

Life and AD&D Insurance

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death. **Accidental Death and Dismemberment (AD&D) Insurance** provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable. This benefit is provided at **NO COST** to you

This coverage will begin first of the month following 6 months from your date of hire. Coverage will end the last day of the month in which your employment ends.

Life/AD&D Benefits	NEW YORK LIFE
Benefit Amount	Life: 3 times your annual earnings up to \$300,000 AD&D: 1 times your annual earnings up to \$50,000
Reduction of Benefits Schedule	Reduced by 65% at age 70 Reduced by 50% at age 75
Terminal Illness Accelerated Death Benefit	You can receive a portion of your Life Insurance money early if you are diagnosed with a terminal illness and your life expectancy is less than 24 months. The benefit will pay you 75% up to \$150,000 and the remaining benefit will be paid to your beneficiaries upon your death.

Voluntary Benefits

This coverage will begin first of the month following your date of hire. Coverage will end the last day of the month in which your employment ends.

Allstate Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition (e.g., heart attack, cancer or stroke) to pay for treatments, prescriptions, travel, living expenses and more. You have the choice to elect a \$10,000 or \$20,000 benefit amount.

For an additional cost, you can elect the **PinnacleCare Health Advisory Services** for access to expert medical opinion, research on diagnosis and treatment options, facilitated appointments to top specialists or medical centers, and virtual consultations for expert medical opinions.

Employee Discounts

The Benefit Hub discount website offers money-saving opportunities for you to buy products and services you use every day at discounted prices!

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

New products and services are added frequently, and seasonal promotions can save you even more money! Bookmark **www.fbhwa.benefithub.com** and visit it regularly to find exciting offers from companies you know and trust.



Employee Assistance & Wellness Support

Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, the Employee Assistance & Wellness Support program through **ComPsych** is there for you. It can help you and your family find solutions and restore your peace of mind.

Life Assistance Program

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Life Assistance Program provides a maximum of three sessions, per issue, per year.

GuidanceResources

When you need information quickly to help handle life's challenges, you can visit www.guidanceresources.com for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions.

Well-being Coaching

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

FamilySource

Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care.

Financial, Legal & Estate Support

Financial and legal challenges can be very stressful for you and your family. That's why we are proud to provide you with a Financial, Legal & Estate Support program through **ComPsych** to help you navigate these issues, at no additional cost. Leaving you with fewer worries.

FinancialConnect

Sometimes you may not know where to start when facing a stressful financial challenge or when you need financial planning expertise. With FinancialConnect you and your family members have unlimited access to a team of qualified experts including Certified Public Accountants (CPAs), Certified Financial Planners (CFPs) and other financial professionals to help guide you. If additional help is needed, you can request referrals to financial professionals in your local community.

In addition, on guidanceresources.com, you will have access to financial information on a wide range of topics including debt management, family budgeting, estate planning and tax planning as well as interactive tools and financial calculators.

LegalConnect

Sometimes you may not know where to start when facing a stressful financial challenge or when you need financial planning expertise. With FinancialConnect® you and your family members have unlimited access to a team of qualified experts including Certified Public Accountants (CPAs), CERTIFIED FINANCIAL PLANNERS™ (CFP®) and other financial professionals to help guide you. If additional help is needed, you can request referrals to financial professionals in your local community.

In addition, on guidanceresources.com, you will have access to financial information on a wide range of topics including debt management, family budgeting, estate planning and tax planning as well as interactive tools and financial calculators.

EstateGuidance

If you are facing a difficult legal challenge and don't know where to start, LegalConnect® can help. This program gives you access to unlimited phone consultations with a staff of attorneys who can provide guidance on issues such as divorce, adoption, estate planning, real estate, and identity theft. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25 percent reduction in fees thereafter. Lastly, information on low cost and no legal options are available along with referrals to consumer advocacy groups and governmental organizations if needed.

Secure Travel

Generali Global Assistance's Secure Travel program offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365.

Pre-Trip Planning

- Immunization requirements
- Visa and passport requirements
- Embassy/consular referrals
- Foreign exchange rates
- Travel advisories and weather conditions
- Cultural information

Traveling Assistance

- 24-hour multilingual assistance and referral to interpretation and translation services
- Referrals to physicians, dentists, medical facilities and legal assistance providers
- Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment**
- Assistance with lost or stolen items, including luggage and prescription replacement services**
- Emergency cash advances, up to \$1,500**
- Advancement of bail**

Emergency Assistance

- Emergency evacuation and repatriation, when medically necessary; arrange and cover the cost of transportation to the nearest adequate medical facility***
- Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency
- Cover round-trip transportation as well as accommodations, up to \$150 per day for up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days
- Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial
- Emergency message relay, toll-free
- Assistance with making emergency travel arrangements**

* Emergency Assistance services may be insured under a group or blanket insurance policy issued by Life Insurance Company of North America. All other NYL GBS Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Expenses for medical care are not covered.

** Covered person is responsible for any advances, payments, travel-related or replacement costs and must provide confirmation of reimbursement. Credit card(s) used to guarantee reimbursement must have sufficient available limit to cover the amount of the advance.

*** Initial transport by ambulance following a covered medical emergency is excluded.

Additional Benefits

MUV Fitness

Receive a discount on membership costs for you and your family members through Frontier Behavioral Health's Corporate Program.

YMCA

Receive a discount on membership costs for you and your family members through Frontier Behavioral Health's Corporate Program.

HomeStreet Bank

You can receive free homeownership education, savings of as much as \$1,500 on home loans, and access to local down-payment programs.

Verizon Wireless

Save 18% off qualifying plans just for being an employee of Frontier Behavioral Health!

Please refer to the company Intranet for more details about these benefits.

Cost of Benefits



Deductions for Critical Illness are taken from your paycheck after taxes.

VOLUNTARY CRITICAL ILLNESS

The below premiums are on a per month basis.

\$10,000 Basic Benefit Amount				
Issue Age	Non-Tobacco User		Tobacco User	
	Employee / Employee + Child(ren)	Employee + Spouse / Employee + Family	Employee / Employee + Child(ren)	Employee + Spouse / Employee + Family
18 - 29	\$7.71	\$11.57	\$12.28	\$18.42
30 - 35	\$7.74	\$11.61	\$12.35	\$18.53
36 - 39	\$17.73	\$26.60	\$30.28	\$45.44
40 - 50	\$17.96	\$26.94	\$30.70	\$46.08
51 - 54	\$37.88	\$56.83	\$64.80	\$97.21
55 - 60	\$38.66	\$58.00	\$66.12	\$99.20
61 - 63	\$61.02	\$91.54	\$96.43	\$144.64
64 - 70	\$91.11	\$136.67	\$144.62	\$216.94
71+	\$92.91	\$139.38	\$147.49	\$221.25

\$20,000 Basic Benefit Amount				
Issue Age	Non-Tobacco User		Tobacco User	
	Employee / Employee + Child(ren)	Employee + Spouse / Employee + Family	Employee / Employee + Child(ren)	Employee + Spouse / Employee + Family
18 - 29	\$13.38	\$20.09	\$22.52	\$33.80
30 - 35	\$13.45	\$20.19	\$22.68	\$34.03
36 - 39	\$33.45	\$50.18	\$58.53	\$87.81
40 - 50	\$33.89	\$50.85	\$59.38	\$89.08
51 - 54	\$73.76	\$110.64	\$127.57	\$191.37
55 - 60	\$75.28	\$112.94	\$130.24	\$195.36
61 - 63	\$120.01	\$180.03	\$190.82	\$286.25
64 - 70	\$180.21	\$270.32	\$287.20	\$430.82
71+	\$183.81	\$275.72	\$292.95	\$439.44

PinnacleCare Health Advisory Services	
Coverage Tier	Your Cost per Month
Employee Only / Employee + Child(ren)	\$2.00
Employee + Spouse / Employee + Family	\$2.94