Network)</td>
</tr>
<tr>
<td><strong>CY (single/family)</strong></td>
<td>None</td>
<td>$500/$1,000 (Out-of-Network)</td>
</tr>
<tr>
<td><strong>Annual out-of-pocket maximum</strong></td>
<td>$2,000/$4,000</td>
<td>$3,000/$6,000 (In-Network)</td>
</tr>
<tr>
<td><strong>CY (single/family)</strong></td>
<td>$2,000/$4,000</td>
<td>$4,500/$9,000 (Out-of-Network)</td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>PCP’s office visits</strong></td>
<td>$10 Copay</td>
<td>$20 Copay</td>
</tr>
<tr>
<td><strong>Specialist’s office visits</strong></td>
<td>$20 Copay</td>
<td>$40 Copay</td>
</tr>
<tr>
<td><strong>Emergency room</strong></td>
<td>$200 Copay</td>
<td>$200 Copay then 20% Coinsurance</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$300 Copay per admission</td>
<td>$200 Copay then 20% Coinsurance</td>
</tr>
</tbody>
</table>

**CY = Calendar Year**  
*Out-of-Network Coinsurance for benefits under the PPO plan is covered at 70% after deductible*
### Prescription drug coverage

#### Your Rx costs:

<table>
<thead>
<tr>
<th></th>
<th>Vantage HMO 10/20</th>
<th>Plus PPO 20/20% In-Network*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Rx deductible</strong></td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>(single/family)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Retail prescription drugs (30-day supply)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>$15 copay</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$40 copay</td>
<td>$40 copay</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$60 copay</td>
<td>$60 copay</td>
</tr>
<tr>
<td>Tier 4</td>
<td>20% coinsurance – max $250</td>
<td>20% coinsurance – max $250</td>
</tr>
<tr>
<td><strong>Mail-order prescription drugs (90-day supply)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>$37.50 copay</td>
<td>$37.50 copay</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$100 copay</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$180 copay</td>
<td>$180 copay</td>
</tr>
<tr>
<td>Tier 4</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

* Out-of-Network Retail Rx under the PPO plan, Optima Health will reimburse the member based on their allowable charge
All pharmacy tier-naming conventions have been changed from “Selected” to “Preferred.” This is a language clarification, not a benefit change.

The **day supply limits** for retail prescription drugs have been changed from 31 days to 30 days. Members will pay one copayment or applicable coinsurance per 30-day supply. Mail order will continue to offer up to a 90-day supply on tiers 1-3.

The **Continuous Glucose Monitors, Sensors, and Supplies (CGM)** will now be covered under the pharmacy benefit, per the applicable tier cost share amount. Pre-authorization may apply.
Virtual Office Visits

Virtual visits through **MDLIVE**

- Live phone or video consults via smartphone, tablet, or computer
- Board certified doctors and licensed therapists
- 24/7/365 on-demand access to affordable quality health care from the comfort and safety of your home or while you are on-the-go
- $10 copayment
The Out of Area (OOA) Dependent Program offers enrolled dependent children access to care outside of the Optima Health service area. They will be able to receive covered services from PHCS/Multiplan providers at the in-network benefit level. Pre-Authorization still applies when necessary, and emergency services will continue to be covered as in-network.

Only dependent children who reside outside of the Plan’s service area are eligible to receive in-network benefits under the program. Dependent children who reside within the Plan’s service area and temporarily travel outside of the service area are not covered by the program. Spouses are not eligible for coverage under this program.

Members who enroll their dependent children in this program are responsible for any applicable in-network Copayments, Coinsurance, and/or Deductibles listed on the Plan’s Summary of Benefits.

In order to participate, please contact your Human Resources administrator to receive an Out of Area Dependent Child Notification Form. Once completed, return to your HR Department. This form needs to be updated annually.

For a list of participating physicians and facilities:
1. Visit optimahealth.com, and select ‘Find Doctors, Drugs and Facilities’ and then,
2. Choose ‘Vantage (with PHCS Network access)’ as the Network.
### Health Insurance Monthly Rates

**July 1, 2022 - June 30, 2023**

<table>
<thead>
<tr>
<th>OPTIMA VANTAGE 10/20 HMO</th>
<th>TOTAL COST*</th>
<th>ODURF PAYS*</th>
<th>EMPLOYEE PAYS</th>
</tr>
</thead>
<tbody>
<tr>
<td>SINGLE</td>
<td>$725.18</td>
<td>$622.54</td>
<td>$102.64</td>
</tr>
<tr>
<td>SINGLE+CHILDREN</td>
<td>$1,051.01</td>
<td>$825.17</td>
<td>$225.84</td>
</tr>
<tr>
<td>SINGLE+SPOUSE</td>
<td>$1,492.03</td>
<td>$1,171.51</td>
<td>$320.52</td>
</tr>
<tr>
<td>FAMILY</td>
<td>$2,111.43</td>
<td>$1,657.89</td>
<td>$453.54</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPTIMA PLUS 20/20% PPO (IN AREA or OUT of AREA)</th>
<th>TOTAL COST*</th>
<th>ODURF PAYS*</th>
<th>EMPLOYEE PAYS</th>
</tr>
</thead>
<tbody>
<tr>
<td>SINGLE</td>
<td>$879.18</td>
<td>$579.48</td>
<td>$299.70</td>
</tr>
<tr>
<td>SINGLE+CHILDREN</td>
<td>$1,279.05</td>
<td>$763.21</td>
<td>$515.84</td>
</tr>
<tr>
<td>SINGLE+SPOUSE</td>
<td>$1,810.07</td>
<td>$1,082.89</td>
<td>$727.18</td>
</tr>
<tr>
<td>FAMILY</td>
<td>$2,566.84</td>
<td>$1,532.62</td>
<td>$1,034.22</td>
</tr>
</tbody>
</table>

*In addition ODURF pays .72 per month for enhanced Employee Assistance Benefits

Please note there are no changes to all other benefit cost, please refer to Employee guide
EAP – Optima Employee Assistance Plan

Guidance and support for everyday life.

A wide range of resources are just a click away on OptimaEAP.com.

Optima EAP
Supporting employees. Strengthening organizations.

Optima Health
Employee Assistance Program

Call 1-800-899-8174 to schedule an appointment with one of our licensed counselors.

Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Semara Health Plans, Inc.

Your 2022-2023 Benefits
EAP – Optima Employee Assistance Plan

1-800-899-8174

What is Optima EAP?
Optima EAP (Employee Assistance Program) is a resource to help you overcome life’s challenges, solve personal problems, and address work-related issues. Our services are confidential, short-term, and solution-focused. Our counselors are professional and caring. Best of all, our services are available at no cost!

How can Optima EAP help me?
Optima EAP can help you improve a relationship, support a child or elderly family member, find tools to manage stress, handle conflict with a coworker or an employee, and much more.

Turn to us before an issue or concern severely impacts your home life or work performance.

We can help you:
- Manage stress or anger
- Improve family dynamics
- Care for sick or elderly family members
- Address substance abuse/dependency
- Deal with grief or a loss
- Build resilience
- Balance work and life obligations

How do I get in touch with a counselor?
Call 1-800-899-8174 or send us a confidential email on OptimaEAP.com. Our representatives will work to schedule an appointment with a counselor near you.

Does Optima EAP only have in-person appointments?
Our Virtual Counseling service is a convenient option when a face-to-face appointment isn’t possible. This service uses a HIPAA-compliant platform for counseling over a smartphone, tablet, or desktop computer. Give us a call to take advantage of our virtual sessions.

What if I need more help?
Optima EAP will help you use your mental health benefits, provide a referral to an Optima EAP counselor, or share recommendations for local resources.

OptimaEAP.com

How much do Optima EAP services cost?
Our services are sponsored by your employer, meaning there is no cost to you or your household members.

What resources does Optima EAP offer in addition to counseling?
Inspirational posts, videos, webinars, articles and other resources are waiting for you at OptimaEAP.com. Our in-person and online trainings are designed to help build personal and professional skills.

In a leadership role? We offer a supervisory toolkit and specialized consultation services to assist you.

Will my information be shared with anyone else?
Confidentiality is an important component of our program. Discussions with our counselors are protected by strict Protected Health Information (PHI) privacy laws. Optima EAP will not share any PHI, either in written or verbal form, unless required by law or if you give prior consent.
# EAP – Optima Employee Assistance Plan

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provides short-term, solution-focused counseling services through professional, caring counselors.</td>
<td>• EAP services are sponsored by your employer, meaning there is <strong>no cost</strong> to <strong>you</strong> or your household members.</td>
</tr>
<tr>
<td>• You can <strong>confidentially</strong> turn to Optima EAP even before an issue or concern severely impacts your home life or work performance.</td>
<td>• You, or any member in your household, are entitled to <strong>5 visits</strong> (per presenting issue) with a caring, solution-focused counselor.</td>
</tr>
<tr>
<td></td>
<td>– Members can also access this benefit through virtual office visits.</td>
</tr>
</tbody>
</table>
THINGS TO KNOW IN 5 MINUTES ABOUT THE OPTIMA EMPLOYEE ASSISTANCE PROGRAM

Helpful resource
Optima EAP (Employee Assistance Program) is a resource to help you overcome life's challenges, solve personal problems, and address work-related issues. Our services are confidential, short-term, and solution-focused.

Extends to you and household members
Optima EAP services are available to all members of your household at no cost. The benefit provides up to five (5) counseling sessions per presenting issue.

Free and convenient
Optima EAP services are paid for by your employer and available at no cost to you or your household members. Call 1-800-899-8174 and our representatives will work to schedule an appointment with a counselor near you.

Confidential
Confidentiality is an important component of our program. Discussions with our counselors are protected by strict Protected Health Information (PHI) privacy laws. Optima EAP will not share any PHI, either in written or verbal form, unless you give prior consent.

Easy to contact us
Our phones are personally staffed and answered 24 hours a day, 365 days a year. You do not need to go through your manager or the Human Resources Department to access EAP services. Additional online resources are available by signing in to optimaeap.com.

Username: ODURF
EAP – Optima Employee Assistance Plan

Your 2022-2023 Benefits
### Dental plan – MetLife

<table>
<thead>
<tr>
<th>Your costs:</th>
<th>In-Network</th>
<th>Out-of-Network*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual deductible</strong></td>
<td>$25/$75 (Does not apply to Diagnostic &amp; Preventive)</td>
<td>$25/$75 (Does not apply to Diagnostic &amp; Preventive)</td>
</tr>
<tr>
<td><strong>Annual benefit maximum</strong></td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Basic care</strong></td>
<td>20%Coinsurance</td>
<td>30%Coinsurance</td>
</tr>
<tr>
<td><strong>Major care</strong></td>
<td>50%Coinsurance</td>
<td>60%Coinsurance</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>50%Coinsurance</td>
<td>50%Coinsurance</td>
</tr>
<tr>
<td><strong>Orthodontia benefit maximum</strong></td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*Members may be subject to balance billing when utilizing Out-Of-Network providers.*

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**Your 2022-2023 Benefits**
Financial security – MetLife Life and AD&D

- **Employee basic life/AD&D**
  - 2x annual base pay
  - Max of $300,000
  - Rounded to the next higher $1,000
  - Employer paid

- **Employee supplemental life**
  - Multiples of $10,000
  - Purchase up to 5x your annual base pay
  - Up to a maximum of $500,000
  - Employee paid

- **Spouse supplemental life**
  - You must first elect Employee Supplemental life
  - Purchase in increments of $5,000 to a maximum of $250,000
  - Coverage cannot exceed 100% of the amount of your employee supplemental life
  - Employee paid

- **Dependent supplemental life**
  - You must first elect Employee Supplemental life
  - $1,000 (for ages 15 days to 6 months)
  - $10,000 (for ages 6 months and older)
  - No medical information is required
  - Employee paid

*Certain coverage levels requires evidence of insurability (EOI):
You will be notified if this applies to you
# Financial security – MetLife Long-term disability

<table>
<thead>
<tr>
<th>Long-term disability</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
<td>All active full-time employees working 30 or more hours/week</td>
</tr>
<tr>
<td>Benefit</td>
<td>60% of monthly pre-disability earnings (as defined in the plan)</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>90 calendar days</td>
</tr>
</tbody>
</table>
| Maximum Monthly Benefit | Class 1: $7,500  
Class 2: $5,000 |
| Maximum Benefit Duration | Age 65 OR Reducing Benefit Duration based on age at the time of disability. Please refer to the Certificate of Insurance for full details. |
Retirement savings plan

• Retirement savings plan:
  – 403(b)

• Invest in your future through easy payroll deductions.

• Choose from a diverse lineup of investment options.

• Visit http://www.principal.com/ for access.

You contribute + The company contributes = It all goes into your account!
### Vision plan - VSP

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Plan pays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual eye exam</strong></td>
<td>$20 copay</td>
<td>100% after copay</td>
</tr>
<tr>
<td>(once every 12 months)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lenses</strong> (once every 12 months)</td>
<td>Included in prescription glasses $20 copay</td>
<td>100% after copay</td>
</tr>
<tr>
<td>• Single</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Lined bifocal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Lined trifocal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Lined lenticular</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Impact –resistant lens for dependent children</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lens options</strong></td>
<td>$0 copay</td>
<td>Varies based on lens option</td>
</tr>
<tr>
<td>• Standard progressive</td>
<td>$80-$90</td>
<td></td>
</tr>
<tr>
<td>• Premium progressive</td>
<td>$130-$160</td>
<td></td>
</tr>
<tr>
<td>• Custom progressive</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Frames</strong> (once every 24 months)</td>
<td>$0 copay for first $130 allowance</td>
<td>100% up to $130; 20% off remaining balance</td>
</tr>
<tr>
<td><strong>Conventional Contact lenses</strong> (once every 12 months)</td>
<td>100% up to $130</td>
<td>Contact lens exam (fitting and evaluation) member pays up to $60</td>
</tr>
</tbody>
</table>

*See VSP material for full benefit listing.

**Your 2022-2023 Benefits**
Dependent Care Spending Account*

- Dependent Care FSA
  - Use for child and elder day care and related expenses.

*You must actively make a contribution election each year.

Note: Keep in mind, this is a “use-it-or-lose-it” account.
Additional benefits*

**Pet insurance**
Nationwide helps cover the costs of veterinary care and surgeries.

**Critical illness insurance**
Allstate provides financial support to help cover out-of-pocket expenses for critical illnesses, such as a heart attack or cancer.

**MetLife additional services**
- Will Preparation
- Estate Resolution Services
- Funeral Planning Services
- MetLife Infinity®

**Hearing discounts**
VSP® Vision members & dependents can save up to 60% hearing aids with TruHearing. Optima Health also provides discounts through EPIC Hearing for Optima members.

* See your benefits site for all coverages and features available
## Legal benefits – Legal Resources

### Legal Life Events

<table>
<thead>
<tr>
<th>AGE</th>
<th>20s</th>
<th>30s</th>
<th>40s</th>
<th>50s</th>
<th>60s</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Renting an apartment</td>
<td>Getting married</td>
<td>Teenage drivers</td>
<td>Estate planning</td>
<td>Revision or review of will</td>
</tr>
<tr>
<td></td>
<td>Traffic violations</td>
<td>Buying a home</td>
<td>Home refinance</td>
<td>Family issues</td>
<td>Advance medical directive</td>
</tr>
<tr>
<td></td>
<td>Courtroom representation</td>
<td>Preparing a will</td>
<td>Power of attorney for parents</td>
<td>Landlord disputes</td>
<td>Estate advice</td>
</tr>
<tr>
<td></td>
<td>Auto purchase agreement</td>
<td>Power of attorney for spouse</td>
<td>Elder Law advice</td>
<td>Insurance claims</td>
<td>Home sale or purchase</td>
</tr>
<tr>
<td></td>
<td>Advice and consultation</td>
<td>Contractor disputes</td>
<td>Property disputes</td>
<td>HOA hearings</td>
<td>Warranty disputes</td>
</tr>
</tbody>
</table>
Legal benefits – Legal Resources

FULLY COVERED SERVICES
LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES

General Advice and Consultation
- Unlimited in-person or telephone advice and consultation for fully covered services

Family Law
- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change

Elder Law
- Estate advice
- Powers of attorney for members’ parents

Criminal Matters
- Defense of misdemeanor
- Misdemeanor defense of juveniles
  Fully covered for first offense involving alcohol or illegal drugs

Wills and Estate Planning
- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children

Traffic Violations
- Traffic infractions and misdemeanors
- Speeding
- Reckless driving
- Driving under the influence
  1st Offense

Civil Actions
- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice

Preparation and Review of Routine Legal Documents
- Unlimited pages and occurrences

Real Estate
- Purchase, sale, or refinancing of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation

Consumer Relations and Credit Protection
- Warranty disputes
- Billing disputes
- Collection agency harassment

Identity Theft
- Prevention assistance
- Education services
- Identity recovery assistance
Expanded Coverage Benefit

Includes initial **consultation and 25% off attorney fees** thereafter. Examples of matters that fall in our Expanded Coverage Benefit include:

- Immigration
- Bankruptcy
- Custody
- Small Business
- Felonies
- Tax Matters
- Pre-existing
- And much more!
Parent Benefit

Do you have parents who could use the advice of a trusted attorney, but don’t think they can afford it?

WE HAVE THE SOLUTION!

Now, the parents of Legal Resources Members receive legal services at a 25% discount on attorney fees and/or legal assistant/paralegal fees when using a Legal Resources Network Law Firm.

In order to be eligible, parents must reside in an area where a participating Legal Resources Network Law Firm is available.

INCLUDES SERVICES SUCH AS:

- Advance Medical Directives
- Durable power of attorney
- Financial power of attorney
- Medical power of attorney
- Estate advice/Probate
- Living wills
- Will revisions/Codicils
- Periodic trust updates
- Housing and care
- And much more
Find a Law Firm

Find a law firm close to your home or work. Our network is comprised of high-quality, full-service law firms, many of which have achieved top ratings from Martindale Hubbell. Take the guessing game out of the equation and join Legal Resources to use one of our carefully selected partner law firms for all your legal needs.

Enter your zip code below to find an attorney or law firm in your area. If you need help, the Member Services Department is here to assist you! Call us at 800-728-5768, Monday - Friday, 8:30 am - 6:30 pm (EST/EDT).

Zip Code  
SEARCH
Legal benefits – Legal Resources

Your 2022-2023 Benefits
Legal benefits – Legal Resources

Pricing and Enrollment Information

Plan Overview
• The legal plan protects you and your family from the high cost of legal fees. Whether your legal matter is for an every day legal need or a result of an unexpected life event, you’ll have immediate and ongoing access to a network of top-rated law firms in your area.

Monthly Rate
• You can enroll now for only $16.50 PER MONTH!

Who Is Covered?
• You, your spouse and dependent children (up to age 19 or 26 if they are enrolled as a full-time student) are covered by your monthly fee.

How To Enroll
• Enroll completing the paper enrollment form and returning it to Hope (Human Resources).

What’s Next?
• Once enrolled, on/about your effective date, you will receive a welcome packet with your Member ID Card and information on how to create an online profile and view your plan benefits.
Enrolling in your benefits – How to enroll

Open Enrollment ends: May 27th

- Enroll in your benefits or make changes now through May 27th
  - Review plan information posted on the ODURF benefits portal [http://www.researchfoundation.odu.edu/hr/humanresc.html](http://www.researchfoundation.odu.edu/hr/humanresc.html)
  - Complete enrollment forms for any new coverages you would like to enroll in for the upcoming plan year
  - If you wish to make any changes to current enrollment elections you may also need to complete a form for any such change

If you don't enroll by the deadline
- Your current coverage will continue, with the exception of DCFSA contributions.
- Your next chance to change your benefits will be the next Open Enrollment unless you experience a qualifying life event.
This document highlights some of the provisions of the ODURF benefits program as of July 1, 2022. Complete details may be found by contacting Human Resources and in the official plan documents. In case of a conflict between the information contained in this document and the plan documents, the plan documents always prevail. In addition, ODURF reserves the right to amend or end these plans at any time for any reason.