LIMRICC

The Library Insurance Management and Risk Control Combination

2027

LIMRICC Benefits Summary



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Eligibility



Eligibility

Reach out to your Library HR Representative with questions

Eligibility Requirements

Full-Time

If you are a full-time employee (as defined by each library but cannot be less than 30 hours per week), you may be eligible for the below benefits.

Benefits can include: Medical, Dental, Vision, Basic Life, Voluntary Life, Critical Illness, Hospital Indemnity and Accident Insurance.

- Benefits offering vary by library, check with your HR representative for more information.
- Medical insurance is only offered to full-time employees.

All benefit eligible employees electing coverage will be effective on the 1st day of the month following their date of hire.

Part-Time

If you are a part-time employee (as defined by each library but cannot be less than 20 hours per week with at least 1 year of service in that position) you may eligible for the below benefits.

Benefits can include: Dental, Vision, Basic Life, Voluntary Life, Critical Illness, Hospital Indemnity and Accident Insurance.

- Benefits offering vary by library, check with your HR representative for more information.
- Medical insurance is not offered to part-time employees.

All benefit eligible employees electing coverage will be effective after 1 year of service in your position.

Qualified dependents eligible for select benefit coverage include: Your legally married husband/wife, your child(ren) up to age 26, your incapacitated child(ren) whom are unmarried, incapable of self-support due to a mental or physical disability, and is a federal tax dependent, or your Domestic partner

Qualifying Life Events

Outside of open enrollment you would need to have a qualifying event to add, drop, or make changes to your benefits. Employees are responsible for notifying Human Resources within 30 days of the qualifying life event to make a change to benefit elections. Qualifying event changes are effective on the date in which the event occurred.

Some examples of qualifying events are:

- Losing existing health coverage
- Losing eligibility for Medicare, Medicaid, or Children's Health Insurance Program (CHIP)
- Turning 26 and losing coverage through parent's plan
- Getting married or divorced
- Having a baby or adopting a child
- Death in the family

Insurance Benefits



Medical Insurance

Carrier: Blue Cross Blue Shield
Website: www.bcbsil.com
Phone: (800) 828-3116

HDHP with HSA Plan

Network: PPO

The HDHP is a high deductible health plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account that can be paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even if you change plans or retire. The funds roll over from year to year to be used when you really need them.

2027 HSA Contributions

Tier	Maximum Contribution
Employee	$4,500
Employee + Dependent(s)	$9,000
Catch-Up (Age 55+)	$1,000

The tax-preferred status of your HSA contributions depend on a number of factors. Residents of California and New Jersey are taxed on HSA contributions at the state level. State tax laws can change periodically, so you should consult with a tax advisor to confirm the tax treatment of HSA contributions in your state.

Health Savings Account (HSA)

You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

Advantages to having an HSA

- There's a triple tax savings benefit as contributions are not taxed going into the account, while they sit there earning interest or when they're taken out for a qualified medical expense
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement
- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

Steps to using your HSA

- Go to the doctor and present your carrier ID
- Your doctor submits your medical services to the carrier to be discounted
- Your carrier adjusts the pricing to reflect the network discounted amount for your services
- The carrier generates an Explanation of Benefits (EOB) and sends it to you
- By now you've received an invoice from your doctor - make sure the EOB and invoice match
- Pay your doctor directly with pre-tax dollars from your HSA or post-tax dollars from your pocket if funds are not available

Using your HSA on qualified expenses

You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law.

PPO Plan

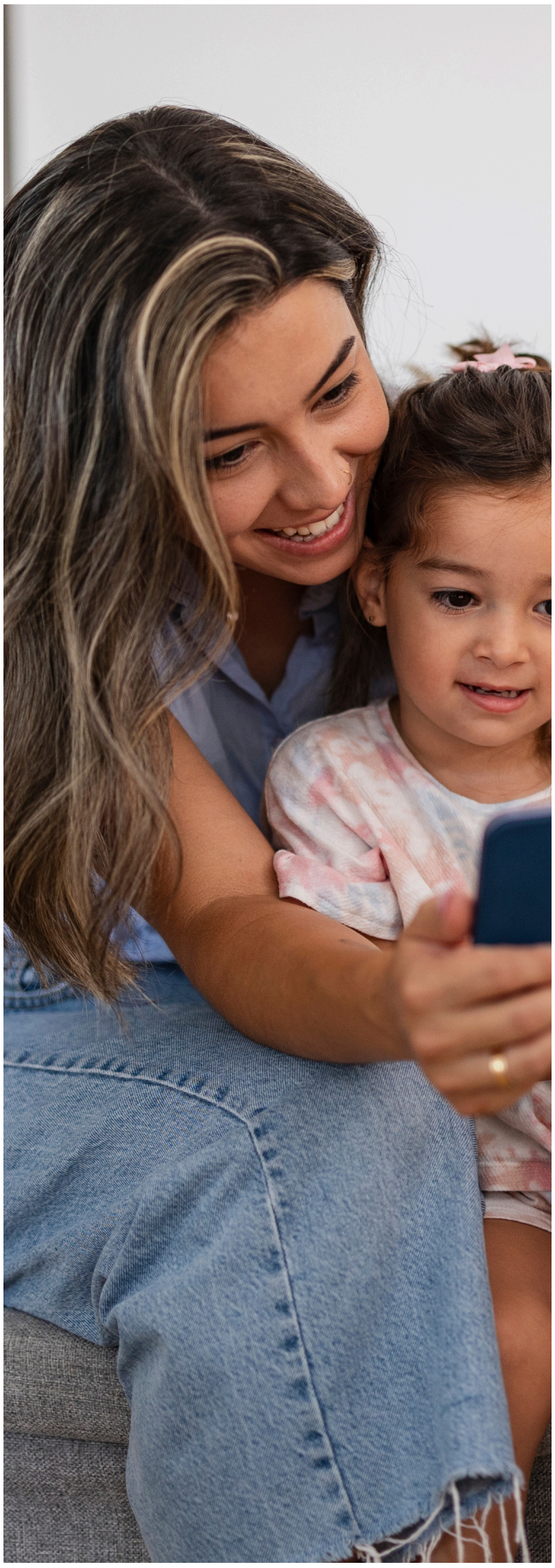
Network: PPO

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. Once the deductible is met, coinsurance (the cost share between you and the carrier) kicks in. The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). Generally, if you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.

HMO Plan

Network: HMO Blue Advantage

The HMO gives you access to certain doctors and hospitals but restricts services to in-network providers. There are no out-of-network benefits. Your care is managed by a Primary Care Physician (PCP). If you require a specialist, outpatient procedure or hospitalization, your registered PCP must refer you.



Medical Plans - PPO

	PPO 1000		PPO 1500		PPO 2000	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Individual	$1,000	$1,000	$1,500	$3,000	$2,000	$4,000
Family	$3,000	$3,000	$3,000	$6,000	$6,000	$12,000
Coinsurance*						
Member Pays	20%	40%	25%	40%	30%	50%
Out-of-Pocket Max						
Individual	$2,000	$4,000	$5,000	$10,000	$6,000	$12,000
Family	$6,000	$12,000	$10,000	$20,000	$18,000	$36,000
Physician Services						
Preventive Care	0%	40% After Ded	0%	40% After Ded	0%	50% After Ded
Physician Visit	$30 Copay	40% After Ded	$30 Copay	40% After Ded	$30 Copay	50% After Ded
Specialist Visit	$40 Copay	40% After Ded	$50 Copay	40% After Ded	$50 Copay	50% After Ded
Diagnostic Test	20% After Ded	40% After Ded	25% After Ded	40% After Ded	30% After Ded	50% After Ded
Imaging	20% After Ded	40% After Ded	25% After Ded	40% After Ded	30% After Ded	50% After Ded
Inpatient Hospital	$150 Copay + 20% After Ded	$300 Copay + 40% After Ded	25% After Ded	40% After Ded	30% After Ded	50% After Ded
Emergency Room	$150 Copay (waived if admitted)		$150 Copay (waived if admitted)		$200 Copay (waive if admitted)	
Urgent Care	$30 Copay	40% After Ded	$30 Copay	40% After Ded	$30 Copay	50% After Ded
Telehealth	$0 Copay	N/A	$0 Copay	N/A	$0 Copay	N/A
Pharmacy Generic/Preferred Brand/Non-Preferred Brand/Specialty						
Rx Out-of-Pocket Max Individual Family	$1,000 $2,000		$1,000 $2,000		$1,000 $2,000	
Retail (30 Days)	Copay: $10 / $40 / $60 / $100	Copay then 25%	Copay: $10 / $40 / $60 / $100	Copay then 25%	Copay: $10 / $40 / $60 / $100	Copay then 25%
Mail Order (90 Days)	Copay: $20/$80/$120/ Not Covered	Not Covered	Copay: $20/$80/$120/ Not Covered	Not Covered	Copay: $20/$80/$120/ Not Covered	Not Covered

*Coinsurance percentage that applies after the deductible has been met

Medical Plan - HMO and HDHP/HSA

	HMO	HDHP/HSA	
	In-Network Benefits Only	In-Network	Out-of-Network
Deductible			
Individual	$100	$3,700	$7,400
Family	$200	$7,400	$14,800
Coinsurance*			
Member Pays	20%	0%	20%
Out-of-Pocket Max			
Individual	$1,500	$3,700	$14,800
Family	$3,000	$7,400	$29,600
Physician Services			
Preventive Care	0%	0%	20%
Physician Visit	$30 Copay	0% After Ded	20% After Ded
Specialist Visit	$40 Copay	0% After Ded	20% After Ded
Diagnostic Test	0% After Ded	0% After Ded	20% After Ded
Imaging	0% After Ded	0% After Ded	20% After Ded
Inpatient Hospital	$150 Copay + 20% After Ded	0% After Ded	20% After Ded
Emergency Room	$150 Copay	0% After Ded	
Urgent Care	$30 Copay	0% After Ded	20% After Ded
Telehealth	N/A	$48 Fee	N/A
Pharmacy Generic/Preferred Brand/Non-Preferred Brand/Specialty			
Rx Out-Of-Pocket Max Individual Family	$1,000 $3,000	Included in Medical OPX	
Retail (30 Days)	Copay: $10/$40/$60/$100	0% After Ded	
Mail Order (90 Days)	Copay: $20/$80/$120/Not Covered	0% after Ded Specialty: Not Covered	Not Covered

*Coinsurance percentage that applies after the deductible has been met

Making the Most of Your Medical Benefits

Employees enrolled in the BlueCross BlueShield medical plan have access to the following services:

MDLIVE (PPO and HDHP members only)

MDLIVE's telehealth program provides enrolled members with access to non-emergency medical care without even leaving the couch. Visit a doctor virtually 24 hours a day, 7 days a week for a variety of different ailments and symptoms. Log on to MDLIVE.com/bcbsil or call (888) 676-4204 today to find out additional information on this convenient benefit.

BlueAccess for Members

Website: www.bcbsil.com

A secure member website that gives you immediate access to health care benefit information and easy-to-use tools.

BlueAccess Mobile ™

You are able to access your BlueAccess for Members account straight from your mobile device. Choose to receive text messaging for Rx refill reminders, diet and fitness tips, claim updates and more. Download the application straight to your smartphone for immediate access.

24/7 Nurseline (PPO and HDHP members only)

Number: (800) 299-0274

General health information and guidance for specific conditions from fevers to bee stings as well as coaching on appropriate treatment paths.

Maven: Women's Virtual Health Program

Website: https://www.mavenclinic.com/

Maven supports members through various health journeys including: family building, maternity, parenting, pediatrics, and menopause.

Mail Order Prescriptions

Website: express-scripts.com/rx

Number: (833) 715-0942

Members can save time and money by calling 24/7 to refill or transfer a current prescription or get started with home delivery.

Accredo

Website: www.accredo.com

Number: (833) 721-1619

Accredo is the prescription specialty drug vendor.

Blue365 Discounts

As a member you have access to additional special program discounts. Details can be accessed at www.bcbsil.com under the "My Coverage" tab and then Discounts.

Go Wellbeing

Access health and wellness resources designed to help members better manage their health, including RealAge assessments, health coaching, tracking tools, and more. Additional details are available through the Blue Access for Members portal or at www.bcbsil.com.



LIMRiCC
The Library Insurance Management and Risk Control Combination

Support for your mental health.

Get convenient care for your mental health and wellbeing from where you're comfortable. LIMRiCC and your Library provide First Stop Health to medical-enrolled employees and their covered dependents for FREE.

Support for your mental health.

Ready to feel your best? Get matched with a compassionate provider for care.

- Coaches help you avoid burnout, improve stress management and more.
- Therapists help manage anxiety, depression, grief, relationship issues and more.
- Doctors can provide care for your mental health, including prescriptions* for anxiety and depression when appropriate.

Confidential care when you need it.

All care is completely confidential. Our availability includes nights and weekends.

Activate Your Account Using the QR Code Below

Use the last 4 digits of your SSN to claim your account!

firststophealth.com | 888-691-7867

*First Stop Health services are not intended to constitute a health plan. *Providers at First Stop Health do not prescribe controlled substances. Costs according to your medical plan may apply for prescriptions.*

Tips to Save Money

Preventive/Wellness Exams Covered at 100%.

Preventive care is equal to one physical exam per year per enrolled member. Females get an annual well-woman exam covered at 100% in addition to their annual exam. No deductible expenses apply—the exam is completely no cost to you provided it's coded as preventive.

Prescription Drugs
Ask your doctor if there's a generic version of the medication they're prescribing or you're already taking. Take advantage of the Generic Prescription Savings Programs at major retailers. Ask about free samples from your doctor and/or manufacturer rebates.

High Cost Scans, X-Rays & Tests
MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals. Finding an in-network, free-standing imaging center can save you a substantial amount of money.

Accessing Medical Care
The emergency room is a costly experience for issues that aren't true emergencies. There are alternatives that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

Doctor's office: for symptoms that aren't extreme, call and let them know your symptoms require immediate attention

Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat, strep throat, coughs, congestion, sports physicals, UTIs, etc.

Urgent Care (UC): less costly than the ER; can treat sprains, strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.



Dental Insurance

Carrier: BlueCross BlueShield
Website: www.bcbsil.com
Phone: (800) 828-3116

Dental Preferred Provider Organization (DPPO)
Network: BlueCare Dental

These dental plans allow the flexibility to select any dentist in-network or out-of-network, but if you stay within the BlueCare Dental Network, you'll pay less.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount the carrier will cover for each visit. Each type of service fits into a class of services according to complexity and cost.

	DPPO 1000		DPPO 1500	
	In-Netwok	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	$50	$50	$50	$50
Family Deductible	$150	$150	$150	$150
Preventive Coinsurance	100%	100%	100%	100%
Basic Coinsurance	80%	80%	80%	80%
Major Coinsurance	50%	50%	50%	50%
Annual Maximum	$1,000		$1,500	
Orthodontia Coinsurance (Children up to Age 19)	Not Covered		50%	
Orthodontia Lifetime Maximum	Not Covered		$1,000	

Dental Insurance

Carrier: BlueCross BlueShield
Website: www.bcbsil.com
Phone: (800) 828-3116

Dental Health Maintenance Organization (DHMO)
Network: BlueCare Dental

The DHMO plan utilizes the BlueCare network and restricts services to in-network providers only. This dental plan requires you to choose one in-network dentist or dental facility to coordinate all of your oral health needs.

If you need to see a specialist, your primary care dentist will refer you.

This plan doesn't have any deductibles or maximums. Instead, when you receive a dental service, you pay a fixed dollar amount for the treatment based on a pre-determined fee schedule between the carrier and your dentist.

	DHMO
	In-Network
Individual Deductible	$0
Family Deductible	$0
Preventive Coinsurance	100%
Basic Coinsurance	Scheduled Fee
Major Coinsurance	Scheduled Fee
Annual Maximum	Unlimited
Orthodontia Coinsurance (Adults and Children up to Age 19)	Scheduled Fee
Orthodontia Lifetime Maximum	Unlimited

Vision Insurance

Carrier: BlueCross BlueShield
Website: eyemedvisioncare.com/bcbsilvis
Phone: (800) 828-3116
Network: EyeMed Insight

Vision insurance helps offset the cost of routine eye exams and helps pay for vision correction eyewear like eyeglasses and contacts by an eye-care provider.

You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. Out-of-network providers will only offer you an allowance towards your vision services.

Contact your library HR representative to learn which benefits are available to you.

	Vision Plan A		Vision Plan B	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exam	$10 Copay	Up to $50 Reimbursement	$10 Copay	Up to $40 Reimbursement
Lenses*		Amount Varies	$25 Copay	Amount Varies
Frames	$130 allowance + 20% off the balance	Up to $70 Reimbursement	$130 allowance + 20% off the balance	Up to $91 Reimbursement
Elective Contacts*	$130 allowance + 15% off the balance	Up to $105 Reimbursement	$130 allowance + 15% off the balance	Up to $130 Reimbursement
Necessary Contacts	Paid in Full	Up to $210 Reimbursement	Paid in Full	Up to $210 Reimbursement
Frequency				
Eye Exam	Once every 12 months		Once every 12 months	
Lenses*	Once every 12 months		Once every 12 months	
Frames	Once every 24 months		Once every 24 months	
Contact Lenses*	Once every 12 months		Once every 12 months	

*You cannot get contacts and glasses in the same calendar year

Basic Life

Carrier: Hartford Life and Accident
Website: www.thehartford.com
Phone: (888) 563-1124

Life insurance provides a financial benefit to your designated beneficiaries if you pass away, helping to cover expenses like funeral costs and living expenses. Accidental Death & Dismemberment (AD&D) insurance pays an additional benefit if you pass away or lose a limb or sight due to an accident.

Benefits may reduce as you age. See your plan documents for more detail.

Basic Life is 100% employer paid for full-time employees.

Contact your library HR representative to learn which benefits are available to you.

Basic Life and AD&D
$30,000

Basic Life and AD&D
$50,000



Voluntary Life and AD&D Insurance

Carrier: Hartford Life and Accident
Website: www.thehartford.com
Phone: (888) 563-1124

Voluntary term life/AD&D allows you to purchase additional life and AD&D coverage for yourself and your dependents. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will increase as you age, and benefits may be reduced. See your plan documents for more detail and to determine if Evidence of Insurability applies.

Contact your library HR representative to learn which benefits are available to you.

	Employee	Spouse	Children
Coverage Increments	$10,000	$5,000	$5,000
Maximum Benefit Amount	$300,000	$150,000 not to exceed 50% of EE	$15,000
Guaranteed Issue Amount (New Hires Only)	$150,000	$50,000	$15,000

To calculate your monthly premium, find the appropriate age bracket for life and for AD&D. Add those two rates together. Multiple by the amount of coverage being elected and divide by 1,000. Spouse and Employee rates are based on employee age at plan anniversary.

Please see HR to confirm your payroll deductions.

Disability Insurance

Carrier: Hartford Life and Accident
Website: www.thehartford.com
Phone: (888) 277-4767

Voluntary Short-Term Disability
If you become ill or suffer a non-work related injury that prevents you from working, short-term disability insurance provides income replacement.

Voluntary Long-Term Disability
Long-term disability insurance is a type of income protection that is designed to cover serious injuries and illnesses that keep you out of work for an extended amount of time.

Contact your library HR representative to learn which benefits are available to you.

	Voluntary Short-Term	Voluntary Long-Term
Waiting Period	7 Days	180 Days
Benefit Amount	70% of Weekly Pay	60% of Monthly Pay
Maximum Benefits	$800	$3,000
Length of Payment Period	26 Weeks	Until SSNRA
Pre-Existing Condition Exclusion	3/12	3/12
Premium Contribution	Non-Contributory	Non-Contributory

Please see HR to confirm your payroll deductions.

Voluntary Benefits

Sometimes unexpected occurrences happen and medical insurance isn't enough to cover the unforeseen out-of-pocket expense associated with the incident(s). Voluntary benefits can help. These plans pay lump sum benefits, which can be used however the member chooses. Contact your library HR representative to learn which benefits are available to you.

Accident Coverage

Carrier: Hartford Life and Accident
Website: www.thehartford.com
Phone: 866-547-4205

Since accidents can happen at any time, it's important to prepare for the unexpected.This policy can help pay for out-of-pocket expenses associated with an accident by paying you a benefit for each of the covered injuries you suffer and the treatment you received.This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Critical Illness

Carrier: Hartford Life and Accident
Website: www.thehartford.com
Phone: 866-547-4205

Critical illness insurance protects your family when you are diagnosed with an unexpected covered condition. This policy provides you with a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as heart attack, stroke, cancer and much more. It can help provide some financial protection so you can focus on what's really important – getting better. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Critical Illness Coverage Amount	
Employee	$10,000 or $20,000
Spouse	100% of employee coverage amount
Child(ren)	50% of employee coverage amount

Hospital Indemnity

Carrier: Hartford Life and Accident
Website: www.thehartford.com
Phone: 866-547-4205

Hospital Indemnity insurance protects your family when you have a hospital or ICU stay. This policy provides financial protection by paying you a benefit for hospital admission, hospital confinement and ICU care. Benefits are paid based on admission and length of stay for a defined number of days. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Hospital Indemnity Plan Coverage	
First Day Hospital Confinement	$1,000 / calendar year
Hospital Confinement (Day 2+)	$150 / day (max 90 days per year)
ICU Confinement (Day 2+)	$300 / day (max 30 days per year)

Employee Assistance Program

Carrier: The Hartford
Website: www.thehartford.com
Phone: (800) 523-2233

The Employee Assistance Program (EAP) provides confidential, free assistance for marital/family problems, financial/legal difficulties, balancing work/life situations, emotional or stress related problems, drug or alcohol abuse and problems relating to work. The program is 100% company paid.

You have access to three sessions with a professional per year.

Here are some challenges our EAP can help with:

- Stress and depression
- Life transitions
- Grief and loss
- Parenting and childcare
- Elder care
- Domestic violence
- Workplace conflict
- Addiction and recovery
- Legal assistance



Benefit Hub

Website: limricc.benefithub.com
Phone: (866) 664-4621
Email: customercare@benefithub.com

We've made it easy for you to access thousands of amazing discounts, cashback offers, discounted gift cards, and purchase additional voluntary benefits all in one place! BenefitHub offers worksite benefits available to all employees on a direct bill basis. Enjoy savings on travel, movie tickets, car buying, electronics and more!

Enjoy free discounts, cashback and perks on thousands of brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors

Wherever you are, check out your exclusive perks for local discounts, products and/or services.

Visit the website below. Registration may be required to purchase discounts, products and/or services.

*Please note that products purchased on BenefitHub will be 100% paid for by the employee on a post tax basis and billed directly to the employee using the payment option of their choice.These benefits are individual policies and written outside of Procom, meaning even if you leave the company these products are yours to keep.

Visit https://limriccbenefits.org/ for additional employee benefit resources



Carrier Information

Medical HMO	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 828-3116
Network	HMO Blue Advantage
Policy Number	B26888
Medical PPO 1000/ PPO 1500 / PPO 2000	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 828-3116
Network	PPO
Policy Number	326889 / 326890 / 476268
Medical HDHP	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 828-3116
Network	PPO
Policy Number	PM4301
Vision	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 828-3116
Network	EyeMed Insight
Policy Number	VF030937

Dental HMO	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 828-3116
Network	BlueCare Dental HMO
Policy Number	D00058
Dental PPO 1000 / Dental PPO 1500	
Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 828-3116
Network	BlueCare Dental PPO
Policy Number	326891 / 476269
Basic Life and AD&D Insurance	
Carrier	The Hartford
Website	www.thehartford.com
Phone Number	(888) 563-1124
Policy Number	891881
Vol. Life & AD&D / STD / LTD / Accident / Critical Illness / Hospital Indemnity	
Carrier	The Hartford
Website	www.thehartford.com
Phone Number	(888) 277-4767
Policy Number	891881

Please reach out to your Library HR Representative with questions



NOTE: This Benefits Summary provides a brief overview of your employer's benefit programs and is for informational purposes only. For exact terms, please review the employee handbook and the official carrier plan documents. If there is any conflict between this summary and those governing documents, the governing documents will control.

A Marsh business