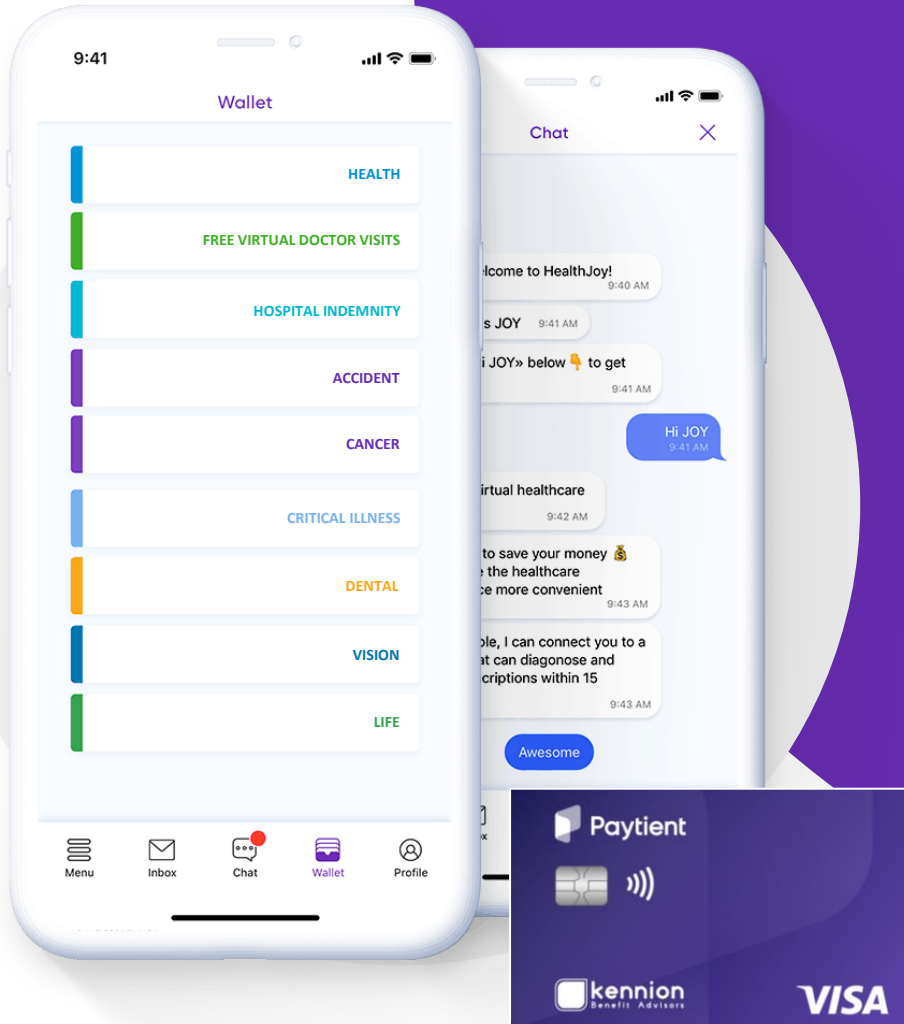




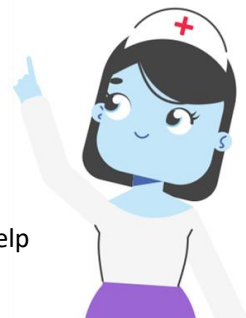
Employee Benefits Guide

Health + Dental + Vision + Life + Supplemental



Your Benefits Journey

Step 1: View Benefits | Step 2: Enroll Online | Step 3: Download App | Step 4: Get Visa Card | Step 5: Access Care 24/7 | Step 6: Ask For Help



Welcome



This guide highlights a wide array of choices available throughout the country. When you enroll or use our benefits app, you'll see only the benefits offered by your employer, with the precise cost details.

Better Benefits Are Here!

Welcome to your Employee Benefits Guide! Kennion Benefit Advisors has partnered with your employer to offer you amazing benefits. This guide shows everything Kennion offers our clients, so you can choose what's best for you. Each employer and employee is different, so you have the freedom to customize your benefits. Right now, you're in Step 1, exploring this guide to learn about your options. Let's go on this journey together!

Your Personalized Benefits Journey

At Kennion, we believe in giving you choices. We work with your employer to create your own benefits package. Our technology makes it easy. Whether you're enrolling as a new hire or during open enrollment, you can pick a plan that suits your needs. Our website will guide you step by step. It's simple and stress-free! Here's what each step is all about:

Step 1: View Benefits - Use our website and this guide to learn about your benefits.

Step 2: Enroll Online - Log in to see the specific benefits your employer has made available to you.

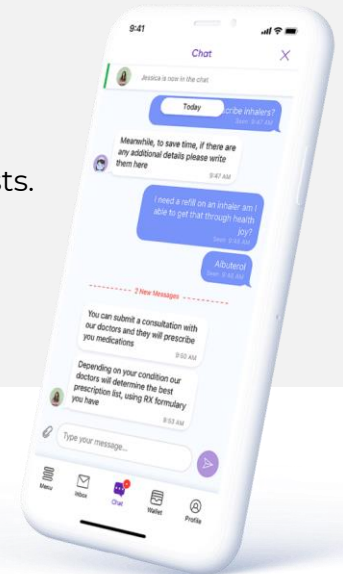
Step 3: Download App - Use our app to easily access and manage your benefits in one place.

Step 4: Get Visa Card - With an EBPA or HealthEZ plan, use the Paytient Visa card for healthcare costs.

Step 5: Access Care 24/7 - Choose any doctor nationwide and access virtual visits through our app.

Step 6: Ask For Help - Our concierge team in the app is here for your support needs.

Get ready to enjoy the amazing benefits your employer and Kennion have teamed up to provide! Visit www.kennionprogram.com to begin exploring and make the most of what's waiting for you!



In This Guide

Inside this guide, you'll find a wealth of benefits and options to consider. Keep in mind that the benefits available to you may differ depending on your employer, job classification, and location. To view and select the benefits that are specifically tailored to you, access our online enrollment system and benefits app. For further information, don't hesitate to reach out to your employer. Get ready to explore and personalize your benefits journey!



Health Plans

Powered By EBPA Or HealthEZ



Dental Insurance

Powered By Guardian



Vision Insurance

Powered By VSP



Life Insurance

Powered By Guardian Or Ethos



Supplemental Insurance

Powered By Guardian

You've worked hard to get where you are, so when life takes its twists and turns, you need to make sure you're protected. These benefits can help you protect your finances when you need it most:

- Hospital Indemnity Insurance
- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Disability Insurance



Health Plans

Powered By EBPA or HealthEZ

Please note that while this guide showcases a wide range of benefits and options, not all of them may be available to you. Check our enrollment system and app for your specific benefits and details.

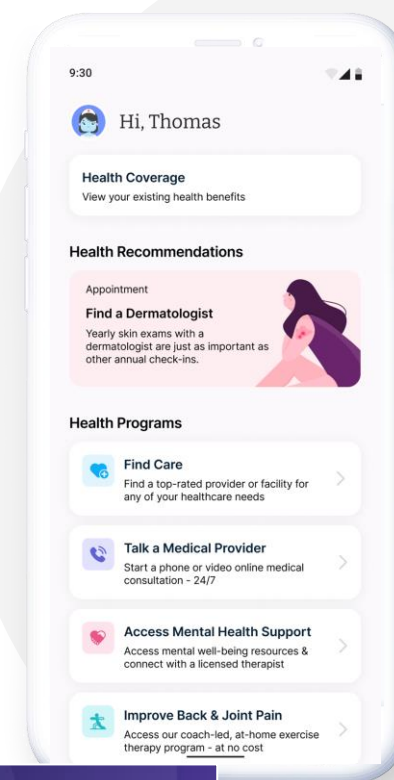


Health Plans

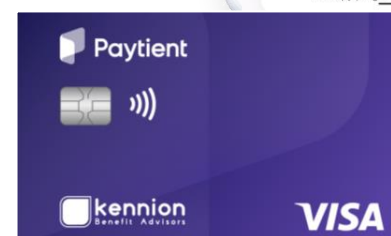
Overview

A Modern Health Plan

- **Mobile App Access:** Manage benefits anytime, anywhere.
- **Proactive Wellness:** Complimentary preventative care.
- **24/7 Care:** Free doctor visits via phone or video.
- **Mental Health Support:** Free therapy with licensed providers.
- **Flexibility:** See any doctor with your Paytient Visa Card.
- **No Referrals:** Specialist visits without referrals.
- **Concierge Support:** Dedicated team for your assistance.
- **Prescription Delivery:** Free home delivery of medications.
- **Simply Zero Program:** Free imaging and elective surgery.

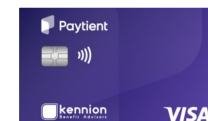


Employees enrolled in an EBPA or HealthEZ plan receive a Paytient Visa card they can use to pay out-of-pocket expenses for medical, dental, vision, pharmacy, and behavioral health.



Health Plans

Employees enrolled in an EBPA or HealthEZ plan receive a Paytient Visa card they can use to pay out-of-pocket expenses for medical, dental, vision, pharmacy, and behavioral health.



Powered By EBPA or HealthEZ

This Grid Shows Options 1-8

	Deluxe Platinum	Choice Gold	Basic Gold	Preferred Silver	Enhanced Silver	Classic Silver	Saver HSA	Value Essential
24/7 Virtual Care	* Free On App 24/7 - Everyday Urgent and Behavioral Health At Your Fingertips.							
Doctor Visit	\$20	\$35	\$40	\$40	\$40	\$40	\$0 AD	\$25
Specialist Visit	\$30	\$50	\$60	\$60	\$65	\$70	\$0 AD	\$50
Urgent Care	\$40	\$50	\$60	\$60	\$65	\$70	\$0 AD	\$75
Emergency Room	\$150	\$200	\$250	\$300	\$400	\$450	\$0 AD	\$350
Imaging	* Free / \$150	* Free / \$200	* Free / \$250	* Free / \$300	* Free / \$400	* Free / \$450	\$0 AD	\$200
Outpatient Surgery	* Free / \$150	* Free / \$200	* Free / \$250	* Free / \$300	* Free / \$400	* Free / \$450	\$0 AD	Not Covered
Hospital Stay	first 5 day(s) \$150 per day then \$0	first 5 day(s) \$200 per day then \$0	first 5 day(s) \$250 per day then \$0	first 5 day(s) \$300 per day then \$0	first 5 day(s) \$400 per day then \$0	first 5 day(s) \$450 per day then \$0	\$0 AD	Not Covered
Prescription Drugs	\$0 / \$30 / \$60	\$15 / \$40 / \$60	\$15 / \$50 / \$100	\$15 / \$60 / \$100	\$15 / \$75 / \$100	\$15 / \$75 / \$100	\$0 AD	\$10 Generics
Deductible	\$100	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$6,450	None
Out-of-Pocket Max	\$3,000	\$5,000	\$6,000	\$6,350	\$7,900	\$8,150	\$6,450	None
Doctor Network	Any Doctor	Any Doctor	Any Doctor	Any Doctor	Any Doctor	Any Doctor	Any Doctor	Any Doctor
Pharmacy Network	Any Pharmacy	Any Pharmacy	Any Pharmacy	Any Pharmacy	Any Pharmacy	Any Pharmacy	Any Pharmacy	Any Pharmacy

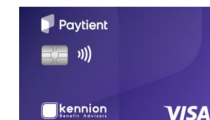
* Simply Zero Program

- **Smart Choices, Great Rewards:** Employees and their families benefit from making health-smart decisions.
- **No-Cost Virtual Doctor Visits:** Address minor health issues without costly ER or urgent care visits through our Benefits App.
- **Free Imaging:** Encourages use of standalone facilities for MRI and CT scans, which are often more affordable than hospital services.
- **No-Cost Surgery:** Opt for outpatient surgeries at efficient, specialized Ambulatory Surgery Centers (ASCs) for significant savings. Use our Benefits App to schedule conveniently.

This program exemplifies smart healthcare choices that keep both your health and wallet in mind.

Health Plans

Employees enrolled in an EBPA or HealthEZ plan receive a Paytient Visa card they can use to pay out-of-pocket expenses for medical, dental, vision, pharmacy, and behavioral health.



Powered By EBPA or HealthEZ

This Grid Shows Options 9-12

	Freedom Platinum	Freedom Gold	Freedom Silver	Freedom Bronze
24/7 Virtual Care	Free On App 24/7 - Everyday Urgent and Behavioral Health At Your Fingertips.			
Doctor Visit	\$20	\$35	\$40	\$35
Specialist Visit	\$30	\$50	\$60	\$50
Urgent Care	\$40	\$50	\$60	\$0 AD
Emergency Room	\$150	\$200	\$300	\$0 AD
Imaging	\$150 (Standalone Location)	\$200 (Standalone Location)	\$300 (Standalone Location)	\$0 AD (Standalone Location)
Outpatient Surgery	\$150 (ASC Required)	\$200 (ASC Required)	\$300 (ASC Required)	\$0 AD (ASC Required)
Hospital Stay	first 5 day(s) \$150 per day then \$0	first 5 day(s) \$200 per day then \$0	first 5 day(s) \$300 per day then \$0	\$0 AD
Prescription Drugs	\$10 (Generic Only)	\$10 (Generic Only)	\$10 (Generic Only)	\$10 (Generic Only)
Deductible	\$100	\$500	\$2,000	\$8,550
Out-of-Pocket Max	\$3,000	\$5,000	\$6,350	\$17,100
Doctor Network	Any Doctor	Any Doctor	Any Doctor	Any Doctor
Pharmacy Network	Any Pharmacy	Any Pharmacy	Any Pharmacy	Any Pharmacy



Dental Insurance

Powered By Guardian

Please note that while this guide showcases a wide range of benefits and options, not all of them may be available to you. Check our enrollment system and app for your specific benefits and details.



Dental Insurance

Overview

Taking care of your teeth can be expensive. That's why the right dental insurance is so important — it not only pays for preventive care that can keep you and your family healthy, but it also helps pay for more extensive, costly and often unexpected expenses — such as fillings, crowns and root canals.

Why Choose our Dental Coverage

- When you enroll in our Dental plan, you have access to one of the nation's largest dental networks, so you know there's always high-quality dental care close by.
- From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered.

Get the Benefits of Having our Dental Plan

- No ID cards needed
- Quick and easy claim payments
- Convenient payroll deduction
- Most plans cover 100% of preventive care costs

Did you know...?

Among adults aged 20 to 64, 27 percent had untreated tooth decay.

For every \$1 spent on preventive services an estimated \$50 is saved on more complicated procedures.

How This Saves You Money

Here is an example of how much a root canal can cost when you have dental insurance vs. not having insurance.

Cost with no dental insurance	\$2,400
Cost with Dental Plan	\$1,600
Your estimated Savings	\$800

Dental Insurance

Powered By Guardian

This Grid Shows Options 1-7

	Advantage Dental With Ortho	Complete Dental With Ortho	Value Dental With Ortho	Complete Dental	Value Dental	Basic Dental	Choice Dental
Deductible	\$25	\$50	\$50	\$50	\$50	\$50	\$50
Annual Maximum Benefit	\$2,500	\$1,500	\$1,000	\$1,500	\$1,000	\$750	\$750
Lifetime Orthodontia Max	\$2,500	\$1,500	\$1,000	-	-	-	-
Covered Services							
Preventative (% Plan Pays)	100%	100%	100%	100%	100%	80%	100%
Basic (% Plan Pays)	80%	80%	80%	80%	80%	50%	50%
Major (% Plan Pays)	50%	50%	50%	50%	50%	50%	-
Orthodontia (% Plan Pays)	50%	50%	50%	-	-	-	-

* This grid is intended to only provide a high-level overview of common benefits for each plan. Family deductibles are simply 3X the individual amounts shown. Waiting periods apply only to late entrants. A late entrant is a person who becomes covered by this dental plan more than 31 days after he or she is eligible. Dental plans with orthodontia benefits provide orthodontic benefits only for covered dependent children who are less than 19 years old when the active orthodontic appliance is first placed.

Dental Insurance

Invisible Braces Overview

With our exclusive teledentistry platform, it's easier and more affordable for people to get the smile and confidence they've been dreaming about.

Our at-home, cost-effective invisible orthodontic aligner, will now be offered with our dental plans that include orthodontic benefits. Members can straighten and whiten their teeth from their home.

- **No office visits:** impressions of teeth are taken at home and a licensed orthodontist or dentist will customize personalized treatment and track progress with remote monitoring.
- **Faster treatment time:** exclusive HyperByte technology cuts down treatment time while reducing discomfort.
- **Ongoing support:** all members receive a 3-in-1 premium teeth whitener, breath freshener and aligner cleaner when they receive their aligner and a retainer post-treatment.
- **Lifetime guarantee:** program guarantees your treatment – if a member sees a shift in their teeth, we will help get them back in alignment at no additional cost.

* For illustrative purposes. Savings may differ based on your plan's orthodontic coverage and your location. Example assumes an orthodontic lifetime maximum of \$1,000 with 50% coinsurance. For ortho benefits to be paid, the dental plan must have ortho coverage. For plans with child ortho, benefits will be limited to persons up to age 19.

Affordable For Dental Plan Members.

- **Invisible Aligner Cost:** \$1,895
- **Dental Plan Discount:** -\$200
- **Dental Plan Pays:** \$847.50

**Member could only pay:
\$847.50**



Dental Insurance

Oral Health Rewards Program

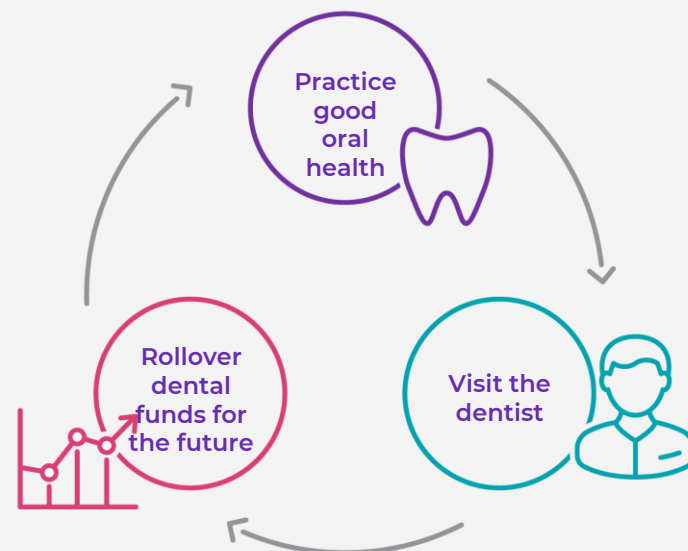
The connection between oral and overall wellness is clear. Visiting the dentist regularly can help prevent and detect early stages of many diseases and conditions. Practice good oral care and get rewarded with our Oral Health Rewards Program — a unique tool that encourages and rewards members who visit the dentist.

Helping Employees Maintain Good Health

- Members simply submit a claim without exceeding the paid claims threshold during the benefit year.
- **We will reward members by rolling over a portion of their unused annual dental maximum into their own personal Maximum Rollover Account (MRA) for future use.**
- The reward can be used to supplement dental care costs in the future beyond the plan's normal annual maximum.
- Plus! If members use the services of in-network dentists exclusively during the benefit year, we'll increase the amount credited to the MRA!

How Oral Health Rewards Program Works

Our Reward Program will roll over a portion of the unused annual dental maximum into a personal Maximum Rollover Account, which can be used in future years if the plan's annual maximum is reached. As an added advantage, more money is rolled over if in-network dentists are used exclusively during the benefit year.



Dental Insurance

Oral Health Rewards Program Example

Depending on the plan’s annual maximum, if claims dollars for the year don’t exceed a certain threshold, the set Maximum Rollover Amount (pre-determined based on the annual maximum) can be rolled over.

Sample Plan: \$1,500 Annual Maximum

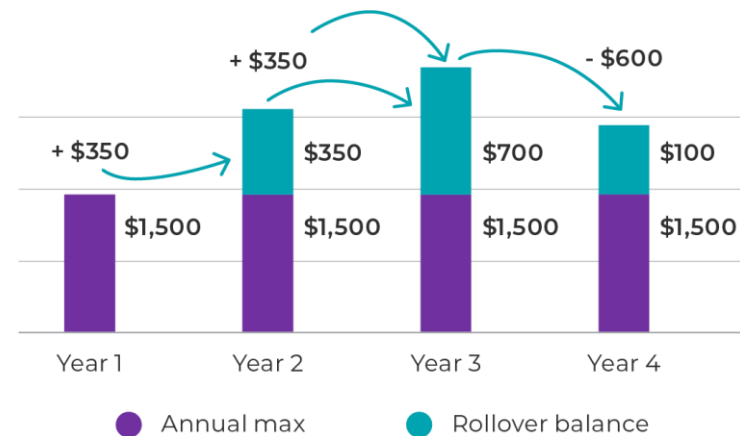
Year one: Jane starts with a \$1,500 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$700 Threshold, she receives a \$350 rollover that will be applied to Year Two.

Year two: Jane now has an increased Plan Annual Maximum of \$1,850. This year, she submits \$500 in claims and receives an additional \$350 rollover added to her Plan Annual Maximum.

Year three: Jane now has an increased Plan Annual Maximum of \$2,200. This year, she submits \$2,100 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

Year four: Jane’s Plan Annual Maximum is \$1,600 (\$1,500 Plan Annual Maximum + \$100 remaining Maximum Rollover Amount accumulated).

Plan Annual Maximum*	Threshold	Maximum Rollover Amount	In-Network Only Rollover Amount	Maximum Rollover Account Limit
\$1,500	\$700	\$350	\$500	\$1,250
Maximum Claims Reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year	The Maximum Rollover Account cannot exceed \$1,250





Vision Insurance

Powered By VSP

Please note that while this guide showcases a wide range of benefits and options, not all of them may be available to you. Check our enrollment system and app for your specific benefits and details.



Vision Insurance

Overview

Enroll in our vision plan to get personalized care with low out-of-pocket costs.



Value And Savings You Love

Save on eyewear and eye care and take advantage of Exclusive Member Extras for additional savings.



Provider Choices You Want

With an average of five doctors within six miles of you, it's easy to find a nearby eye doctor or retail chain. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations. Prefer to shop online? Use your vision benefits on Eyeconic.com, the preferred online retailer.





Quality Vision Care You Need

You'll get great care, including a WellVision Exam—a comprehensive exam designed to detect eye and health conditions.

GET YOUR PERFECT

EXTRA \$20 TO SPEND **PAIR** **+** **UP TO 40% SAVINGS**
ON FEATURED FRAME BRANDS ON LENS ENHANCEMENTS

bebe CALVIN KLEIN COLE HAAN FLEXON
 LACOSTE   NINE WEST
BY WOLF

Vision Insurance

Powered By VSP

This Grid Shows Options 1-4

	Premium Vision	Standard Vision	Value Vision	Base Vision
Exam Copay	\$20	\$10	\$20	\$20
Basic Lens Copay	\$20	\$20	\$20	\$20
Exam Every	Every calendar year	Every calendar year	Every calendar year	Every calendar year
Lenses Every	Every calendar year	Every calendar year	Every calendar year	Every other calendar year
Frames Every	Every calendar year	Every other calendar year	Every other calendar year	Every other calendar year
Frame Allowance	\$180 / \$200	\$150 / \$170	\$150 / \$170	\$130 / \$150
Contact Lenses	\$180	\$130	\$150	\$130

**This grid is intended to only provide a high-level overview of common benefits for each plan.*



Life Insurance

Powered By Guardian Or Ethos

Please note that while this guide showcases a wide range of benefits and options, not all of them may be available to you. Check our enrollment system and app for your specific benefits and details.



Life Insurance

Overview

What is life insurance?

You make payments to a life insurance company, and they give your loved ones a payout if you pass away.

Do I need life insurance?

70% of American families would be bankrupt in months if they lost the primary breadwinner. If your loved ones would be unable to cope financially with your loss, consider life insurance.

Option 1 No Medical Questions Pay For Through Payroll	Option 2 Medical Questions Required (Online) Pay For Policy Direct
Up To \$100,000 Life Insurance	\$100,000 to \$1,000,000 Life Insurance
With our Voluntary Life option, you can get up to \$100,000 with no underwriting medical questions. You can sign up online using our Online Enrollment Platform and monthly payments are made through payroll deduction.	For those that need more coverage, our 100% online process makes it easy to apply. What traditionally took weeks can now be done in minutes, so you can focus on what matters. Most applicants don't even need a medical exam.

We've digitized the entire life insurance process so that it takes minutes compared to weeks with traditional companies. We make it easy to check life insurance off your list, without the pressure of pushy salespeople.



Life Insurance

Powered By Guardian or Ethos

Faster. Easier. Smarter. The Easiest Way To Buy Life Insurance Online		
	Option 1 - Guardian	Option 2 - Ethos
How much coverage can I get as an employee?	Up To \$100,000*	\$100,000 to \$1,000,000
Are there options for my spouse or partner?	Yes	Yes
How about a child benefit?	Yes	No
Are medical underwriting questions required?	No Medical Questions*	Yes
How do I get a quote?	Online Enrollment Platform	Kennion Quote Link
When can I enroll?	During Open Enrollment Or As A New Hire	Anytime With Direct Link
How do I pay for the policy?	Through Payroll Deduction	Direct To Carrier Monthly
Our fast, straightforward options are 100% online and can be completed in minutes. You don't even need to leave the house.	Step 1: View Pricing Step 2: Select Coverage Step 3: Get Covered Step 4: Pay Through Payroll	Step 1: Get An Instant Quote Step 2: Apply In Minutes All Online Step 3: Get Covered Step 4: Pay Direct
Where do I check my price and enroll?	Go to www.kennionprogram.com and follow the links to Enroll online using our Online Enrollment Platform.	Go to www.kennionprogram.com and follow the links to check your price instantly online. You can get a quote in seconds and apply online.

***Option 1 - Special One-Time Enrollment Opportunity:** Guarantee Issue is only available for Option 1 during the initial enrollment period. During initial enrollment, employees and their families are guaranteed coverage with no medical underwriting questions. During subsequent enrollments, when members request a benefit under Option 1, they are required to complete an Evidence of Insurability (EOI) form and answer medical questions. For Option 2, you can get a direct quote and secure coverage at any time throughout the year.



Supplemental Insurance

Powered By Guardian

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Supplemental Insurance

Powered By Guardian

Hospital Indemnity Insurance	Accident Insurance	Cancer Insurance	Critical Illness Insurance	Disability Insurance
<p>Hospital Indemnity Insurance is for people who need help covering the costs associated with a hospital stay or surgery if they suddenly become sick or injured.</p>	<p>Nobody can predict an accident, which is why accident insurance is a good add-on for people who already have health and disability insurance coverage through our company or individually.</p>	<p>Cancer insurance is for people who want to add financial protection in addition to their health insurance, just in case they are diagnosed with cancer and medical insurance alone may not be enough to cover their expenses.</p>	<p>Critical illness insurance is a good, supplemental option for people who already have health insurance, because it gives you additional money to pay for expenses like deductibles.</p>	<p>If you depend on the income you receive through work to pay your expenses, then you should probably consider disability insurance. It ensures that you can continue to receive partial income if you end up too sick or injured to work.</p>

Supplemental Insurance pays cash benefits when you're sick or hurt to help with expenses that may not be covered by your medical insurance.

Hospital Indemnity Insurance

Overview

Being hospitalized for a sickness or injury is a common occurrence and can happen to anyone at any time. While your medical insurance may cover hospital bills, it may not cover all of the costs associated with a hospital stay, such as deductibles and co-pays, transportation, and lodging.

Help Protect You And Your Family From Unexpected Expenses

- Hospital Indemnity Insurance supplements your health plan — no matter what type of other coverage you have.
- You receive cash benefits based on your covered sickness or injury, treatments and services.
- The cash benefits are paid directly to you and can be used for any purpose — from covering medical copays and deductibles to paying for everyday expenses such as the mortgage, groceries and utilities — you decide how to use them.

I have a good group health plan. Why would I need additional coverage for hospital stays or outpatient surgery?

Staying in the hospital after an accident or illness can be costly. Even quality medical plans can leave you with extra expenses to pay. Costs like plan deductibles, copays for doctor visits and extra costs can add up fast. Having the financial support you may need when the time comes means less worry for you and your family.



Hospital Indemnity Insurance

Powered By Guardian

Cash Benefit Payments	Option 1	Option 2	Option 3	Option 4
	Choice Hospital Plan	Basic Hospital Plan	Preferred Hospital Plan	Enhanced Hospital Plan
	The cash benefits shown below are paid directly to you and can be used for any purpose:			
Hospital / ICU Admission	\$500 per admission	\$1,000 per admission	\$2,000 per admission	\$3,000 per admission
Hospital / ICU Confinement	\$200/\$200 per day	\$250/\$250 per day	\$300/\$300 per day	\$400/\$400 per day
Diagnostic Tests	\$100	\$250	\$250	\$500
Doctor's Office Visit	\$25	\$35	\$35	\$50
Emergency Room / Urgent Care Facility	\$200/\$50	\$300/\$75	\$400/\$100	\$500/\$150
Inpatient Surgery	\$250	\$500	\$500	\$1,000
Outpatient Surgery	Up to \$500	Up to \$1,000	Up to \$1,500	Up to \$2,000

**This grid is intended to only provide a high-level overview of common benefits for each plan.*

Hospital Indemnity Insurance

Example

How Hospital Indemnity Insurance Works

Jane is enrolled in one of our group health plans. She also purchased a separate Hospital Insurance Plan to protect herself from large inpatient and outpatient hospital bills. Jane became ill and was admitted to the hospital. She had emergency surgery and was there for two days while recovering. With her Enhanced Hospital Plan she receives a cash benefit of \$4,900 for these covered services:

Covered Service	Plan Pays
Hospital Admission	\$3,000
Hospital Confinement	\$400
Diagnostic Exam	\$500
Inpatient Surgery	\$1,000

Total cash benefit paid to Jane: \$4,900

Are you financially prepared?

- There are over 36 million hospital stays in the US per year.
- 63% of Americans with medical insurance used all their savings for out-of-pocket medical costs.

* Pre-Existing Conditions Limitation - A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs. (3 months prior, 12 months after) This summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage.

Accident Insurance

Powered By Guardian

Accident Insurance helps with the unexpected expenses from an accidental injury such as a broken bone, burn, or concussion that medical insurance doesn't fully cover. More than 25 injury and treatment types are covered, including ambulance charges, emergency room visits, hospital costs, surgery, crutches, physical therapy, and more.

Financial Support To Get You Back On Your Feet

No matter which group health plan you have, you will have out-of-pocket costs that could really set you back financially.

- **Our Accident Plan pays you cash benefits based on covered injuries, treatments and services.**
- Payments go directly to you and you can pay for other expenses like traveling to the hospital, childcare and lost income from missed work.
- “Child Organized Sport” benefit pays you an extra cash benefit for each accident when the dependent child is injured while playing an organized sport.

Does Accident Insurance Replace My Major Medical Plan?

No. Accident Insurance is a supplemental health insurance plan that is not a substitute for major medical coverage. It's designed to cover the out-of-pocket costs from an accidental injury that your major medical plan does not cover. The cash benefit can be used in any way you choose to pay for expenses such as medical deductibles and copays, or even your mortgage, household expenses, or childcare.



Accident Insurance

Example

Here Is An Example Of How Accident Insurance Works

While Sue was hiking in a local park, she fell and tore cartilage in her knee. She went to the hospital emergency room for treatment and stayed overnight. The doctor gave her a brace and scheduled her for a follow up visit. See how Accident Insurance offset Sue's expenses:

Ambulance	\$150
Hospital Admission	\$1,000
Emergency Room Visit	\$175
Hospital Confinement (1 Day)	\$225
Medical Resonance Imaging (MRI)	\$150
Knee Brace	\$125
X-Ray	\$30
Knee Cartilage Tear	\$500
6 Follow-Up Visits	\$300
Total cash benefit paid	\$2,655

Accidents happen. How financially prepared are you?

- Over 39 million Americans received emergency room treatment for an accidental injury.
- 63% of Americans with a health plan used all their savings for out-of-pocket medical costs.
- The average cost of an emergency room visit in the U.S. is up to \$3,000.

Cancer Insurance

Powered Guardian

When you hear that you have cancer, you think about a lot of things. The one thing you don't want to think about is how to pay for all the expenses that come from your medical care and recovery. Your group health plan may cover many of the expenses associated with a cancer diagnosis. However, there are many non-medical costs associated with your recovery such as transportation to treatment, childcare and lost wages due to your inability to work. If you were diagnosed with cancer, are you confident that you have enough savings to cover all the expenses?

Helps Protect Your Savings

- **Cancer Insurance pays you in addition to your medical insurance, no matter what type of plan you have**
- The plan pays you cash benefits based on diagnosis, certain procedures, screenings and treatments
- The cash benefits are paid directly to you — you decide how to use them

Cancer Insurance Is A Smart Choice For:

- Those seeking additional financial support during diagnosis and recovery
- Supplementing a traditional or High Deductible Health plan
- Anyone with a family history of cancer

Cancer Insurance

Example

Here Is An Example Of How Cancer Insurance Works

After receiving a cancer screening test, Mary was diagnosed with kidney cancer. Through her Cancer Insurance plan, Mary received payments for her diagnosis, treatment, transportation to the hospital, medication and follow up screenings. Mary was able to get the financial support she needed during her recovery.

	Benefit
Cancer Screenings	\$50
Follow up Screening	\$50
Second Surgical Opinion	\$300
Kidney Nephrectomy	\$3,960
Hospital Confinement	\$2,800
7 Doctor Visits	\$175
MRI	\$200
4 Weeks of Chemotherapy	\$4,000
4 Weeks of Radiation	\$2,400
Transportation to Hospitals	\$1,440
Total cash benefit paid: \$15,375	

A serious illness may impact you and your family.

- Every 40 seconds, an American will suffer a heart attack or stroke.
- Medical issues account for approximately 65.5% of personal bankruptcies in the US.
- Average out-of-pocket expenses for a cancer diagnosis can be up to \$6,500 per year

* Pre-Existing Conditions Limitation: A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs. (3 month look back period, 12 month exclusion period) This summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage.

Critical Illness Insurance

Powered Guardian

Health care costs are on the rise. Even with a health plan through our company, you're often still responsible for both medical and non-medical expenses related to your recovery from a serious illness. The cost you pay for co-pays and deductibles, as well as other expenses such as childcare, transportation to the doctor and loss of income when you are unable to work, could really set you back financially. Are you prepared to manage these expenses if you or a family member were diagnosed with a serious illness?

Helps Protect Your Savings

- Critical Illness Insurance complements your group health plan — no matter what type of coverage you have.
- **The plan pays you cash benefits based on each eligible diagnosis such as a heart attack or stroke.**
- Also pays a benefit for covered illnesses, as well as offering benefits for a recurring condition.
- Cash benefits are paid directly to you, so you decide how to use them.

Can I enroll in this insurance without having to take a medical exam?

Yes. Your acceptance is guaranteed, regardless of your health. You just need to be actively at work for your coverage to be effective. There are no medical exams to take and no health questions to answer.



Critical Illness Insurance

Example

Here Is An Example Of How Critical Illness Insurance Works

Bob suffers a heart attack and receives a cash payment of \$10,000 from his Critical Illness plan. Four years later he has a stroke and receives an additional payment of \$10,000 from his plan. During both illnesses, his plan provided the financial support to cover a variety of expenses, such as his mortgage and car payments, while he recovered.

Condition	Formula	Benefit
Heart Attack	100% of covered benefit x \$10,000	\$10,000
Stroke	100% of covered benefit x \$10,000	\$10,000

Total cash benefit paid: \$20,000

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Disability Insurance

Powered Guardian

No one plans on becoming disabled, but a serious illness or injury can strike anyone at any time, and at any age, taking away your ability to earn a paycheck. In fact, more than one in four of today's 20-year olds can expect to be out of work for at least a year because of a disabling condition before they retire.

Disabilities can result not just from accidents, but illnesses such as a heart attack, cancer and stroke. How long can you live on your savings if you became disabled?

The value of Disability Insurance for your family

Disability Insurance should be an integral part of your workplace benefits plan — it provides a steady stream of income to ease the financial stress of a disability, illness or injury while you are out of work and not receiving a paycheck.

For just a few dollars a month, you can help to provide financial security for yourself and those who depend on you. And enrolling for Disability Insurance at the workplace is simple and cost effective — with convenient payroll deductions.

Income protection when you need it most

Did you realize that if you became disabled and couldn't work, Disability Insurance provides you with an income until you are able to return to work. Depending on your plan, it can cover things like:

- Starting a family and having a new baby
- Having back pain, digestive disorders, depression or other mental disorders
- Major accidents or life-changing diagnoses, such as diabetes or cancer

This plan is a smart choice for anyone who relies on their paycheck to meet basic expenses.

Disability Insurance

Example

Here Is An Example Of How Voluntary Short-Term Disability Insurance Works

Michelle was showing her nephew how to block a kick when she took an unexpected fall and broke her ankle. She needed minor surgery and a cast, which kept her away from work for several weeks. Michelle's Short-Term Disability Insurance paid her a portion of her lost income, so she could manage expenses while she was unable to work.

Weekly Benefit	Formula	Benefit
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\$500

\$500 x 10 Weeks

\$5,000

Total cash benefit paid: \$5,000

Short-Term Disability FAQ's

- **When will benefits start?**

8th day

- **How long will benefits be paid?**

Up to 13 Weeks

- **How much weekly benefit can I get?**

\$100, \$200, \$300, \$400, or \$500 per week

Not to exceed 60% of weekly earnings

* Pre-Existing Condition Limitation: During the exclusion/limitation period, this disability plan does not pay charges relating to a pre-existing condition. A pre-existing condition includes any condition for which an employee, in a specified period of time prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition exclusion /limitation period. Pre-Existing = 3/12 with 2 week limitation.

Notes



Your Benefits Journey

Step 1: View Benefits | Step 2: Enroll Online | Step 3: Download App | Step 4: Get Visa Card | Step 5: Access Care 24/7 | Step 6: Ask For Help





Your Benefits Journey

Visit www.KennionProgram.com And Follow These Steps

- Step 1: View Benefits**
Use our website and this guide to learn about your benefits.
- Step 2: Enroll Online**
Log in to see the specific benefits your employer has made available to you.
- Step 3: Download App**
Use our app to easily access and manage your benefits in one place.
- Step 4: Get Visa Card**
With an EBPA or HealthEZ plan, use the Paytient Visa card for healthcare costs.
- Step 5: Access Care 24/7**
Choose any doctor nationwide and access virtual visits through our app.
- Step 6: Ask For Help**
Our concierge team in the app is here for your support needs.

