

# Benefits Overview


## 2025-2026

For HR, payroll and benefits questions, please contact your HR team at [hr@meetingstreetschools.org](mailto:hr@meetingstreetschools.org).

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# Medical Insurance: Cigna OAP \$500 Plan

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary Member Services	Employee Cost Per Bi-weekly Pay Period [26x]	Details
<p>Medical Insurance — OAP \$500 Plan</p>  <p>Group #: 00650797</p> <p><a href="http://www.cigna.com">www.cigna.com</a></p> <p>Contact: 800-997-1654</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p> <p>The age limit for dependent children is 26. Coverage ends on the last day of the month in which the child turns age 26.</p>	<p>The <b>Medical OAP \$500</b> plan</p>	<p><b>Your cost:</b></p> <p><b>Employee</b> \$60.51</p> <p><b>Employee &amp; Spouse</b> \$197.33</p> <p><b>Employee &amp; Child(ren)</b> \$121.03</p> <p><b>Family</b> \$263.10</p>	<p><b><u>IN-NETWORK</u></b></p> <p><b>Deductible – Calendar Year (Individual / Family):</b> (Embedded) \$500 / \$750</p> <p><b>Coinsurance (Plan Pays / You Pay):</b> 70% / 30%</p> <p><b>Out-of-Pocket Max (Individual / Family):</b> \$2,250 / \$4,250</p> <p><b>Preventive Services:</b> 100% per USPSTF</p> <p><b>Primary Care &amp; Urgent Care:</b> \$20 Copay</p> <p><b>Specialist Visit:</b> \$40 Copay</p> <p><b>Cigna Telemedicine:</b> \$20 Copay</p> <p><b>Emergency Room:</b> \$150 copay, then coinsurance</p> <p><b><u>OUT-OF-NETWORK</u></b></p> <p><b>Deductible (Individual / Family):</b> (Embedded) \$1,000 / \$1,500</p> <p><b>Coinsurance (Plan Pays / You Pay):</b> 60% / 40%</p> <p><b>Out-of-Pocket Max (Individual / Family):</b> \$4,500 / \$ 8,500</p> <p><b><u>Pharmacy Information:</u></b></p> <p><b>Retail:</b> \$8 / \$45 / \$70</p> <p><b>Mail Order:</b> \$24/ \$135 / \$210</p> <p><b>Specialty:</b> \$125</p>


# Medical Insurance: Cigna HDHP Plan

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary Member Services	Employee Cost Per Bi-weekly Pay Period [26x]	Details
<p><b>Medical Insurance — HDHP Plan</b></p>  <p><b>Group #: 00650797</b></p> <p><a href="http://www.cigna.com">www.cigna.com</a></p> <p>Contact: 800-997-1654</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p> <p>The age limit for dependent children is 26. Coverage ends on the last day of the month in which the child turns age 26.</p>	<p>The <b>Medical OAP HDHP \$2,500</b> plan</p>	<p><b><u>Your cost:</u></b></p> <p><b>Employee</b> \$42.34</p> <p><b>Employee &amp; Spouse</b> \$127.02</p> <p><b>Employee &amp; Child(ren)</b> \$70.56</p> <p><b>Family</b> \$177.82</p>	<p><b><u>IN-NETWORK</u></b></p> <p><b>Deductible – Calendar Year (Individual / Family):</b> (Embedded) \$2,500 / \$5,000</p> <p><b>Coinsurance (Plan Pays / You Pay):</b> 80% / 20%</p> <p><b>Out-of-Pocket Max (Individual / Family):</b> \$5,000 / \$10,000</p> <p><b>Preventive Services:</b> 100% per USPSTF</p> <p><b>Primary Care &amp; Urgent Care:</b> Deductible / Coinsurance</p> <p><b>Specialist Visit:</b> Deductible / Coinsurance</p> <p><b>Cigna Telemedicine:</b> Deductible / Coinsurance</p> <p><b>Emergency Room:</b> Deductible / Coinsurance</p> <p><b><u>OUT-OF-NETWORK</u></b></p> <p><b>Deductible (Individual / Family):</b> (Embedded) \$4,000 / \$8,000</p> <p><b>Coinsurance (Plan Pays / You Pay):</b> 70% / 30%</p> <p><b>Out-of-Pocket Max (Individual / Family):</b> \$8,000 / \$ 16,000</p>


# Additional Resources: Cigna

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Your Online myCigna Account + Cigna One Guide	Telehealth
 <b>Group #: 00650797</b>  <a href="http://www.cigna.com">www.cigna.com</a>  Contact: 800-997-1654	Employees who enroll in one of the MSS medical plans	<p><b>Your Online myCigna Account</b></p> <p>Your myCigna account serves as a comprehensive resource for all your health plan information. It provides convenient access to a range of features, including finding in-network providers, utilizing cost estimates, viewing claims, accessing digital ID cards and more.</p> <p>Access your online account by logging into <a href="https://my.cigna.com">https://my.cigna.com</a> or by downloading the myCigna® app, which offers seamless on-the-go access to your health plan management tools.</p> <p><b>Cigna One Guide</b></p> <p>Cigna One Guide service can help you make smarter, informed choices and get the most from our medical plan. It is Cigna's highest level of support that combines the ease of a powerful app with the personal touch of live service. One Guide personal support, tools and reminders can help you stay healthy and save money. Your Cigna One Guide team is just a call or click away to help you:</p> <ul style="list-style-type: none"><li>● Call 1-800-244-6224</li><li>● Visit <a href="https://my.cigna.com">https://my.cigna.com</a> to chat directly with an agent</li><li>● Download the myCigna app</li></ul>	<p>Cigna's Telehealth brings the doctor's office right to your fingertips, allowing you to have virtual appointments from anywhere, anytime. No more commuting, no more waiting rooms — just quick and convenient access to healthcare professionals, making it easier than ever to get the care you need.</p> <p>Telemedicine doctors can treat cold and flu symptoms, bronchitis and other respiratory infections, sinus and ear infections, pinkeye, allergies, migraines, rashes and other skin irritations, urinary tract infections and much more!</p> <p>Cigna's Telehealth can help with preventive and urgent care, such as sore throat, allergies, headache, sinus and ear infections, and skin conditions, as well as behavioral and mental health issues such as depression, grief / loss, parenting issues, life changes, and stress.</p> <p>Accessing telehealth services is easy. Set up your MDLiveforCigna account at <a href="http://www.MDLIVEforCigna.com">www.MDLIVEforCigna.com</a>, call toll-free 888-726-3171 or download the MDLiveforCigna app to access telehealth services on-the-go.</p> <p>See plan details for more information and specific costs. For covered services related to behavioral and mental health, visit <a href="https://www.cigna.com/individuals-families/member-guide/virtual-care-services">https://www.cigna.com/individuals-families/member-guide/virtual-care-services</a>.</p>


# Health Savings Account (HSA): Pinnacle Bank

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary
<p>Health Savings Account (HSA)</p> <p></p> <p>Customer Service: 888-282-2605</p>	<p>Employees are eligible if they are (1) covered by a High Deductible Health Plan, (2) not covered by another medical plan that is not a HDHP, (3) not entitled to Medicare benefits, (4) Not enrolled in Tricare, and (5), not eligible to be claimed on another person's tax return.</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p><b>An HSA is a tax-advantaged account that you and your employer can put money into to save for future medical expenses. HSA funds can be used to pay for eligible medical, dental and vision expenses. Unused money grows tax-free and can be invested with a minimum balance.</b></p> <p>Employees who enroll in the HDHP will receive a Meeting Street Schools contribution of \$800 for employee only and \$1,600 for family coverage over two installments (one in February and one in August). You will receive a prorated amount if benefits are effective mid-year.</p> <p>Employees may elect to contribute additional funds up to the 2025 IRS limit. For employees electing Employee Only coverage, <b>\$3,500</b> is allowed. For employees electing Employee &amp; Spouse, Employee &amp; Child(ren) or Family coverage, an additional <b>\$6,950</b> is allowed. The catch-up contribution limit is \$1,000 for employees 55 and older.</p> <p>The IRS limits for 2025 are \$4,300 for Employee Only and \$8,550 for Employee &amp; Spouse, Employee &amp; Child(ren) or Family coverage. This includes employer contribution.</p> <p>The IRS maintains a list of all eligible expenses, which includes acupuncture, ambulance services, dental treatment, contact lenses, doctor's fees, hearing aids and more. View the complete list of qualified expenses at <a href="https://www.irs.gov/publications/p502/index.html">https://www.irs.gov/publications/p502/index.html</a>.</p> <p>Use your HSA debit card for qualified medical, dental, vision and prescription expenses for yourself and your dependents.</p> <p>Manage your HSA account by visiting Pinnacle Bank at <a href="https://pnfpparticipant.lh1ondemand.com/">https://pnfpparticipant.lh1ondemand.com/</a>.</p>


# Flexible Spending Account (FSA): Pinnacle Bank

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary
<p><b>Healthcare FSA</b></p>  <p>Customer Service: 888-282-2605</p>	<p>Employees working 30 hours or more per week, who are not enrolled in any HDHP plan</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p><b>Flexible Spending Accounts or FSAs provide you with an important tax advantage that can help you pay for expenses on a pre-tax basis. By anticipating your family's costs for the next year, you can actually lower your taxable income. You must enroll in your FSA every year to contribute.</b></p> <p><b>Please note that the minimum contribution for a Healthcare FSA is \$260 per year.</b></p> <ul style="list-style-type: none"><li>• Allows employees who are not enrolled in a HDHP or contributing to an HSA to pay for certain IRS-approved medical care expenses with pre-tax dollars.</li><li>• <b>The annual maximum contribution of \$3,300</b> can be used for eligible health care related expenses, including medical, dental and vision expenses.</li><li>• Unused funds <b>do not</b> rollover to the next calendar year, however, the plan does have a 2 ½ month grace period. Elected amount should be chosen carefully so funds are not forfeited.</li></ul> <p><b>Manage FSA Accounts:</b> Visit Pinnacle Bank at <a href="https://pnfpparticipant.lh1ondemand.com/">https://pnfpparticipant.lh1ondemand.com/</a>.</p>


# Flexible Spending Account (FSA): Pinnacle Bank

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary
<p><b>Dependent Care FSA</b></p>  <p>Customer Service: 888-282-2605</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p><b>Flexible Spending Accounts or FSAs provide you with an important tax advantage that can help you pay for expenses on a pre-tax basis. By anticipating your family's costs for the next year, you can actually lower your taxable income. You must enroll in your FSA every year to contribute.</b></p> <ul style="list-style-type: none"><li>• Allows employees to use pre-tax dollars toward qualified dependent care such as caring for children under age 13 or caring for elders.</li><li>• <b>The annual contribution maximum is \$5,000</b> (or \$2,500 if married and filing separately).</li><li>• Unused funds <b>do not</b> rollover to the next calendar year, however, the plan does have a 2 ½ month grace period. Elected amount should be chosen carefully so funds are not forfeited.</li></ul> <p><b>Manage FSA Accounts:</b> Visit Pinnacle Bank at <a href="https://pnfpparticipant.lh1ondemand.com/">https://pnfpparticipant.lh1ondemand.com/</a>.</p>

# Dental Insurance: Guardian Base Plan


RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary Member Services	Employee Cost Per Bi-weekly Pay Period [26x]	Details
<p><b>Dental Low Insurance (Base Plan)</b></p>  <p><b>Group #: G - 00501207</b></p> <p><a href="http://guardiananytime.com">guardiananytime.com</a></p> <p>Customer Service: 800-541-7846</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p> <p>The age limit for dependent children is the last day of the month in which they turn 26.</p>	<p><b><u>ANNUAL DEDUCTIBLES</u></b></p> <p><b>In-Network:</b> \$50 / 3 per Family</p> <p><b>Out-of-Network:</b> \$50 / \$150</p> <p><b>Preventive Services</b> Exams, cleaning, x-rays, sealants</p> <p><b>Basic Services</b> Fillings, simple extractions, Edodontics, root canals, oral surgery</p> <p><b>Major Services</b> Inlays, Onlays, Crowns, Bridges, Dentures</p>	<p><b><u>Your cost:</u></b></p> <p><b>Employee</b> \$0.00</p> <p><b>Employee &amp; Spouse</b> \$15.42</p> <p><b>Employee &amp; Child(ren)</b> \$12.61</p> <p><b>Family</b> \$28.02</p>	<p><b><u>IN-NETWORK</u></b></p> <p><b>Preventive Services:</b> Covered 100% and no deductible</p> <p><b>Basic Services:</b> Covered 100% and no deductible</p> <p><b>Major Services:</b> Covered 60% after deductible</p> <p><b>Child Orthodontia (to age 19):</b> Covered 50%</p> <p><b>Orthodontia Lifetime Maximum:</b> \$500</p> <p><b>Annual Maximum:</b> \$1,000</p> <p><b><u>OUT-OF-NETWORK</u></b></p> <p><b>Preventive:</b> Covered 90% of R&amp;C</p> <p><b>Basic Services:</b> Covered 70% of R&amp;C after deductible</p> <p><b>Major Services:</b> Covered 40% of R&amp;C after deductible</p> <p><b>Child Orthodontia (to age 19):</b> Covered 50%</p> <p><b>Orthodontia Lifetime Maximum:</b> \$500</p> <p><b>Annual Maximum:</b> \$1,000</p> <p><i>*Reasonable and customary fees (R&amp;C) refer to the average costs charged in an area for a service.</i></p>




# Dental Insurance: Guardian Buy-Up Plan

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary Member Services	Employee Cost Per Bi-weekly Pay Period [26x]	Details
<p><b>Dental High Insurance (Buy-Up)</b></p>  <p><b>Group #: G - 00501207</b></p> <p><a href="http://guardiananytime.com">guardiananytime.com</a></p> <p>Customer Service: 800-541-7846</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p> <p>The age limit for dependent children is the last day of the month in which they turn 26.</p>	<p><b><u>ANNUAL DEDUCTIBLES</u></b></p> <p><b>In-Network:</b> \$50 / 3 per Family</p> <p><b>Out-of-Network:</b> \$50 / \$150</p> <p><b>Preventive Services</b> Exams, cleaning, x-rays, sealants</p> <p><b>Basic Services</b> Fillings, simple extractions, Edodontics, root canals, oral surgery</p> <p><b>Major Services</b> Inlays, Onlays, Crowns, Bridges, Dentures</p>	<p><b><u>Your cost:</u></b></p> <p><b>Employee</b> \$3.02</p> <p><b>Employee &amp; Spouse</b> \$21.42</p> <p><b>Employee &amp; Child(ren)</b> \$26.52</p> <p><b>Family</b> \$46.21</p>	<p><b><u>IN-NETWORK</u></b></p> <p><b>Preventive Services:</b> Covered 100% and no deductible</p> <p><b>Basic Services:</b> Covered 100% and no deductible</p> <p><b>Major Services:</b> Covered 60% after deductible</p> <p><b>Child Orthodontia (to age 19):</b> Covered 50%</p> <p><b>Orthodontia Lifetime Maximum:</b> \$1,500</p> <p><b>Annual Maximum:</b> \$2,000</p> <p><b><u>OUT-OF-NETWORK</u></b></p> <p><b>Preventive:</b> Covered 90% of R&amp;C</p> <p><b>Basic Services:</b> Covered 70% of R&amp;C after deductible</p> <p><b>Major Services:</b> Covered 40% of R&amp;C after deductible</p> <p><b>Child Orthodontia (to age 19):</b> Covered 50%</p> <p><b>Orthodontia Lifetime Maximum:</b> \$1,500</p> <p><b>Annual Maximum:</b> \$2,000</p> <p><i>*Reasonable and customary fees (R&amp;C) refer to the average costs charged in an area for a service.</i></p>




# Vision Insurance: Guardian

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary Member Services	Employee Cost Per Bi-weekly Pay Period [26x]	Details
<p><b>Vision</b></p>  <p><b>Group #: G - 00501207</b></p> <p><a href="http://guardiananytime.com">guardiananytime.com</a></p> <p>Customer Service: 800-541-7846</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p> <p>The age limit for dependent children is the last day of the month in which they turn 26.</p>	<p>This section covers details of our Vision plan.</p>	<p><b><u>Your cost:</u></b></p> <p><b>Employee</b> \$0.00</p> <p><b>Employee &amp; Spouse</b> \$1.02</p> <p><b>Employee &amp; Child(ren)</b> \$0.72</p> <p><b>Employee &amp; Family</b> \$1.39</p>	<p><b><u>IN-NETWORK</u></b></p> <p><b>Exam:</b> \$20 copay</p> <p><b>Frames / Lenses:</b> \$20 copay up to a \$120 allowance</p> <p><b>Elective Contacts:</b> \$20 copay for fitting/evaluation up to \$120 allowance</p> <p><b><u>OUT-OF-NETWORK</u></b></p> <p><b>Exam:</b> \$50 max after copay</p> <p><b>Frames / Lenses:</b> Cost varies</p> <p><b>Elective Contacts:</b> \$105 allowance</p> <p><b><u>Frequency of Services:</u></b></p> <p><b>Exam:</b> Once every 12 months</p> <p><b>Frames:</b> Once every 24 months</p> <p><b>Lenses or Contacts:</b> Once every 12 months</p>


# Disability, Life and AD&D Benefits: Guardian

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary Member Services	Out of Pocket Expenses
<b>Short-Term Disability</b>  <b>Group #: G - 00501207</b> Customer Service: 888-600-1600	Employees working 30 hours or more per week  <b>Waiting Period:</b> 1st of the subsequent month following start date.	In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.  Pays up to <b>60%</b> (maximum of \$1,500) per week of your pre-disability weekly earnings on the 8th day of an absence, for a maximum benefit duration of 12 weeks.	<b>No cost to employee</b> <b>100% Company paid</b>
<b>Long-Term Disability</b>  <b>Group #: G - 00501207</b> Customer Service: 888-600-1600	Employees working 30 hours or more per week  <b>Waiting Period:</b> 1st of the subsequent month following start date.	Pays up to <b>66.67%</b> of Basic Monthly Earnings (BME) after 90 days of disability, up to <b>\$7,500</b> per week. Maximum length of time you can receive disability benefits, up to Social Security Normal Retirement Age (SSNRA).	<b>No cost to employee</b> <b>100% Company paid</b>
<b>Life &amp; (AD&amp;D)</b>  <b>Group #: G - 00501207</b> Customer Service: 888-600-1600	Employees working 30 hours or more per week  <b>Waiting Period:</b> 1st of the subsequent month following start date.	Full-time employees receive employer paid group life and accidental death and dismemberment (AD&D) insurance in the amount of 100% base salary to a max of \$300,000. Your benefit amount begins reducing at age 70.  Remember to name a beneficiary for this policy.	<b>No cost to employee</b> <b>100% Company paid</b>


# Voluntary Life Benefits: Guardian

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary: Member Services Employee Cost Per Bi-weekly Pay Period [26x]	Out of Pocket Expenses
<p><b>Voluntary Life</b></p>  <p><b>Group #: G - 00501207</b></p> <p>Customer Service: 888-600-1600</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p>You have the option to purchase voluntary life insurance in the increments listed below through the convenience of payroll deduction. If you elect when first eligible, you may elect coverage up to the Guaranteed Issue amount without having to answer any medical questions. Employee and spouse benefits begin to reduce at employee age 70; employee and spouse rates are based on employee age. <b>Employees must be enrolled to enroll dependents.</b></p> <p><b>Evidence of Insurability:</b> If enrolling for the first time, employees and spouses can elect up to the guaranteed issue amount without Evidence of Insurability (EOI). If you did not apply previously, you will need to provide EOI.</p> <p><b><u>Guaranteed Issue:</u></b></p> <ul style="list-style-type: none"><li>● <b>Employee:</b> \$50,000</li><li>● <b>Spouse:</b> \$25,000</li><li>● <b>Dependent Child:</b> \$10,000</li></ul> <p><b>Employee Coverage:</b> You may elect in \$10,000 increments from \$20,000 up to a maximum of \$350,000.</p> <p><b>Spouse Coverage:</b> You may elect coverage for your spouse in \$5,000 increments up to a maximum of \$250,000 not to exceed 100% of the employee elected amount.</p> <p><b>Child Coverage:</b> You may elect \$10,000 in coverage for your dependent child(ren) up to age 26.</p>	<p><b>This is a 100% employee paid benefit. Your particular cost, per pay period, will be based upon elected coverage amounts.</b></p>


# Additional Benefits

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary: Member Services Employee Cost Per Bi-weekly Pay Period [26x]	Out of Pocket Expenses
<p><b>Supplemental Health Benefits</b></p>  <p><b>Group #: G - 00501207</b></p> <p>Customer Service: 888-600-1600</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p><b>Voluntary Accident Plan</b> Pays a lump sum benefit directly to you based on the type of injury sustained and treatment needed. This policy has off job coverage and it includes a \$50 wellness benefit that you and your dependents are eligible for.</p> <p><b>Voluntary Critical Illness Insurance</b> Pays a lump sum benefit directly to you upon diagnosis of a covered illness after the plan's effective date of coverage. There are multiple payouts automatically included and a benefit can be paid for each covered condition. Coverage can be taken with you when you leave the company and it includes a \$50 wellness benefit that you and your dependents are eligible for. <b>Employees must be enrolled to enroll dependents.</b></p> <p>Employee Only</p> <ul style="list-style-type: none"> <li>\$10,000</li> <li>\$20,000</li> </ul> <p>Spouse - 50% of Employee Only Selection</p> <ul style="list-style-type: none"> <li>\$5,000</li> <li>\$10,000</li> </ul> <p>Child - 25% of Employee Only Selection</p> <ul style="list-style-type: none"> <li>\$2,500</li> <li>\$5,000</li> </ul>	<p><b>These are 100% employee paid benefits.</b></p> <p><b>For the Voluntary Accident Plan, your cost per pay period will be based upon your coverage tier.</b></p> <p><b>For the Voluntary Critical Illness, your cost per pay period will be based upon elected coverage amounts.</b></p>



# Retirement/403(b) Benefits: Empower

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary: Member Services															
<p><b>Retirement/403(b)</b></p>  <p><a href="http://www.empower-retirement.com">www.empower-retirement.com</a></p> <p>Contact: 855-756-4738</p>	<p>All employees are eligible to participate in the plan starting at their date of hire. Employees must complete their enrollment online at <a href="http://www.empower-retirement.com/">www.empower-retirement.com/</a> or by contacting Empower at 855-756-4738. If the enrollment process is not completed within your first 90 days of employment, you will be auto enrolled into the 403b Plan at 6%.</p> <p><b>Waiting Period:</b> 1st of the month following 30 days of full-time employment.</p>	<p>Saving for retirement offers significant advantages, including financial security, tax benefits, and the potential for compound interest growth. By diligently saving for retirement, individuals can ensure a comfortable and worry-free lifestyle during their post-work years.</p> <p><b>Deferral Amounts/Changes:</b> Employees can contribute a percentage of their earnings or a flat dollar amount per pay. Contribution elections can be changed at any time by contact Empower or logging into their account online.</p> <p><b>Contributions and Matching:</b></p> <ul style="list-style-type: none"><li>• 2025 limits: \$23,500 or \$31,000 if over 50 years of age</li><li>• <b>Match:</b> The Company will match 50% of the first 6% of your eligible compensation. The match is paid to participant accounts on an annual basis.</li></ul> <p><b>Rollover:</b> You may rollover an existing 403(b) or other qualifying retirement plan account at any time. If you wish to rollover, please contact Empower or the HR department for more information.</p> <p><b>Withdrawals:</b> You may withdraw your funds from the plan only under the following conditions —</p> <ul style="list-style-type: none"><li>• Your employment ends</li><li>• Roll over to another qualifying retirement plan</li><li>• Death</li><li>• Disability</li><li>• Attainment of age 59 ½</li><li>• Plan termination</li><li>• In service withdrawals, meaning withdrawing all your money while you are still employed, can only be done after you reach age 59 ½</li></ul> <p><b>Vesting:</b> You are 100% vested in all the funds you choose to contribute to the plan as well as any fund from a rolled over plan. The vesting schedule for Employer contributions, such as match payments, is as follows:</p>	<table><tr><th>Years of Service</th><th>Vesting Percentage</th></tr><tr><td>&lt;1</td><td>0%</td></tr><tr><td>1</td><td>20%</td></tr><tr><td>2</td><td>40%</td></tr><tr><td>3</td><td>60%</td></tr><tr><td>4</td><td>80%</td></tr><tr><td>5+</td><td>100%</td></tr></table>	Years of Service	Vesting Percentage	<1	0%	1	20%	2	40%	3	60%	4	80%	5+	100%
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# Additional Benefits: EAP & Headspace

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary	Out of Pocket Expenses
<p><b>Employee Assistance Program (EAP)</b></p>  <p><a href="https://worklife.uprisehealth.com/">https://worklife.uprisehealth.com/</a></p> <p>Contact: 800-386-7055</p>	<p>All employees and their immediate family members.</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p><b>Employee Assistance Program (EAP)</b> Our EAP can offer valuable support by providing confidential counseling and resources to help you with personal and work-related issues. The EAP is available for free to all employees and immediate family members.</p> <p>EAP services include up to three in-person consultations, referrals, and resources.</p> <p>EAPs can help with issues such as marital and family concerns, depression, substance abuse, grief and loss, financial entanglements, finding daycares, legal guidance, and other personal issues.</p>	<p><b>No cost to employee 100% Company paid</b></p>
<p><b>Headspace Care</b></p>  <p><a href="http://www.cigna.com">www.cigna.com</a></p> <p>Contact: 1-800-997-1654</p>	<p>All employees</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p><b>Headspace Care</b> Headspace Care offers confidential mental healthcare services, including behavioral health coaching, self-guided learning, and video-based therapy. Their highly trained coaches provide support for various issues such as stress, anxiety, depression, work challenges, relationships, and sleep problems.</p> <p>Log into your myCigna account at <a href="https://my.cigna.com/">https://my.cigna.com/</a> and select the Wellness tab to get started.</p>	<p><b>The cost of this program is subject to the plan deductible and coinsurance. Visit your myCigna account for specific cost details.</b></p>

# Additional Benefits: IncentFit



RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary	Out of Pocket Expenses
<p><b>IncentFit</b></p>  <p><a href="https://incentfit.com/">https://incentfit.com/</a></p>	<p>All employees</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p><b>IncentFit</b></p> <p>IncentFit is a physical well-being program that allows you to earn up to \$300 per year in rewards for living a healthy lifestyle. You can earn rewards by attending fitness facilities, participating in races, and getting daily exercise. You can also receive reimbursements for healthy purchases such as gym memberships and fitness equipment! For more information visit <a href="https://webapp.incentfit.com/login">https://webapp.incentfit.com/login</a>.</p>	<p><b>The cost of this program is subject to the plan deductible and coinsurance. Visit your myCigna account for specific cost details.</b></p>




# Additional Benefits: Pet Insurance & Employee Discounts

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary: Member Services
<p><b>Pet Insurance</b></p>  <p><a href="https://spotpet.link/meetingstreet">https://spotpet.link/meetingstreet</a></p> <p>Customer Service: 1-800-905-1595</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> Varies depending on enrollment date</p>	<p>Having pet insurance can provide peace of mind and helps you handle unexpected vet bills. Whether it's accidents, illnesses, or treatments, pet insurance helps to cover the costs so you can focus on giving your furry friend the best care.</p> <ul style="list-style-type: none"><li>• Highly customizable plans with accident, illness &amp; dental coverages</li><li>• 70%, 80%, and 90% reimbursement options available</li><li>• Plans vary by animal type, breed &amp; age</li><li>• Optional wellness add-ons for routine care and preventative health</li></ul>
<p><b>Employee Discount Program</b></p>  <p><a href="https://meetingstreetschools.benefithub.com">meetingstreetschools.benefithub.com</a></p> <p>Customer Service: 1-866-664-4621</p>	<p>Employees working 30 hours or more per week</p> <p><b>Waiting Period:</b> 1st of the subsequent month following start date.</p>	<p>Access company exclusive discounts, savings and cash back on a multitude of products and services.</p> <ul style="list-style-type: none"><li>• Travel</li><li>• Entertainment</li><li>• Auto</li><li>• Restaurants</li><li>• Electronic</li><li>• Health &amp; Wellness</li><li>• Apparel</li><li>• Beauty &amp; Spa</li><li>• Local Deals</li><li>• Tickets</li><li>• Education</li><li>• Sports &amp; Outdoors</li></ul> <p>Visit the BenefitHub site: <a href="https://meetingstreetschools.benefithub.com">meetingstreetschools.benefithub.com</a> and create an account using Referral Code: <b>GT4A5E</b>.</p>

# Wellbeing Benefit: Modern Minds

RENEWAL DATE: July 1

Benefits Plan	Who is Eligible / When Does Coverage Begin	Benefit Summary: Member Services
<p><b>Modern Minds Mental Wellbeing Benefit</b></p> <p></p> <p><a href="https://modern-minds.com/lets-talk/">modern-minds.com/lets-talk/</a></p> <p>Contact: 843-531-9036</p>	<p>Employees who work for Meeting Street Schools.</p>	<p>At Meeting Street Schools, we believe that mental health and wellness are essential to overall wellbeing.</p> <p>That's why we are bringing an exciting new benefit to employees — a partnership with <b>Modern Minds</b>. Modern Minds provides therapy, educational programs and wellness services to help you manage stress, build lifelong wellness habits, and live the life you want with greater ease.</p> <p><b><u>WHAT'S COVERED?</u></b></p> <p>All of Modern Minds wellness-focused therapy programs are covered under this new benefit. You can schedule a consultation to explore flexible wellness-focused therapy programs, which can include medication and nutrition guidance.</p> <p><b><u>KEY DETAILS</u></b></p> <ul style="list-style-type: none"><li>• <b>Completely Confidential:</b> Participation is private and will never be shared with your employer.</li><li>• <b>No Cost to You:</b> Meeting Street Schools covers the cost — no insurance or out-of-pocket expenses required.</li></ul> <p><b><u>READY TO GET STARTED?</u></b></p> <p>Scheduling is easy! Visit <a href="https://modern-minds.com/lets-talk/">modern-minds.com/lets-talk/</a> or call <b>843-531-9036</b> to book your appointment. Your mental wellbeing matters. Take advantage of this incredible benefit.</p>