

park  city

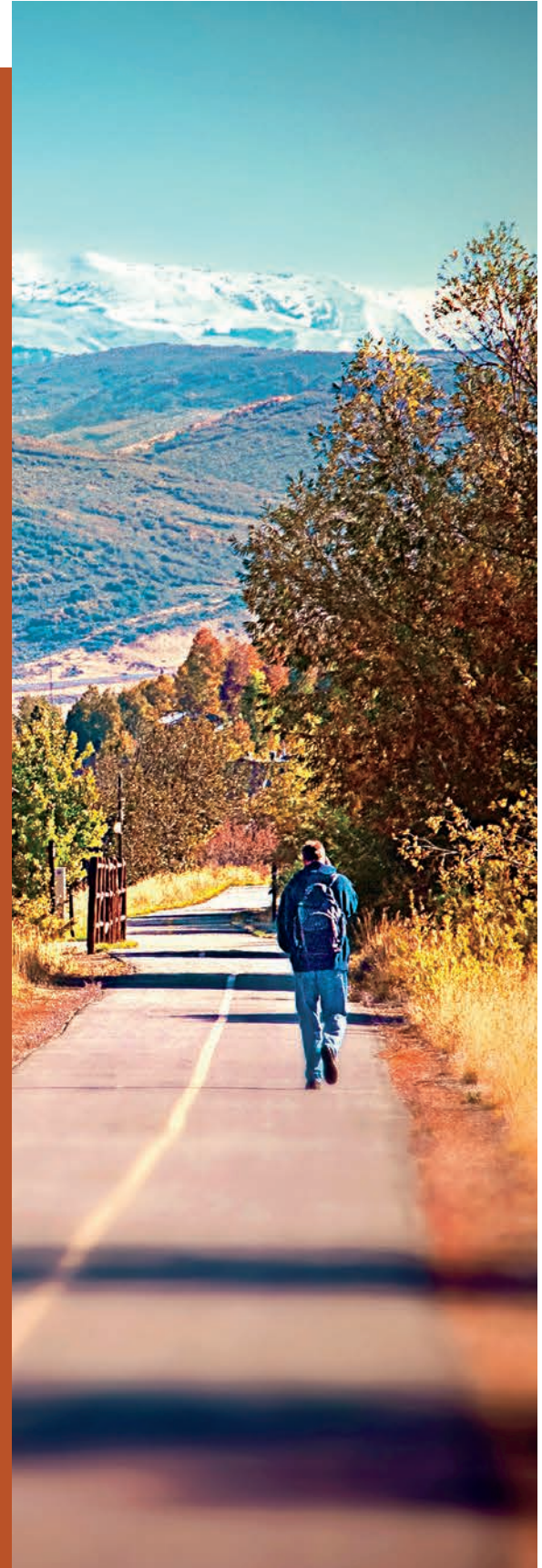
CHAMBER OF COMMERCE | CONVENTION & VISITORS BUREAU

# CHAMBER SPONSORED EMPLOYEE BENEFIT PROGRAM



# Table of Contents

<b>Welcome</b>	<b>3</b>
<b>Angle Health</b>	<b>4</b>
<b>Medical Plans</b>	<b>6</b>
<b>Dental Plans</b>	<b>9</b>
<b>Vision Plan</b>	<b>13</b>
<b>Life, Accident, Critical Illness, Hospital Indemnity Plan</b>	<b>16</b>
<b>Teledoc</b>	<b>19</b>
<b>Identity Protection</b>	<b>20</b>
<b>Cost Comparison</b>	<b>22</b>
<b>FAQs</b>	<b>24</b>





Dear Partner,

As part of our commitment to you, we are thrilled to announce a groundbreaking healthcare partnership that will revolutionize coverage for our nearly 1,000 members and your 14,000 employees.

We are proudly introducing the Chamber Sponsored Employee Benefit Program, a health insurance collaboration between the Park City Chamber of Commerce & Visitors Bureau, and the Heber Valley Chamber of Commerce.

The Chamber Sponsored Employee Benefit Program ensures that our partners have access to quality health coverage options. Employers with as few as two employees can now avail themselves of these comprehensive benefits.

The Chamber Sponsored Employee Benefit Program offers excellent options for medical, dental, vision, and other ancillary benefits. The Plan even includes pet insurance, because we understand the importance of our animal friends to family and individual wellbeing. The array of comprehensive coverage options reflects our belief that employees who have high-quality health insurance are healthier, happier, and more productive, leading to more engagement and less turnover, a benefit to our entire community.

By joining forces with the Heber Valley Chamber and our local insurance experts, we have leveraged their collective expertise and resources to negotiate favorable terms and competitive rates for you, empowering your access to high-quality benefits while effectively managing costs.

To learn more about the Plan and how you and your employees can benefit from this exclusive arrangement, we invite you to contact your current health insurance provider, or an agency included in this booklet.

As a valued Chamber partner, I thank you for your continued support and trust. Our innovative Chamber Sponsored Employee Benefit Program is one way we are responding to your needs and forging a stronger partnership with you.

Providing quality health insurance is one of the most critical issues businesses face today. We are excited to bring a cost-effective option to the workplace. Together, we are reinforcing Park City's position as a place where workers are valued and supported.

We look forward to embarking on this journey together and ensuring a brighter, healthier future

Sincerely,



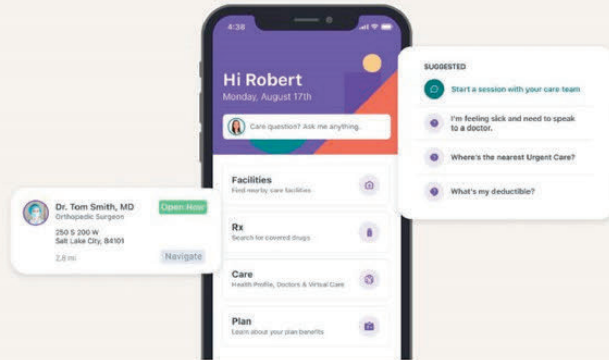
Jennifer Wesselhoff  
President & CEO



# Welcome To Angle

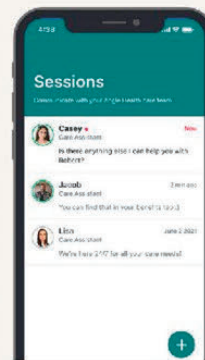
## Re-imagining the health insurance experience

Born out of frustration from the personal healthcare experiences of our team, we founded Angle Health to bring a truly technology-enabled solution to health insurance. One where members don't have to spend hours navigating the complex maze of health systems and left to "figure out" their health insurance in order to access the right care.



Our fully digital platform delivers a personalized member experience that centers around ease of use, personalization, and better access to care.

Our health plans are built for the digital-forward employee, and designed with the "whole person" in mind which doesn't require a PhD in health insurance to understand.



We take the burden off the member in navigating the healthcare system.

## Our Vision & Values

*Bring transparency, simplicity, and humanity to healthcare so that people can live their best lives.*

Member First	Lead With Empathy	Innovate
Our team strives to build the Angle experience around the true needs of the member before anything else.	Every product and service we build starts by looking at a problem with empathy. Because every stakeholder's needs are unique.	Our goal is to build the healthcare tools of the future without the legacy standards that limit our ability to innovate.

## Our Investors

*Angle Health is backed by top healthcare and technology investors with billions of dollars in assets under management and a consistent track record of success.*





## Angle Health CareTeam

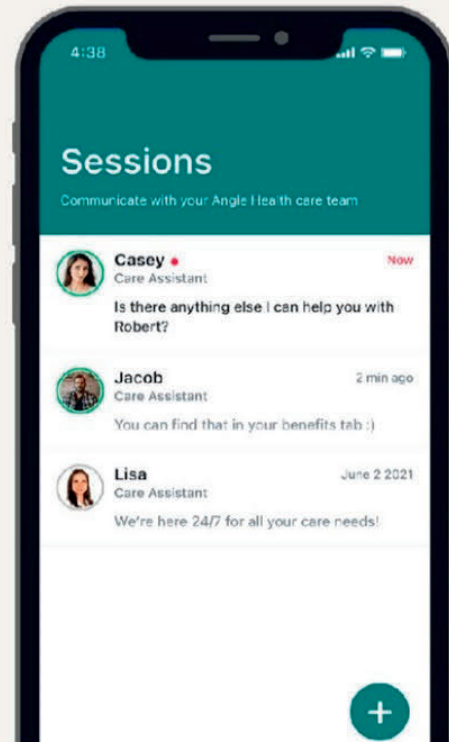
Angle does the heavy lifting so you don't have to. Members have access to resources and real-time chat with Angle's care team (a dedicated cadre of licensed nurses and healthcare professions to guide members through the entire care journey). Our care team helps you navigate the complex healthcare system with convenient and friendly human support so you don't have to bear all the burden.

### Member Services

- Concierge service with a focus on making wellness easy.
- Expert counseling in navigating the ins and outs of our convoluted health system.
- Single touch-point solutions with an actual human on the other end.

### Clinical Management Services

- 1 on 1 clinical support available via chat, email, & phone
- an on-call nurses available to field questions and provide expert clinical guidance through your wellness journey.



## Contact Us

Phone: 855-937-1855 | E-mail: [careteam@anglehealth.com](mailto:careteam@anglehealth.com) | Chat: Angle Health App

# Medical Plans





# Traditional Medical Plans

	500 Traditional	1000 Traditional	1500 Traditional	2000 Traditional	2500 Traditional
<b>Deductible</b>					
<b>Individual</b>	\$500	\$1,000	\$1,500	\$2,000	\$2,500
<b>Family</b>	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
<b>Out-Of-Pocket Max</b>					
<b>Individual</b>	\$2,000	\$3,000	\$3,000	\$4,000	\$4,000
<b>Family</b>	\$4,000	\$6,000	\$6,000	\$8,000	\$8,000
<b>Primary Care Provider (PCP)</b>	\$20	\$25	\$25	\$25	\$25
<b>Secondary Care Provider (SCP)</b>	\$40	\$45	\$45	\$45	\$45
<b>Urgent Care</b>	\$40	\$50	\$50	\$50	\$50
<b>Preventive Care</b>	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
<b>Minor Diagnostic Tests</b>	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
<b>Inpatient/Outpatient Services</b>	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
<b>Emergency Room</b>	\$100 after deductible	\$100 after deductible	\$125 after deductible	\$125 after deductible	\$150 after deductible
<b>PT/ST/OT</b>	\$40 after deductible	\$45 after deductible	\$45 after deductible	\$45 after deductible	\$45 after deductible
<b>Chiropractic</b>	\$40	\$45	\$45	\$45	\$45
<b>Prescription Drug Coverage</b>					
<b>Tier 1</b>	\$7	\$10	\$10	\$10	\$10
<b>Tier 2</b>	\$21	\$25	\$25	\$25	\$25
<b>Tier 3</b>	\$42	\$45	\$45	\$45	\$45
<b>Tier 4</b>	\$100	\$100	\$100	\$100	\$100
Preauthorization is required for certain services. Visit limits apply to certain services. This chart is not a complete list of benefits.					

# HSA Qualified Medical Plans

	1500 HDHP HSA Qualified	2500 HDHP HSA Qualified	3500 HDHP HSA Qualified	6450 HDHP HSA Qualified
<b>Deductible</b>				
<b>Individual</b>	\$1,500	\$2,500	\$3,500	\$6,450
<b>Family</b>	\$3,000	\$5,000	\$7,000	\$12,900
<b>Out-Of-Pocket Max</b>				
<b>Individual</b>	\$3,000	\$4,000	\$4,500	\$6,450
<b>Family</b>	\$6,000	\$8,000	\$9,000	\$12,900
<b>Primary Care Provider (PCP)</b>	\$15 after deductible	\$15 after deductible	\$15 after deductible	Covered 100% after deductible
<b>Secondary Care Provider (SCP)</b>	\$25 after deductible	\$25 after deductible	\$25 after deductible	Covered 100% after deductible
<b>Urgent Care</b>	\$35 after deductible	\$35 after deductible	\$35 after deductible	Covered 100% after deductible
<b>Preventive Care</b>	Covered 100%	Covered 100%	Covered 100%	Covered 100%
<b>Minor Diagnostic Tests</b>	Covered 100% after deductible	Covered 100% after deductible	Covered 100% after deductible	Covered 100% after deductible
<b>Inpatient/Outpatient Services</b>	20% after deductible	20% after deductible	20% after deductible	Covered 100% after deductible
<b>Emergency Room</b>	\$75 after deductible	\$75 after deductible	\$75 after deductible	Covered 100% after deductible
<b>PT/ST/OT</b>	\$25 after deductible	\$25 after deductible	\$25 after deductible	Covered 100% after deductible
<b>Chiropractic</b>	\$25 after deductible	\$25 after deductible	\$25 after deductible	Covered 100% after deductible
<b>Prescription Drug Coverage</b>				
<b>Tier 1</b>	\$7 after deductible	\$7 after deductible	\$7 after deductible	Covered 100% after deductible
<b>Tier 2</b>	\$21 after deductible	\$21 after deductible	\$21 after deductible	Covered 100% after deductible
<b>Tier 3</b>	\$42 after deductible	\$45 after deductible	\$45 after deductible	Covered 100% after deductible
<b>Tier 4</b>	\$100 after deductible	\$100 after deductible	\$100 after deductible	Covered 100% after deductible
Preauthorization is required for certain services. Visit limits apply to certain services. This chart is not a complete list of benefits.				



# Dental Plans



# Dental Plans



**UTAH CHAMBER PLAN**  
VOLUNTARY HIGH PLAN

EFFECTIVE DATE: JUL 01, 2023 - JUN 01, 2024

QUOTE: MP0000281848

CLASS 1: ALL ELIGIBLE EMPLOYEES

## DENTAL BENEFIT HIGHLIGHTS

### VOLUNTARY | HIGH PLAN

HIGH PLAN PAYS	
IN-NETWORK	OUT-OF-NETWORK

<p><b>Diagnostic &amp; Preventive Services</b></p> <p>Diagnostic and Preventive Services—exams, cleanings, fluoride and space maintainers Brush Biopsy—to detect oral cancer Radiographs—x-rays Sealants—to prevent decay of permanent teeth</p>	100%	100%
<p><b>Basic Services</b></p> <p>Emergency Palliative Treatment—to temporarily relieve pain. Other Basic Services—miscellaneous services Periodontic Services—to treat gum disease Minor Restorative Services—fillings Endodontic Services—root canal Simple Extractions—non complicated extractions</p>	80%	80%
<p><b>Major Services</b> 12 Month Waiting Period Applies</p> <p>All Other Oral Surgery Services—complex extractions and dental surgery Major Restorative Services—crowns Relines and Repairs—to bridges and dentures Prosthodontic Services—bridges and dentures</p>	50%	50%
<p><b>Orthodontics</b></p> <p>Orthodontic Services—braces (up to age 19)</p>	50%	50%
ADDITIONAL PLAN INFORMATION		
Allowed Amounts—fee schedule for in-network and out-of-network providers	PPO Fee Schedule	PPO Fee Schedule
Calendar Year Maximum—per person, per calendar year. Applies to all services except Orthodontic. Includes maximum rollover.	\$1,500	\$1,500
Orthodontic Lifetime Maximum	\$1,500	
Calendar Year Deductible—per person/per family per calendar year. DOES NOT apply to any Diagnostic & Preventive services.	\$50/\$150	

FIND AN IN-NETWORK DENTIST AT:  
[MYRENPROVIDERS.COM](http://MYRENPROVIDERS.COM)



# Dental Plans



**UTAH CHAMBER PLAN**  
VOLUNTARY MID PLAN

EFFECTIVE DATE: JUL 01, 2023 - JUN 01, 2024

QUOTE: MP0000281853

CLASS 1: ALL ELIGIBLE EMPLOYEES

## DENTAL BENEFIT HIGHLIGHTS

### VOLUNTARY | MID PLAN

	MID PLAN PAYS	
	IN-NETWORK	OUT-OF-NETWORK
<b>Diagnostic &amp; Preventive Services</b> Diagnostic and Preventive Services—exams, cleanings, fluoride and space maintainers Brush Biopsy—to detect oral cancer Radiographs—x-rays Sealants—to prevent decay of permanent teeth	100%	80%
<b>Basic Services</b> Emergency Palliative Treatment—to temporarily relieve pain. Other Basic Services—miscellaneous services Minor Restorative Services—fillings Simple Extractions—non complicated extractions	80%	60%
<b>Major Services</b> 12 Month Waiting Period Applies Periodontic Services—to treat gum disease Endodontic Services—root canal All Other Oral Surgery Services—complex extractions and dental surgery Major Restorative Services—crowns Relines and Repairs—to bridges and dentures Prosthodontic Services—bridges and dentures	50%	40%
<b>Orthodontics</b> 12 Month Waiting Period Applies Orthodontic Services—braces (up to age 19)	50%	50%
ADDITIONAL PLAN INFORMATION		
Allowed Amounts—fee schedule for in-network and out-of-network providers	PPO Fee Schedule	PPO Fee Schedule
Calendar Year Maximum—per person, per calendar year. Applies to all services except Orthodontic. Includes maximum rollover.	\$1,000	\$1,000
Orthodontic Lifetime Maximum	\$1,000	
Calendar Year Deductible—per person/per family per calendar year. Deductible DOES NOT apply to in-network diagnostic & preventive services.	\$50/\$150	

FIND AN IN-NETWORK DENTIST AT:  
**MYRENPROVIDERS.COM**

# Dental Plans



UTAH CHAMBER PLANS  
VOLUNTARY LOW PLAN

EFFECTIVE DATE: JUL 01, 2023 - JUN 01, 2024  
QUOTE: MP0000281855

CLASS 1: ALL ELIGIBLE EMPLOYEES

## DENTAL BENEFIT HIGHLIGHTS

### VOLUNTARY | LOW PLAN

LOW PLAN PAYS	
IN-NETWORK	OUT-OF-NETWORK

#### Diagnostic & Preventive Services

Diagnostic and Preventive Services—exams, cleanings, fluoride and space maintainers  
Brush Biopsy—to detect oral cancer  
Radiographs—x-rays  
Sealants—to prevent decay of permanent teeth

100%

50%

#### Basic Services

Emergency Palliative Treatment—to temporarily relieve pain.  
Other Basic Services—miscellaneous services  
Minor Restorative Services—fillings  
Simple Extractions—non complicated extractions

50%

30%

#### Major Services 12 Month Waiting Period Applies

Periodontic Services—to treat gum disease  
Endodontic Services—root canal  
All Other Oral Surgery Services—complex extractions and dental surgery  
Major Restorative Services—crowns  
Relines and Repairs—to bridges and dentures  
Prosthodontic Services—bridges and dentures

25%

25%

#### Orthodontics

Orthodontic Services—braces

0%

0%

### ADDITIONAL PLAN INFORMATION

Allowed Amounts—fee schedule for in-network and out-of-network providers

PPO Fee Schedule

PPO Fee Schedule

Calendar Year Maximum—per person, per calendar year. Applies to all services except Orthodontic. Includes maximum rollover.

\$1,000

\$1,000

Orthodontic Lifetime Maximum

\$0

Calendar Year Deductible—per person/per family per calendar year. Deductible DOES NOT apply to in-network diagnostic & preventive services.

\$50/\$150

FIND AN IN-NETWORK DENTIST AT:  
[MYRENPROVIDERS.COM](http://MYRENPROVIDERS.COM)



# Vision Plan





## OPTICARE PLAN:

FBA 10-10-120C+

Products/Services	Select Network	Broad Network	Out-Of-Network
<b>Eye Exam</b>			
Eyeglass exam	\$10 Co-pay	\$10 Co-pay	\$45 Allowance
Contact exam	\$10 Co-pay	\$10 Co-pay	\$45 Allowance
Routine Dilation	100% Covered	Retail	Included above
Contact Fitting	100% Covered	Retail	Included above
<b>Standard Plastic Lenses</b>			
Single Vision	\$10 Co-pay	\$10 Co-pay	\$75 Allowance for lenses, options, and coatings
Bifocal (FT 28)	\$10 Co-pay	\$10 Co-pay	\$75 Allowance for lenses, options, and coatings
Trifocal (FT 7x28)	\$10 Co-pay	\$10 Co-pay	\$75 Allowance for lenses, options, and coatings
<b>Lens Options</b>			
Progressive (Standard plastic no-line)	\$10 Co-pay	\$50 Co-pay	
Premium Progressive Options	\$80 Co-pay	\$100 Co-pay	
Polycarbonate	\$20 Co-pay	\$40 Co-pay	
Anti-Reflective	\$40 Co-pay	\$45 Co-pay	
High Index	\$80 Co-pay	25% Discount	
<b>Coatings</b>			
Scratch Resistant Coating	100% Covered	\$10 Co-pay	
Ultra Violet protection	100% Covered	\$10 Co-pay	
Other Options	Up to 25% Discount	Up to 25% Discount	
Edge polish, tints, mirrors, etc.			
<b>Frames</b>			
Allowance Based on Retail Pricing	\$120 Allowance	\$110 Allowance	\$100 Allowance
<b>Additional Eyewear</b>			
Additional Pairs of Glasses Throughout the Year	Up to 50% Off Retail	Up to 25% Off Retail	
<b>Contacts</b>			
Contact benefits is in lieu of lens and frame benefit.	\$120 Allowance	\$110 Allowance	\$100 Allowance
Medically Necessary Contacts	100% Covered	\$250 Allowance	\$210 Allowance
Additional contact purchases:			
Conventional	Up to 20% off	Retail	
Disposables	Up to 10% off	Retail	
<b>Frequency</b>			
Exams, Lenses, Frames, Contacts	Every 12 months	Every 12 months	Every 12 months
<b>Refractive Surgery</b>			
LASIK	\$400 Off per eye	Not Covered	Not Covered





## PLAN HIGHLIGHTS

- Benefits in our broad network meet or beat the current offering in frame allowances and have lower lens co-pays.
- Our offering covers contact lens fitting fees and does not reduce the contact lens allowance.
- No material co-pay/deductibles have to be paid before the benefit is issued.
- Non-listed or specialty lens add-ons are 25%
- We offer coverage for BluDefense Digital Lens for the 65%+ Americans suffering from digital eye strain and computer vision syndrome. (More info available upon request) .
- Refractive Surgery Benefit offers Custom iLASIK (All Laser), PRK, Visian ICL Implantable Collamer Lens and RLE Refractive Lens Exchange at 20% off retail versus 15%. Over 15,000 Opticare members have had Refractive surgery since 1999.
- Our network is a combination of regional chains, national chains and independent optometry practices and includes better out-of-network reimbursement levels. In the rare case that a particular provider is not credentialed with us, our direct-to-patient reimbursement fees surpass all other plans and is often a better benefit than the competitor's in-network benefit.
- Opticare Vision has negotiated additional plan enhancements in the Standard Optical network such as \$0 co-pay exam services and increased frame and contact lens allowances. Benefits will always be the best in the Standard Optical network, however we guarantee that benefits in the broad and out of network columns will always meet or exceed any competitive offering.

### Telehealth and Mobile Eye Care

Opticare Vision has special offerings for teleoptometry services and mobile/on-site examinations. Contact us directly to see if your group qualifies for on-site services.



# Life, Accident, Critical Illness, Hospital Indemnity Plans



# Life, Accident, Critical Illness, Hospital Indemnity



## Powerfully Simple<sup>SM</sup> employee benefits

The Utah Home Builders Association and Fringe Benefit Analysts have partnered with Equitable to provide you with flexible nonmedical benefits. Offering benefits can help attract and retain employees and protect them from out-of-pocket medical expenses.

The product offering through Equitable allows you to provide a core package for your employees that includes each of these valuable benefits. In addition to this employer choice, each employee can choose to enhance most of the benefits offered and add their eligible dependents.



### Life

Helps offset financial burdens after the loss of a loved one. AD&D rider options available. Includes travel assistance program.



### Accident

Covers many types of accidents and pays a cash benefit when employees are injured. Includes wellness benefit.



### Critical Illness

Employees receive a lump-sum cash payment if diagnosed with a covered illness.



### Hospital Indemnity

Hospital Indemnity pays a cash benefit to you if you or your dependents are confined to a hospital or experience any other covered indemnified events.

## Help attract, retain and protect your employees

Utah's most common small employer medical plans have out-of-pocket maximums ranging from \$7,000-\$9,000 for individuals and \$15,000- \$18,000 for families.<sup>1</sup>



Utah is ranked as the 2nd least affordable state for hospital stays.<sup>2</sup>

Hospital charges count for nearly 1/3 of all medical costs in the United States.<sup>6</sup>



### Voluntary Life

Today, few have the coverage they need. Only 52% of consumers report owning life insurance.<sup>3</sup>

**52%** of consumers



### Accident

**35 million**

Americans visit the emergency room for injury-related visits each year.<sup>4</sup>



### Critical Illness

**67%** bankruptcies

Medical issues are tied to 67% of bankruptcies, with 59% the direct result of medical bills.<sup>5</sup>



### Hospital Indemnity

Hospital charges count for nearly 1/3 of all medical costs in the United States.<sup>6</sup>





# Life, Accident, Critical Illness, Hospital Indemnity

## Financial strength ratings

Rating agency	Current rating	Meaning of category	Date reviewed
A.M. Best Co.	A	Excellent	1/22
Moody's	A1	Good	7/22
Standard & Poor's	A+	Strong	6/22

Ratings are for Equitable Financial Life Insurance Company. Date reviewed indicates the last public statement by the rating agency. Ratings are subject to change; visit [equitable.com/about-us/financial-strength-ratings](https://equitable.com/about-us/financial-strength-ratings) (last updated on July 31, 2022) for more details, including information on rating scales and individual rating sources. The ratings reflected have no bearing on the performance of the variable investment options.

## 160 years of experience<sup>8</sup>



As a U.S. company with roots going back to 1859, Equitable offers the strength and stability that comes with generations of experience as an insurance pioneer.

To that heritage, we add the innovation and expertise of an employee benefits business that's been purpose-built to meet the evolving needs of the modern workforce. Together, we strive to learn and improve while always keeping sight of what matters most to the brokers, employers, employees and providers we serve.

## Count on Equitable

**160+**

years in the business

**3**

million clients

**\$908<sup>b</sup>**

assets under management

Source: Equitable Holdings 2021 Annual Report, December 2021.

1 [files.selecthealth.cloud/api/public/content/a4da4eaa6c2146cf8293d653e76f8934?v=a9e910f0](https://files.selecthealth.cloud/api/public/content/a4da4eaa6c2146cf8293d653e76f8934?v=a9e910f0).

2 [valuepenguin.com/hospital-bill-costs-study#1n](https://valuepenguin.com/hospital-bill-costs-study#1n).

3 [limra.com/siteassets/newsroom/fact-tank/fact-sheets/facts-of-life-2021-format-vfinal.pdf](https://limra.com/siteassets/newsroom/fact-tank/fact-sheets/facts-of-life-2021-format-vfinal.pdf).

4 National Hospital Ambulatory Medical Care Survey: 2016 Emergency Department Summary Tables, # 1, 4, 11, 14, 24, 25. [cdc.gov/nchs/data/nhamcs/web\\_tables/2016\\_ed\\_web\\_tables.pdf](https://cdc.gov/nchs/data/nhamcs/web_tables/2016_ed_web_tables.pdf).

5 [nasdaq.com/article/medical-bankruptcy-is-killing-the-american-middle-classcm1099561](https://nasdaq.com/article/medical-bankruptcy-is-killing-the-american-middle-classcm1099561).

6 [brookings.edu/research/a-dozen-facts-about-the-economics-of-the-u-s-health-care-system](https://brookings.edu/research/a-dozen-facts-about-the-economics-of-the-u-s-health-care-system).

7 The 160-year history and assets under management shown, as well as references to strength and stability, apply solely and exclusively to Equitable Financial Life Insurance Company. All guarantees are based on the claims-paying ability of the issuer.

Powerfully Simple<sup>SM</sup> is a service mark of Equitable Financial Life Insurance Company.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Some products are not available in all states.

© 2023 Equitable Holdings, Inc. All rights reserved. GE-5483035.1 (3/23) (Exp. 3/25) | G2076108







## So many reasons to use Teladoc®



**Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits.**

It's an affordable option for quality medical care.

<p>1</p> <p>Talk to a doctor anytime, anywhere you happen to be</p>	<p>2</p> <p>Receive quality care via phone, video or mobile app</p>	<p>3</p> <p>Prompt treatment, talk to a doctor in minutes</p>
<p>4</p> <p>A network of doctors that can treat every member of the family</p>	<p>5</p> <p>Prescriptions sent to pharmacy of choice if medically necessary</p>	<p>6</p> <p>Teladoc is less expensive than the ER or urgent care</p>

### GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more!

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician

**Talk to a doctor anytime for free!**

Teladoc.com

1-800-TELADOC (835-2362)



© 2021 Teladoc Health, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc Health, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

03302016  
10E-103B

# Identity Protection



Powered by: **ĀURA**

## Your employees do everything online, we help them do it more safely.

MetLife's Identity and Fraud Protection Powered by Aura helps protect your employees from fraud and online threats with all features in one place and a consistent experience across web and an easy-to-use app.

**Identity Theft Protection** - Monitors personal info, accounts, and online reputation and sends alerts if we detect threats. Automatically requests removal of information found online to help keep it out of the hands of thieves and spammers.

**Financial Fraud Protection** - Monitors credit, financial accounts, and property titles and sends alerts if suspicious changes are detected.

**Privacy & Device Protection** - Shop, bank, and connect online more securely and privately with intelligent safety tools that help protect passwords, devices, and WiFi connections from hackers.

**Family Safety** - Gives you the tools to protect loved ones — no matter who they are, how old they are, or where they live — from online predators and thieves.

**Service and Support** - 24/7/365 100% US Based Customer Care, White Glove Resolution Services, one MetLife account team, and much more.

### Voluntary Pricing\*

Protection Individual	Protection Family	Protection Plus Individual	Protection Plus Family
\$6.95	\$10.95	\$9.95	\$15.95

### Employer Paid Pricing\*

Protection Individual	Protection Family	Protection Plus Individual	Protection Plus Family
\$3.50	\$5.50	\$6.50	\$9.50

When an Employer Paid plan is purchased, Employees can buy-up to a higher plan with credit card payment during account activation.

\*Pricing is per employee per month.

Illustrative pricing in the above charts includes flat 20% broker commissions and standard platform fees when needed. Quotes that require different broker arrangements or that may require additional elements to be included in quoted pricing require MetLife Underwriting review and approval. All quoted rates are inclusive of state sales taxes as applicable.

\*When an Employer Paid plan is purchased, Employees can buy-up to a higher plan with credit card payment during account activation. The EE buy-up costs are equal to the cost of Voluntary tier less the ER's contribution. For example, if an employer pays for the Individual Protection Plan, the cost for an EE to buy-up to the Family Protection Plus Plan would be equal to the Voluntary rate for Family Protection Plus plan minus ER's contribution (\$15.95 - \$3.50 = \$12.45).



1 in 3

Americans have experienced identity theft<sup>1</sup>

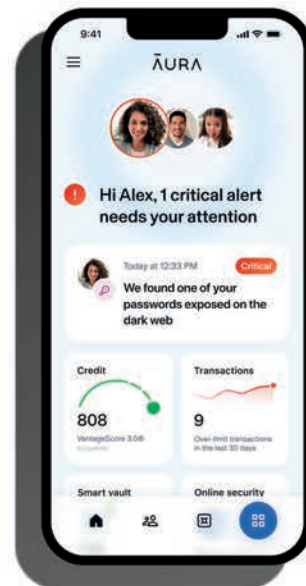


90%

of employees are concerned with online safety but less than 10% have a solution<sup>3</sup>



Inc. Best in BusinessSecurity 2022





# Identity Protection



Powered by: **ĀURA**



## We make it easy and affordable to offer Identity & Fraud Protection.

- The MetLife and Aura partnership is uniquely designed to offer administration simplicity with one vendor, one file, one bill
- We integrate with all key HR tech and ben admin platforms for ease of implementation
- MetLife single account team support across all products with signature high-touch service
- Dedicated employee engagement and communication experts to maximize participation
- Employer paid or voluntary tiered plan options available to meet your specific employee needs

1. 30+ Identity Theft Statistics for 2022 (explodingtopics.com)

2. Mystery Shopper Study from Ath Power Consulting, October 2022. ath Power Consulting was compensated by Aura to conduct this study.

3. Aura Family Protection Market Study, July 2022

4. Ranked #1 by Security.Org and IdentityProtectionReview.com. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

5. The score you receive with Aura is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your Equifax credit file. Lenders use many different credit scoring systems, and the score you receive with Aura is not the same score used by lenders to evaluate your credit.

6. As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions

7. Coming in 2023

No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC, is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.

Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker <sup>5</sup>	✓	✓
In-Platform Credit Dispute	✓	✓
Credit, Bank & Utility Account Freeze Assistance	✓	✓
Home & Vehicle Title Monitoring	✓	✓
Financial Account Opening & Takeover Monitoring	✓	✓
Financial Transaction Monitoring	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
Payday/Specialty Loan Block	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Identity Theft Protection	Protection	Protection Plus
Privacy Assistant	✓	✓
Dark Web Monitoring	✓	✓
Smart Vault	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court & Public Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Social Media Monitoring & Takeover Alerts		✓
Gamertag Monitoring		✓
Social Media Privacy Checkup <sup>7</sup>		✓
Privacy & Device Protection	Protection	Protection Plus
Password Manager & Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices	Unlimited Devices
Antivirus	2 Devices	Unlimited Devices
AI-Powered Call & Text Screening <sup>7</sup>		✓
Family Safety (Family Plans Only, Unlimited # of Children Covered)	Protection	Protection Plus
Parental Controls	✓	✓
Child Cyberbullying Protection	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Sex Offender Geo Alerts	✓	✓
Secure Family Onboarding	✓	✓
Family Sharing <sup>7</sup>	✓	✓
Child Online Safety Scan <sup>7</sup>	✓	✓
Unrestricted Family Definition	✓	✓
Services and Support	Protection	Protection Plus
\$5M Insurance Policy per Enrolled Adult <sup>6</sup>	✓	✓
<ul style="list-style-type: none"> <li>• 401K &amp; HSA</li> <li>• Senior &amp; deceased family member identity theft</li> <li>• Home title identity theft</li> <li>• Cyber extortion/ ransomware</li> </ul>		
Lost Wallet Protection with \$500 Emergency Cash	✓	✓
24/7/365 100% US-based Customer Care	✓	✓
White Glove Fraud Resolution Services	✓	✓
Restoration Services for Pre-Existing Fraud Events	✓	✓
Mobile App (iOS & Android)	✓	✓
Aura Account Security (2FA)	✓	✓



# Ancillary Benefits: Cost Comparison

	Carrier	Monthly Employee Cost
<b>Gold Base Plan</b>		
<b>Voluntary Life</b>	Equitable	\$1.35
\$15,000 Rates based on employee age and group SIC		
<b>GAP (Hospital Indemnity/Critical Illness/Accident)</b>	Equitable	\$17.33
\$200/\$5000/\$1000		
<b>Dental</b>	DentistDirect	\$8.00
Low Plan 100/50/25		
<b>Vision</b>	Opticare	\$2.95
Plan 10/10/120		
	Total	\$29.63
Estimated Per Employee/Day		\$0.99
<b>Platinum Plan</b>		
<b>Voluntary Life</b>	Equitable	\$2.25
\$25,000 Rates based on employee age and group SIC		
<b>GAP (Hospital Indemnity/Critical Illness/Accident)</b>	Equitable	\$28.64
\$200+/\$5000/\$1500		
<b>Dental</b>	DentistDirect	\$11.00
Mid Plan 100/80/50		
<b>Vision</b>	Opticare	\$2.95
Plan 10/10/120		
	Total	\$44.84
Estimated Per Employee/Day		\$1.49
<b>Diamond Plan</b>		
<b>Voluntary Life</b>	Equitable	\$4.50
\$50,000 Rates based on employee age and group SIC		
<b>GAP (Hospital Indemnity/Critical Illness/Accident)</b>	Equitable	\$35.19
\$200+/\$10000/\$1500		
<b>Dental</b>	DentistDirect	\$31.15
High Plan 100/80/50/50		
<b>Vision</b>	Opticare	\$2.95
Plan 10/10/120		
	Total	\$74.14
Estimated Per Employee/Day		\$2.42

# Ancillary Benefits: Optional Coverages

	Carrier	Monthly Employee Cost
<b>Optional Benefits</b>		
<b><i>Additional Life Insurance</i></b>	Equitable	Varies
Age-Banded Based on Employee Age and Group SIC		
<b><i>Telemedicine</i></b>	Teladoc	\$7.00
\$0 Copay		
<b><i>Identity Theft</i></b>	Identity Guard	\$3.50/ \$7.00

**Q: What are the eligibility requirements to participate in the Chamber Sponsored Employee Benefit Program?**

A: Employer organizations must be members of the Chamber. In addition, there needs to be at least two full-time employees who will enroll in benefits.

**Q: As an employer organization interested in the dental, vision, and other benefit packages, could I select which benefits I want to offer?**

A: The employer organization must purchase the base Gold plan for all full-time employees working more than 30 hours each week. Additional benefits from the Platinum and Diamond plan can be added at the employer organization's discretion.

**Q: Is the Chamber Sponsored Employee Benefit Program guaranteed for all members of the Chamber?**

A: The medical insurance under the Chamber Sponsored Insurance Plan is a medically underwritten insurance product. Rates are determined by risk factors and rates are based upon those risk factors for each organization. All employer organizations that solicit a quote will receive plans and rates according to the underlying risk.

**Q: Under the medical plan, which hospitals are considered in-network?**

A: The medical plan utilizes Cigna PPO network which includes Intermountain Health, Holy Cross Medical Group, formerly known as Steward Health Care, the University of Utah, and Mountain Star hospital systems. Please note that not all providers that practice in these locations are considered in-network. It is the responsibility of the employer organization to verify the provider's acceptance of this network.

**Q: What if the employer organization does not renew or drops the Chamber membership?**

A: Since employer organizations must be members of the Heber Valley or Park City Chamber, benefits will terminate at the end of the month following the date of loss of membership.



**Q: What percentage of the premium are employer organizations required to pay towards these plans?**

A: On the sponsored medical plan, it is required that the employer organizations pay 50% of the employee only premium. On the dental, vision, and other benefit packages, employer organizations are required to pay 100% of the base package. These premiums can be deducted through payroll on a pre-tax basis for both employers and employees.

**Q: Does an employer organization have to purchase the sponsored medical plan and ancillary benefits package together?**

A: No. These packages can be purchased separately.

**Q: Are 1099 employees eligible for the employer sponsor benefits?**

A: No. A 1099 employee is technically contracted and is not paid regular wages. Only employees receiving a W2 will be allowed to participate in the employer sponsored plans.

**Q: As an employer, do I need to wait until open enrollment in January to participate?**

A: An employer can come onto the plan at any time and are able to choose when the company's effective date will be.

