2025 Benefits

Your Benefits. Your Choice.

DDC
DINÉ DEVELOPMENT CORPORATION

Contents

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.

Getting Started

2025 Benefits

January 1, 2025 through December 31, 2025

Medicare Part D Notice

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Important Notices section for more details.

No matter where you are in your career, Diné Development Corporation supports you with benefit programs and resources to help you thrive today and prepare for tomorrow.

This guide provides an overview of your healthcare coverage, as well as life, disability, retirement, and more benefits.

You'll find tips to help you understand your medical coverage, save time and money on healthcare, reduce taxes, and balance your work and home life. Take a look at what's available to make the most of your benefits package.

Who’s eligible for benefits?

When you can enroll

You can enroll in benefits as a new hire or during the annual open enrollment period. New hire coverage begins on your date of hire, but you must enroll within 10 days of becoming eligible.

If you miss the enrollment deadline, you'll need to wait until the next open enrollment, unless you experience a qualifying event.

Employees

You are eligible if you are a full-time employee working 30 or more hours per week.

Eligible dependents

- Legally married spouse or domestic partner
- Biological children, stepchildren, foster children, legally adopted children (including children placed with you for adoption), children for whom you are the legal guardian, or domestic partner’s children up to age 26
- Children and children of domestic partners over age 26 who are disabled and depend on you for support
- Children named in a qualified medical child support order (QMCSO)

For additional coverage information, please refer to the benefit booklets for each benefit.

Changing your benefits through a Qualifying Life Event

Click to play video

Life happens

A change in your life may allow you to update your benefit choices. Watch the video for a quick take on your options.

Outside of open enrollment, you may be able to enroll or make changes to your benefit elections if you have a big change in your life, including:

- Change in legal marital status
- Change in number of dependents or dependent eligibility status
- Change in employment status that affects eligibility for you, your spouse, or dependent child(ren)
- Change in residence that affects access to network providers
- Change in your health coverage or your spouse's coverage due to your spouse's employment
- Change in your or a dependent's eligibility for Medicare or Medicaid
- Court order requiring coverage for your child
- "Special enrollment event" under the Health Insurance Portability and Accountability Act (HIPAA), including a new dependent by marriage, birth or adoption, or loss of coverage under another health insurance plan
- Event allowed under the Children's Health Insurance Program (CHIP) Reauthorization Act (you have 60 days to request enrollment due to events allowed under CHIP)

You must submit any changes within 30 days after the event.

The easy way to get benefits info

ddc.mybenefits.life

MyBenefits.Life® gives you all your benefits information in one place

You can do just about anything online these days. Why should accessing your benefits information be any different? MyBenefits.Life® is a website that gives you access to the benefits information you need, when you need it.

Here's what you'll find on MyBenefits.Life®

Benefits	See benefit details for all plans you're eligible for.
Enroll	Time to enroll? Find detail instructions here.
Documents	Read important benefit plan notices ("the fine print").
Contacts	Find benefits and carrier contacts.
Get help	Need help? Reach helpful resources.

Have questions about your benefits?

Click to play video

Contact your Alliant Benefit Advocate

Email: benefitsupport@alliant.com

Phone: (800) 489-1390

Hours: 5 a.m.–5 p.m. (Pacific Time) Monday–Friday

Get help from a Benefit Advocate

Are you getting married and you're not sure how or when to add your new spouse to your plan? Is your stepchild eligible for your healthcare plan? Do you need help understanding the difference between an HSA and an FSA? A Benefit Advocate can help answer these questions and more.

Benefit Advocates are trained benefit experts who can help you understand and use your healthcare benefits and other coverage. Contact your Benefit Advocate for issues such as:

- General benefit questions
- Eligibility and coverage
- Finding a network provider
- Problems with health care claims or billing, when warranted
- Coverage changes due to life events (such as marriage, a new child, or divorce)

Claims assistance

If you need claims assistance, you may need to complete a HIPAA authorization form to grant your Benefit Advocate permission to work with your insurer and/or healthcare provider(s) to resolve your claims issues. Permission is granted on a limited-duration basis, and only to the individuals listed on the form. You can end the permissions granted by the form at any time. Your Benefit Advocate will provide the form to you when needed.

Medical

Words To Know

Can you beat the Health Lingo game? Learn the words that will help you understand how your plan works.

Click to play video

Deductible: The total healthcare costs you pay for with your own money before your plan will start to pay a portion.

Out-of-pocket maximum: Once you've spent this amount on covered medical services, your insurance pays 100% of most eligible expenses for the rest of the plan year.

Coinsurance: After the deductible (if applicable), you and the plan share the cost. For example, if the plan pays 80%, your share of the cost (your coinsurance) is 20%. You are billed for your coinsurance after your visit.

Copay: A set fee (rather than coinsurance) for certain healthcare services—for example, a doctor's office visit. You pay the copay at the time you receive care.

In-network/out-of-network: In-network services will always be the lowest-cost option. Out-of-network services will cost more or may not even be covered. Check your plan's website to find doctors, hospitals, labs, and pharmacies that belong to the network.

Cigna OAP 500

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay after the deductible.

	In Network	Out of Network
Deductible (embedded)	**Individual:** $500 **Family:** $1,000	**Individual:** $6,000 **Family:** $12,000
Accumulation period	Plan Year	
Out-of-pocket maximum (embedded)	**Individual:** $6,000 **Family:** $12,000	**Individual:** $13,700 **Family:** $27,400
Office visit	$40 copay (primary care) $80 copay (specialist)	20% coinsurance after deductible
MD Live Virtual Visit	$40 copay (primary/urgent care) $80 copay (specialist)	Not Covered
Online Physician Visit	$40 copay (primary care) $80 copay (specialist)	20% coinsurance after deductible
Lab	0% coinsurance (deductible waived)	20% coinsurance after deductible
X-ray	0% coinsurance after deductible	20% coinsurance after deductible
Urgent care	$75 copay	20% coinsurance after deductible
Emergency room	$500 copay	Covered as in network
Hospitalization	0% coinsurance after deductible	20% coinsurance after deductible
Outpatient surgery	0% coinsurance after deductible	20% coinsurance after deductible
Prescription drugs		
Deductible	None	None
Annual out-of-pocket maximum	Combined with Medical	Combined with Medical
30-day Retail		
Generic	$15 copay	50% coinsurance (deductible waived)
Preferred Brand name	$35 copay	50% coinsurance (deductible waived)
Non-preferred Brand name	$60 copay	50% coinsurance (deductible waived)
90-day Retail or Mail order		Retail only
Generic	$38 copay	50% coinsurance (deductible waived)
Brand name	$88 copay	50% coinsurance (deductible waived)
Specialty	$150 copay	50% coinsurance (deductible waived)

Cigna OAP 1000

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay after the deductible.

	In Network	Out of Network
Deductible (embedded)	**Individual:** $1,000 **Family:** $3,000	**Individual:** $6,000 **Family:** $12,000
Accumulation period	Plan Year	
Out-of-pocket maximum (embedded)	**Individual:** $6,000 **Family:** $12,000	**Individual:** $13,700 **Family:** $27,400
Office visit	$30 copay (primary care) $60 copay (specialist)	40% coinsurance after deductible
MD Live Virtual Visit	$30 copay (primary/urgent care) $60 copay (specialist)	Not Covered
Online Physician Visit	$30 copay (primary care) $60 copay (specialist)	40% coinsurance after deductible
Lab	0% coinsurance (deductible waived)	40% coinsurance after deductible
X-ray	20% coinsurance after deductible	40% coinsurance after deductible
Urgent care	$75 copay	40% coinsurance after deductible
Emergency room	$500 copay	Covered as in network
Hospitalization	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient surgery	20% coinsurance after deductible	40% coinsurance after deductible
Prescription drugs		
Deductible	None	None
Annual out-of-pocket maximum	Combined with Medical	Combined with Medical
30-day Retail		
Generic	$15 copay	50% coinsurance (deductible waived)
Preferred Brand name	$35 copay	50% coinsurance (deductible waived)
Non-preferred Brand name	$60 copay	50% coinsurance (deductible waived)
90-day Retail or Mail order		Retail only
Generic	$38 copay	50% coinsurance (deductible waived)
Brand name	$88 copay	50% coinsurance (deductible waived)
Specialty	$150 copay	50% coinsurance (deductible waived)

Cigna HSA 1650

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay after the deductible.

	In Network	Out of Network
Deductible (aggregate)	**Individual:** $1,650 **Individual within a Family:** $3,300 **Family:** $3,300	**Individual:** $3,200 **Individual within a Family:** $6,400 **Family:** $6,400
Accumulation period	Plan Year	
Out-of-pocket maximum (embedded)	**Individual:** $6,550 **Family:** $13,100	**Individual:** $13,100 **Family:** $26,200
Office visit	0% coinsurance after deductible	20% coinsurance after deductible
MD Live Virtual Visit	0% coinsurance after deductible	Not Covered
Online Physician Visit	0% coinsurance after deductible	20% coinsurance after deductible
Lab	0% coinsurance after deductible	20% coinsurance after deductible
X-ray	0% coinsurance after deductible	20% coinsurance after deductible
Urgent care	0% coinsurance after deductible	20% coinsurance after deductible
Emergency room	0% coinsurance after deductible	Covered as in network
Hospitalization	0% coinsurance after deductible	20% coinsurance after deductible
Outpatient surgery	0% coinsurance after deductible	20% coinsurance after deductible
Prescription drugs		
Deductible	Combined with Medical	Combined with Medical
Annual out-of-pocket maximum	Combined with Medical	Combined with Medical
30-day Retail		
Generic	0% coinsurance after deductible	0% coinsurance after deductible
Preferred Brand name	0% coinsurance after deductible	0% coinsurance after deductible
Non-preferred Brand name	0% coinsurance after deductible	0% coinsurance after deductible
90-day Retail or Mail order		Retail only
Generic	0% coinsurance after deductible	0% coinsurance after deductible
Brand name	0% coinsurance after deductible	0% coinsurance after deductible
Specialty	0% coinsurance after deductible	0% coinsurance after deductible

Cigna HSA 3000

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay after the deductible.

	In Network	Out of Network
Deductible (embedded)	**Individual:** $3,000 **Individual within a Family:** $3,300 **Family:** $6,000	**Individual:** $6,000 **Individual within a Family:** $6,000 **Family:** $12,000
Accumulation period	Plan Year	
Out-of-pocket maximum (embedded)	**Individual:** $6,550 **Family:** $13,100	**Individual:** $13,100 **Family:** $26,200
Office visit	20% coinsurance after deductible	40% coinsurance after deductible
MD Live Virtual Visit	20% coinsurance after deductible	Not Covered
Online Physician Visit	20% coinsurance after deductible	40% coinsurance after deductible
Lab	20% coinsurance after deductible	40% coinsurance after deductible
X-ray	20% coinsurance after deductible	40% coinsurance after deductible
Urgent care	20% coinsurance after deductible	40% coinsurance after deductible
Emergency room	20% coinsurance after deductible	Covered as in network
Hospitalization	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient surgery	20% coinsurance after deductible	40% coinsurance after deductible
Prescription drugs		
Deductible	Combined with Medical	Combined with Medical
Annual out-of-pocket maximum	Combined with Medical	Combined with Medical
30-day Retail		
Generic	20% coinsurance after deductible	20% coinsurance after deductible
Preferred Brand name	20% coinsurance after deductible	20% coinsurance after deductible
Non-preferred Brand name	20% coinsurance after deductible	20% coinsurance after deductible
90-day Retail or Mail order		Retail only
Generic	20% coinsurance after deductible	20% coinsurance after deductible
Brand name	20% coinsurance after deductible	20% coinsurance after deductible
Specialty	20% coinsurance after deductible	20% coinsurance after deductible

Engage

Click to play videos

Urgent Care vs. ER

Virtual Healthcare

Maximize Your Health Benefits

Knowing how to best use your healthcare coverage can help you improve your health and reduce your expenses. In this section you'll find tips on:

- Finding the right care at the right cost
- Alternatives to hospital care
- Understanding preventive care benefits
- Saving money on prescription drugs

Know where to go

Where you get medical care can significantly affect the cost. Here's a quick guide to help you know where to go based on your condition, budget, and time.

Visit type	Use it for …
Nurse line ($) Often available 24/7 at no cost	• quick answers from a trained nurse: – to determine if immediate care is needed – for home treatment options & advice
Online visit ($) Often available 24/7	• non-emergency health issues: – cold, flu, allergies, headache, migraine – rashes, skin conditions – minor injuries – mental health concerns
Office visit ($$) Typically open during regular business hours	• routine medical care and management: – preventive care – illnesses and injuries – existing conditions
Urgent care ($$$) Typically open with extended evening and weekend hours	• urgent but not life-threatening conditions: – sprains or stitches – animal bites – high fever or respiratory infections
Emergency room ($$$) Open 24/7	• life-threatening conditions requiring immediate care: – suspected heart attack or stroke – broken bones – excessive bleeding – severe pain – difficulty breathing

Click to play video

Urgent Care vs. ER

Alternative facilities

If you have time to evaluate your options for non-emergency health treatments, these alternative facilities can provide the same results as a hospital at a fraction of the cost.

Procedure	Alternative	Features	Savings*
Surgery	Ambulatory surgical center	• Specializes in same-day surgeries • Cataracts, colonoscopies, upper GI endoscopy, orthopedic surgery and more • Held to same safety standards as hospitals	Up to 50% vs. a hospital stay
Physical therapy	Outpatient facility	• Most cases are suited for outpatient physical therapy • Same types of treatments and similarly skilled therapists as inpatient facilities	40 to 60% vs. a hospital setting
Sleep study	Home testing	• Diagnoses obstructive sleep apnea • Cost is often covered by insurance if considered medically necessary	Up to $4,500 vs. a lab
Infusion therapy	Home or outpatient infusion	• For drugs that must be delivered by intravenous injections, or epidurals • Delivered by licensed infusion therapy provider • Maintain normal lifestyle and comfort of home or outpatient center	Up to 90% vs. a hospital stay

**Savings estimates are based on in-network facilities and providers*

How to find an alternative treatment facility

Ask your doctor if your treatment must be delivered in the hospital.

You can also search for surgical centers, physical therapy, and similar services on your plan's website, or call member services for assistance. Online tools such as healthcarebluebook.com and healthgrades.com help you compare costs and doctor ratings.

Some alternative facilities include a fee to cover overhead costs. To avoid a surprise on your bill, ask about facility fees before you schedule your appointment.

Preventive care

Typical screenings for adults

- Blood pressure
- Cholesterol
- Diabetes
- Colorectal cancer screening
- Depression
- Mammograms
- OB/GYN screenings
- Prostate cancer screening
- Testicular exam

You take your car in for maintenance; why not do the same for yourself?

Annual preventive checkups can help you and your doctor identify your baseline level of health and detect issues before they become serious.

Health plans are required to cover a set of preventive services at no cost to you, even if you haven't met your deductible. The preventive care services you'll need to stay healthy vary by age, sex, and medical history.

Be aware: Not all exams and tests are considered preventive care

Certain screenings may be considered diagnostic, rather than preventive, based on your current medical condition. You may be responsible for paying all or a share of the cost for those services.

In addition, exams performed by specialists are generally not considered preventive care and may not be covered at 100%.

If you have a question about whether a service will be covered as preventive care, contact your medical plan.

Prescriptions breaking your budget?

Click to play video

The formulary drug tiers determine your cost

$	Generic drugs
$$	Brand-name drugs
$$$	Specialty drugs

Understanding the formulary can save you money

If your doctor prescribes medicine, especially for an ongoing condition, don't forget to check your health plan's drug formulary. It's a powerful tool that can help you make informed decisions about your medication options and identify the lowest cost selection.

What is a formulary?

A drug formulary is a list of prescription drugs covered by your medical plan. Most prescription drug formularies separate the medications they cover into four or five drug categories, or "tiers." These groupings range from least expensive to most expensive cost to you. "Preferred" drugs generally cost you less than "non-preferred" drugs.

Get the most from your coverage

To get the most out of your prescription drug coverage, note where your prescriptions fall within your plan's drug formulary tiers and ask your doctor for advice. Generic drugs are usually the lowest cost option. Generics are required by the Food and Drug Administration (FDA) to be as effective as brand-name drug equivalents.

To find out if a drug is on your plan's formulary, visit the plan's website or call the customer service number on your ID card.

Register for myCigna

Steps to register online

Access myCigna.com and click “register”.

Activate account by following prompted steps.

Also available for download from Apple store or Google play store.

Register on myCigna.com to access a range of tools

- Find in-network doctors and medical services
- View ID card information
- Review your coverage
- Manage and track claims
- Order refills or speak with a Home Delivery pharmacist
- Use the Price a Medication Tool to compare real-time drug pricing
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and welfare tools and resources
- Sign up to receive alerts when new plan documents are available
- Track your account balances and deductibles

Dental

Our Plans

Unum Dental Base Plan

Unum Dental Buy-up Plan

Aflac Supplemental Dental

Why sign up for dental coverage?

Brushing and flossing are great, but regular exams catch dental issues early. If there's a problem, our dental plan makes it easier and less expensive to get the care you need to maintain your smile.

Find out how it works!

Click to play video

Unum Dental Base Plan

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay after the deductible.

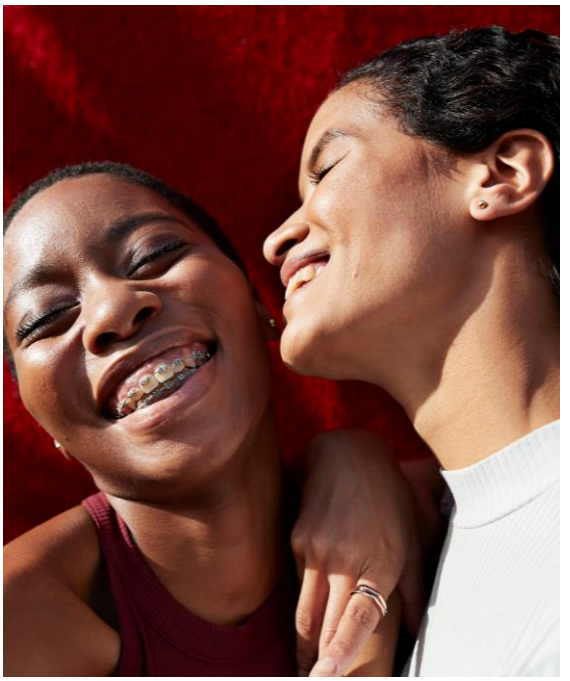
	In Network	Out of Network
Annual deductible	**Individual:** $50 **Family:** $150	**Individual:** $50 **Family:** $150
Annual plan maximum	$2,000	$2,000
Diagnostic & preventive	0% (deductible waived)	0% (deductible waived)
Basic services	20% after deductible	20% after deductible
Major services	50% after deductible	50% after deductible
Orthodontia	Not Covered	Not Covered
Carryover Benefit	During each benefit year, if a member receives at least one cleaning or exam and their total dental claims are below $800, a portion of the annual maximum (up to $1,500) will automatically carry over to the next year's annual maximum. Each covered family member receives their own carryover benefit.	

Unum Dental Buy-up Plan

You always pay the deductible and copayment ($). The coinsurance (%) shows what you pay after the deductible.

	In Network	Out of Network
Annual deductible	**Individual:** $50 **Family:** $150	**Individual:** $50 **Family:** $150
Annual plan maximum	$2,500	$2,500
Diagnostic & preventive	0% (deductible waived)	0% (deductible waived)
Basic services	20% after deductible	20% after deductible
Major services	50% after deductible	50% after deductible
Orthodontia	50% Child and Adult	50% Child and Adult
Orthodontia lifetime maximum	$1,500	$1,500
Carryover Benefit	During each benefit year, if a member receives at least one cleaning or exam and their total dental claims are below $800, a portion of the annual maximum (up to $1,500) will automatically carry over to the next year's annual maximum. Each covered family member receives their own carryover benefit.	

Aflac supplemental dental



You own the policy!

If you leave Diné Development Corporation, you can take this benefit with you.

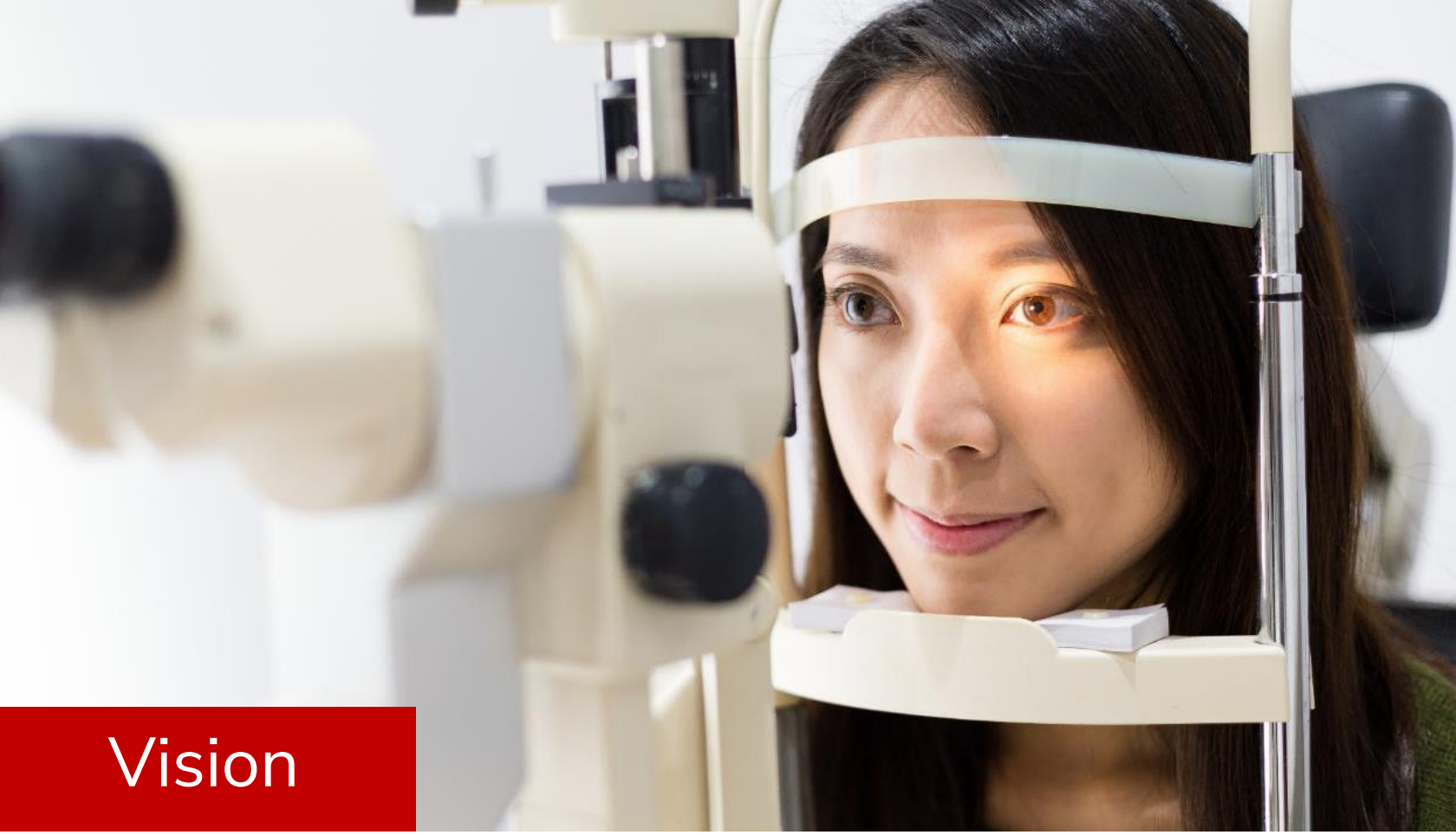
Where to enroll

To enroll, please reach out to Aflac at (800) 992-3522 or to our Aflac representative, Matthew Lucas, at (215) 421-3370.

Increase your dental reimbursements with the Aflac supplemental dental.

- Get reimbursed for any dentist (in or out-of-network)
- No precertification requirements
- There is no annual deductible
- Reimbursements are set based on a schedule of benefits based on your state of residency and available services
- Even if you have other coverage, you'll receive the full Aflac benefit amount
- Aflac will increase each covered person's policy year maximum by $100 after each 12 consecutive months the policy is in force up to a maximum of $500 per covered person

Rates vary by state. The plan is not available to employees who reside in New Mexico or employees and their spouses who are age 70 and older.



Vision

Our Plans

MetLife Vision Plan

Click to play video

Why sign up for vision coverage?

Even if you have 20/20 vision, an annual eye exam checks the health of your eyes and can detect other health issues. If you do need glasses or contacts, vision coverage helps with the cost.

Visit the plan's website for extra savings on services like LASIK and PRK.

MetLife Vision Plan
(VSP Choice Network)

		In Network	Out of Network
Exam	Coverage	$20	Reimbursed up to $45
	Frequency	1 per 12 months	1 per 12 months
Materials	Coverage	$20	N/A
Frames	Coverage	Covered in full up to $130 after $20 materials copay + 20% off remaining balance	Reimbursed up to $70
	Frequency	1 per 12 months	1 per 12 months
Lenses – Single Vision	Coverage	100% after $20 materials copay	Reimbursed up to $30
	Frequency	1 per 12 months	1 per 12 months
Lenses – Bifocal	Coverage	100% after $20 materials copay	Reimbursed up to $50
	Frequency	1 per 12 months	1 per 12 months
Lenses – Trifocal	Coverage	100% after $20 materials copay	Reimbursed up to $65
	Frequency	1 per 12 months	1 per 12 months
Contacts	Coverage	Covered in full up to $130 (instead of eyeglasses)	Reimbursed up to $105
	Frequency	1 per 12 months	1 per 12 months

Tax-advantaged Accounts

Our Plans

Health Savings Account

Healthcare Flexible Spending Account

Dependent Care Flexible Spending Account

What is the benefit of these accounts?

Using tax-favored accounts helps you save on out-of-pocket expenses. You can save for both short-term and long-term costs.

Contributions and withdrawals are not federally taxed and can be used to cover eligible healthcare expenses for you and your family.

Health savings account (HSA)

Click to play videos

Are you eligible?

The HSA is not for everyone. You're eligible only if you are:

- Enrolled in the Cigna HSA 1650 or Cigna HSA 3000 plans.
- Not enrolled in other non-HDHP medical coverage, including Medicare, Medicaid, or Tricare.
- Not a tax dependent.
- Not enrolled in your own or a spouse's healthcare Flexible Spending Account (FSA), unless it's a "limited purpose" FSA for dental and vision expenses.

A personal savings account for healthcare

A Health Savings Account (HSA) is an easy way to pay for healthcare expenses that you have today and save for expenses you may have in the future.

How the Admin America HSA works

- Your HSA account is set up after you enroll. You must open your account to contribute HSA funds and receive Diné Development Corporation's contribution.
- To help you get started, Diné Development Corporation will contribute to your HSA:

  Individual: $1,200
  Family: $1,400

- You can contribute up to the limit set by the IRS (includes Diné Development Corporation contribution).

  Individual: $4,300 per year
  Family: $8,550 per year
  Age 55+: $1,000 extra per year

- You can use your HSA debit card to pay for eligible expenses like office visits, lab tests, prescriptions, dental and vision care, and even some drugstore items.

Four reasons to love an HSA

1. **Tax-free.** No federal tax on contributions, or state tax in most states. Withdrawals are also tax-free as long as they're for eligible healthcare expenses.
2. **No "use it or lose it."** Your balance rolls over from year to year. You own the account and can continue to use it even if you change medical plans or leave the company.
3. **Use it now or later.** Use your HSA for healthcare expenses you have today or save the money to use in the future.
4. **Boosts retirement savings.** After you retire, you can use your HSA for healthcare expenses tax-free. You can also use it for regular living expenses, which will be taxable but without penalties.

Find out more

- Eligible Expenses
- Ineligible Expenses
- IRS Publication 502

Healthcare flexible spending account (FSA)

Are you eligible?

You don't have to enroll in one of our medical plans to participate in the healthcare FSA. However, if you or your spouse are enrolled in a high deductible health plan like our Cigna HSA 1650 and Cigna HSA 3000 plans, you can only participate in the Limited Purpose FSA for dental and vision expenses.

Find out more

- www.adminamerica.com
- Eligible Expenses
- Ineligible Expenses
- IRS Publication 502

Set aside healthcare dollars for the year

A healthcare FSA allows you to set aside tax-free money to pay for healthcare expenses you expect to have over the coming year.

How the Admin America FSA works

- You estimate what your and your dependents' out-of-pocket costs will be for the coming year. Think about what out-of-pocket costs you expect to have for eligible expenses such as office visits, surgery, dental and vision expenses, prescriptions, and certain drugstore items.
- For those enrolled in an HSA, you have the option to participate in the Limited Purpose FSA, which you can use to cover eligible dental and vision expenses only.
- You can contribute up to $3,300, the annual limit set by the IRS. Contributions are deducted from your pay pre-tax, meaning no federal or state tax on that amount.
- During the year, you can use your FSA debit card to pay for services and products. Withdrawals are tax-free as long as they're for eligible healthcare expenses.

Estimate carefully!

If you don't spend all the money in your account, you can roll over up to $660 to use the following year. Any additional remaining balance will be forfeited.

Potential tax savings

Because FSA contributions are pre-tax, they reduce the total amount of your income the government makes you pay taxes on. Tax savings vary depending on filing status and other variables, but here's an example using single-filer status and marginal federal income tax rates:

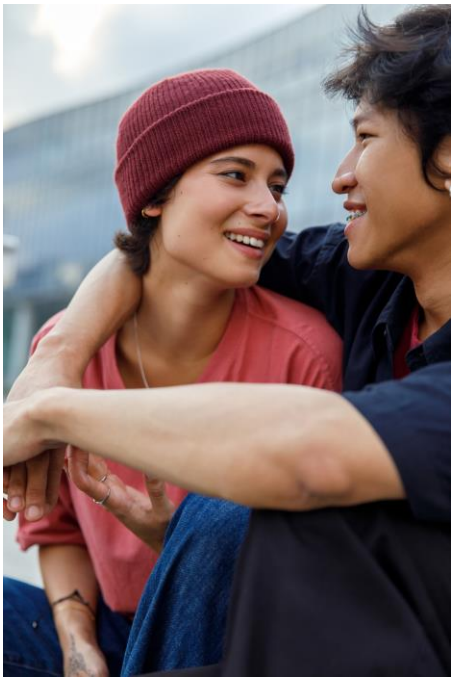
$60,000 annual pay, contributing $1,500 to FSA

$330	$115	$445
22% income tax savings	7.65% FICA tax savings	Total FSA tax savings

$120,000 annual pay, contributing $3,300 to FSA

$792	$252	$1,044
24% income tax savings	7.65% FICA tax savings	Total FSA tax savings

HSA vs. Healthcare FSAs



Each of these plans offer valuable tax savings, but in different ways. For starters, you must be enrolled in the Cigna HSA 1650 or Cigna HSA 3000 plan to participate in the health savings account (HSA). If you are enrolled in one of those high deductible health plans, you can still elect an FSA, but it must be limited-purpose (for dental and vision expenses only).

Click to play video

Benefits	HSA	General-Purpose FSA	Limited-Purpose FSA
Compatible plan types	HDHP	PPO, HMO, or unenrolled	HDHP, or unenrolled
Funds can be used for myself and my family	✓	✓	✓
Contributions & withdrawals are not federally taxed	✓	✓	✓
Spending requirement	None—money stays in your account until you need it	Roll over up to $660 per year (any additional amount is forfeited)	Roll over up to $660 per year (any additional amount is forfeited)
I keep the funds if I leave the company	✓	✗ (Funds available while enrolled in COBRA)	✗ (Funds available while enrolled in COBRA)
Funds can earn investment income	✓	✗	✗
Maximum allowed contribution in 2025	$4,300 Individual $8,550 Family (extra $1,000 age 55+)	$3,300 (not including rollover)	$3,300 (not including rollover)
When are funds available?	You can spend funds only after they have accumulated in the account	You can withdraw funds immediately, up to the annual amount you elected	You can withdraw funds immediately, up to the annual amount you elected

Paying for daycare? Make it tax-free!

Every opportunity to save

The biggest deduction from your paycheck is likely federal income tax. Why not take a bite out of taxes while paying for necessary expenses with tax-free dollars?

Dependent Care FSA—up to $5,000 per year tax-free

A dependent care Flexible Spending Account (FSA) can help families save potentially hundreds of dollars per year on day care. This program is administered by Admin America.

Here's how the DCFSA Admin America Plan works

You set aside money from your paycheck, before taxes, to pay for work-related day care expenses. Eligible expenses include not only childcare, but also before- and after-school care programs, preschool, and summer day camp for children younger than 13.

The account can also be used for day care for a spouse or other adult dependent who lives with you and is physically or mentally incapable of self-care.

You can set aside up to $5,000 per household per year. You can pay your dependent care provider directly from your FSA account, or you can submit claims to get reimbursed for eligible dependent care expenses you pay out of pocket.

Estimate carefully!

You can’t change your FSA election amount mid-year unless you experience a qualifying event. Money contributed to a dependent care FSA must be used for expenses incurred during the same plan year. Unspent funds will be forfeited.

Life & Disability

Name Your Beneficiaries

If the worst happens, your beneficiary—the person (or people) on record with the life insurance carrier—receives the benefit. Make sure that you name at least one beneficiary for your life insurance benefit, and change your beneficiary as needed if your situation changes.

Is your family protected?

Life, AD&D, and disability insurance can fill financial gaps due to a loss of income. Consider your day-to-day costs and bills during a pregnancy or illness-related disability leave, or how you would manage large expenses (housing, education, loans, credit cards, etc.) after the death of a spouse or partner.

If you need more

In addition to company-provided coverage, we offer voluntary coverage that you can purchase for yourself, your spouse, and your children. See the Voluntary Plans section for details.

Company provided life and AD&D insurance

What's guaranteed issue?

If you select coverage above a certain limit (the "guaranteed issue") or after your initial eligibility, you will need to provide additional information about your health status to qualify for the requested amount of coverage.

A note about taxes

Company-provided life insurance coverage over $50,000 is considered a taxable benefit. The value of the benefit over $50,000 will be reported as taxable income on your annual W-2 form.

Basic Life and AD&D

Basic life insurance pays your beneficiary a lump sum if you die. AD&D (accidental death & dismemberment) coverage provides a benefit to you if you suffer from loss of a limb, speech, sight, or hearing, or to your beneficiary if you have a fatal accident. The cost of coverage is paid in full by Diné Development Corporation.

The Hartford Basic Life and AD&D Plan

$150,000 flat benefit amount.

Your benefit amount will be reduced based on the schedule below.

Your Age	Reduction %
65	35%
70	60%
75	75%

Short-term disability insurance

File a claim

Step 1: Know when it's time to file a claim.

If your absence is scheduled, call The Hartford 30 days prior to your last day of work. If unscheduled, please call The Hartford as soon as possible.

Step 2: Have this information handy!

Name, address and other key identification information.

Name of your department and last full day of active work.

The nature of your claim or leave request.

Your treating physician's name, address, phone and fax numbers.

Step 3: Call or file online.

Call The Hartford at 888-301-5615 or file online at thehartford.com/mybenefits

Expect the unexpected

Most people underestimate the likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.

STD Benefits

Short-term disability (STD) insurance replaces part of your income for limited duration issues such as:

- Pregnancy issues and childbirth recovery
- Prolonged illness or injury
- Surgery and recovery time

STD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, Social Security, or state disability. Diné Development Corporation pays the cost of this coverage.

The Hartford STD Plan

Weekly benefit amount	60% of earnings, up to a maximum of $3,000
Benefits begin	After 7 days of disability due to accident or sickness
Maximum payment period	13 weeks (including the 7-day elimination period)

Long-term disability insurance

Things to know about LTD insurance

- It can protect you from having to tap into your retirement savings.
- You can use LTD benefits however you need, for housing, food, medical bills, etc.
- Benefits can last a long time—from weeks to even years—if you remain eligible.
- Benefits are taxed.

LTD benefits cushion the financial impact of a disability

Long-term disability (LTD) insurance replaces part of your income for long-term issues such as:

- Debilitating illness (cancer, heart disease, etc.)
- Serious injuries (accident, etc.)
- Heart attack, stroke
- Mental disorders.

If you qualify, LTD benefits begin after short-term disability benefits end. Payments may be reduced by state, federal, or private disability benefits you receive while disabled. Diné Development Corporation pays the cost of this coverage.

The Hartford LTD Plan

Monthly benefit amount	60% of earnings, up to a maximum of $10,000
Benefits begin	After 90 days of disability
Maximum payment period	Social Security Normal Retirement Age if disabled prior to age 63. The maximum duration for those 63 and older follows this schedule.

Age When Disabled	Benefits Payable
Age 63	To normal retirement age of 42 months, if greater
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and over	18 months

Voluntary Plans

Our Plans

Voluntary Life and AD&D insurance

Whole Life Insurance

Supplemental Health Insurance

Identity Theft Protection

Pet Insurance

TRICARE Supplemental Coverage

You're unique—and so are your benefit needs

Voluntary benefits are optional coverages that help you customize your benefits package to your individual needs.

You pay the entire cost for these plans, but rates may be more affordable than individual coverage. And you get the added convenience of paying through payroll deduction.

Voluntary benefits are just that: voluntary. You have the freedom and flexibility to choose the benefits that make sense for you and your family. You can also choose not to sign up for voluntary benefits at all—it's up to you.

Voluntary life and AD&D insurance

Guaranteed issue

If you purchase life insurance coverage above a certain limit (the "guaranteed issue" amount) or after your initial eligibility period, you will need to submit Evidence of Insurability with additional information about your health for the insurance company to approve the amount of coverage.

Protecting those you leave behind

Voluntary life insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is available for your spouse and/or children if you purchase coverage for yourself.

The Hartford Voluntary Life and AD&D

Employee	$10,000 increments up to the lesser of 5x earnings or $500,000. Guaranteed issue of $150,000.
Spouse	$5,000 increments up to 50% of employees benefit or $100,000. Guaranteed issue of $50,000. Employees must purchase coverage for themselves to purchase coverage for their spouse.
Children	$10,000 ($250 benefit for ages 15 days to 6 months). Employees must purchase coverage for themselves to purchase coverage for their children.

MassMutual whole life insurance

Guaranteed issue

No medical questionnaire for amounts under $100K.

Simplified underwriting (one medical question) for amounts between $100K and $250K.

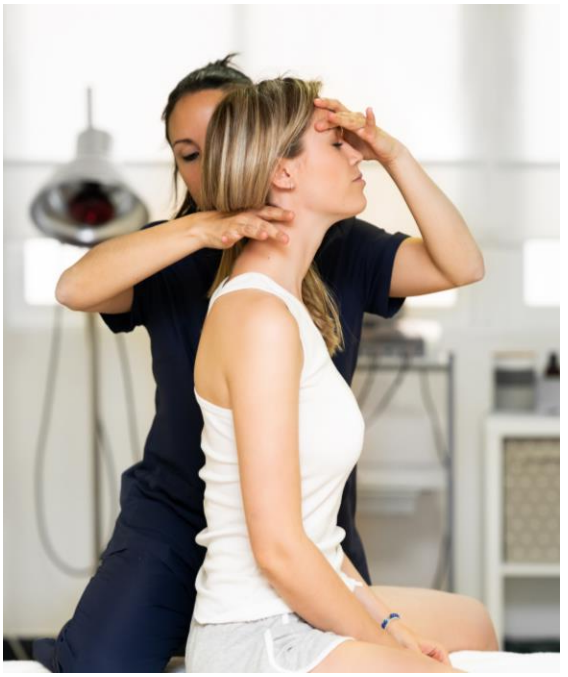
Protecting those you leave behind

Whole life insurance is a permanent policy, which gives you guaranteed protection for your loved ones that lasts a lifetime. It can help you prepare for the unexpected by providing a generally income-tax-free death benefit, along with coverage that builds cash value.

Features and benefits

Built in guarantees	Guaranteed death benefit Guaranteed cash value Guaranteed level premium
Dividends	Permanent insurance that allows you to be eligible to receive dividends each year, beginning on the certificate's second anniversary.
Chronic care benefit	Offers the ability to receive an advance, acceleration, or a portion of the death benefit, paid in a lump sum.
Portable coverage	You own the certificate along with the accumulated cash value and you can take it with you, even if you leave the company.

Aflac voluntary accident insurance



Things to consider

Accident insurance from Aflac helps you pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits, as well as physical therapy. If you or a covered family member has an accident, this plan pays a lump-sum, tax-free benefit. The amount of money depends on the type and severity of your injury and can be used any way you choose. You are eligible to receive a wellness benefit of $90 if you receive a covered wellness screening such as blood tests, stress tests, or a chest X-ray.

Benefits	Option 2	Option 4
Initial hospitalization	Hospital: $1,000 ICU: $1,500	Hospital: $1,500 ICU: $2,500
Hospital confinement	$200 per day	$300 per day
Emergency room	$200	$200
Office or other facility	$200	$200
Ambulance	Ground: $150 Air: $1,000	Ground: $250 Air: $1,875
Prosthesis	$500	$1,000
Fracture	$100-$2,750	$150-$4,000
Dislocation	$75-$3,000	$120-$4,500
Burns	$100-$10,000	$135-$13,000
Concussion	$100	$150
Coma	$10,000	$12,500
Quadriplegia	$10,000	$12,500
Paraplegia	$5,000	$6,250
Hemiplegia	$4,000	$4,750

The plan is not available to employees or spouses who are age 75 and older.

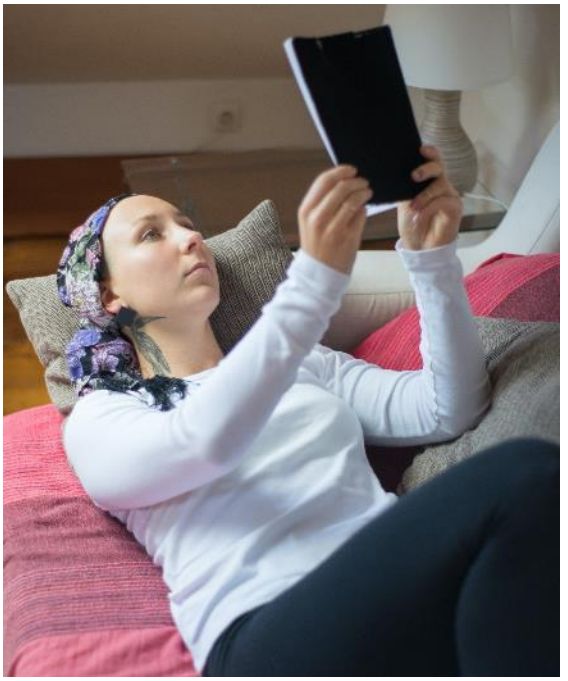
Refer to the Aflac policy for complete benefit details, definitions, limitations and exclusions.

Wellness benefit

Covered members will receive $90 per calendar year if you receive your wellness visit. This benefit offsets the cost of premium for the coverage.

Semi-Monthly Premium	Option 2	Option 4
EE Only	$10.66	$15.47
EE + Spouse	$14.24	$20.61
EE+ Child(ren)	$16.77	$23.99
EE + Family	$21.13	$30.23

Aflac voluntary cancer insurance



Things to consider

Many people are concerned about the financial impact of a cancer diagnosis. Cancer insurance provides tax-free benefits for many of the costs associated with cancer treatment such as radiation, chemo, surgery, diagnostic tests, and physician charges. You can cover yourself and your family members if needed. Aflac provides coverage for this program.

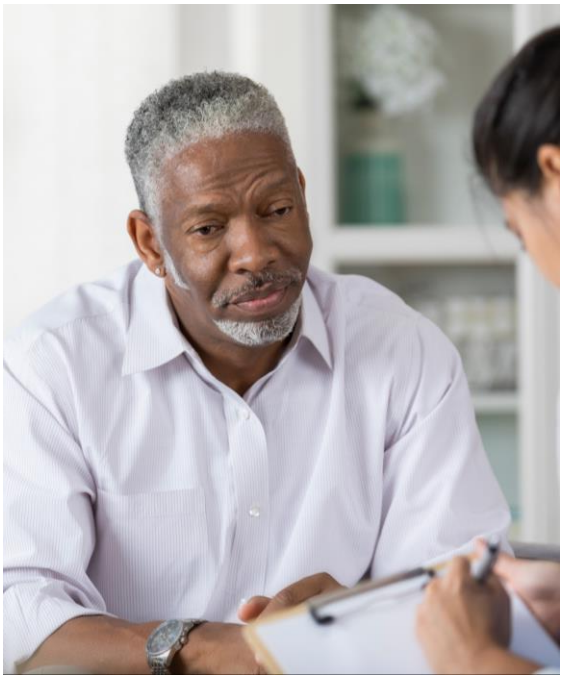
Benefits	Option 1	Option 2
Initial diagnosis	Insured or spouse: $1,250 Child: $2,500	Insured or spouse: $5,000 Child: $10,000
Radiation, chemotherapy, immunotherapy or experimental chemotherapy	Self-administered: $140 / month Physician administered: $800 / month	Self-administered: $375 / month Physician administered: $1,600 / month
Annual care	$250	$500
Cancer screening	$25	$75
Additional opinion	$150	$300
Hormonal therapy	$15 / month	$25 / month
Topical chemotherapy	$100 / month	$150 / month
Stem cell and bone marrow transplant	$3,500	$7,000
Hospital confinement (30 days or less)	Insured or spouse: $100 Child: $125	Insured or spouse: $200 Child: $250
Hospital confinement (31 days or more)	Insured or spouse: $200 Child: $250	Insured or spouse: $400 Child: $500

The plan is not available to employees or spouses who are age 75 and older.

Refer to the Aflac policy for complete benefit details, definitions, limitations and exclusions.

Semi-Monthly Premium	Option 1	Option 2
EE Only	$6.96	$15.86
EE + Spouse	$11.12	$26.98
One Parent Family	$6.96	$15.86
Two Parent Family	$11.12	$26.98

Aflac voluntary critical illness insurance



Things to consider

Critical illness insurance from Aflac can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum, tax-free benefit is immediately paid to you. Use it to help cover medical costs, transportation, childcare, lost income, or any other need following a critical illness. You choose a benefit amount that fits your paycheck and can cover yourself and your family members if needed.

The plan is not available to employees or spouses who are age 70 and older.

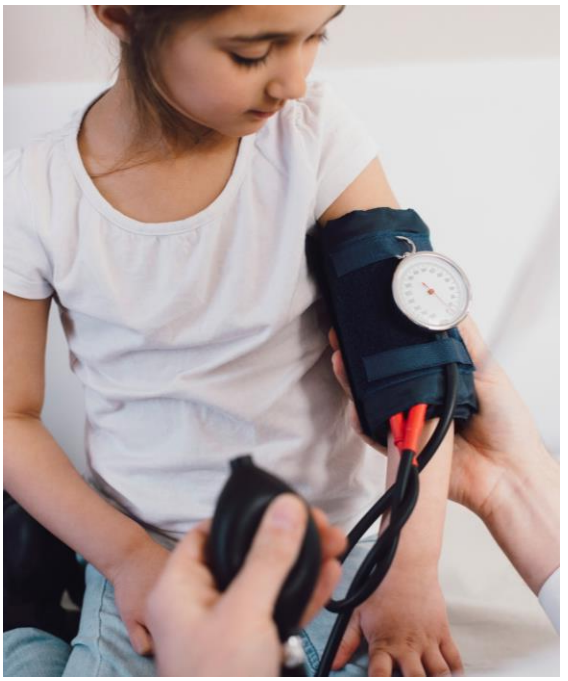
Refer to the Aflac policy for complete benefit details, definitions, limitations and exclusions and rates.

Critical Care and Recovery	Plan 1	Plan 2
First occurrence	Insured/spouse: $5,000 Children: $7,500	Insured/spouse: $5,000 Children: $7,500
Reoccurrence	$2,500	$2,500
Hospital confinement	$300 / day	$300 / day
Continuing care	$125 / day (up to 75 days)	$125 / day (up to 75 days)
Ambulance	Ground: $250 Air: $2,000	Ground: $250 Air: $2,000
Transportation	$0.50 / mile (up to $1,500 per occurrence)	$0.50 / mile (up to $1,500 per occurrence)
Lodging	Up to $75 / day (15 days per occurrence)	Up to $75 / day (15 days per occurrence)
Intensive Care Unit	Not available	Daily benefit for sickness and/or injury ($350-$1,300)
Organ transplant	Not available	$25,000

Lump Sum	Plan 1
Major event*	Insured: $10,000 (additional amounts may be available in $5K increments up to $100K) Spouse/child: 50% of insured
Subsequent event	Insured: $5,000 Spouse/Child: $2,500
Coronary artery bypass	Insured: $3,000 Spouse/Child: $1,500
Sudden cardiac arrest	Insured: $10,000 Spouse/Child: $5,000

*Applicants who apply for $15,000-$30,000 require underwriting; applicants who apply for $35,000 and above require underwriting and must meet other stipulations.

Aflac voluntary hospital indemnity insurance



Benefits	Option H	Option 1*
Hospital confinement	Choose between $500, $1,000, $1,500, $2,000	Choose between $500, $1,000, $1,500, $2,000
Daily hospital confinement	$100 / day / person	Not available
Hospital ICU confinement	$50 / day / person	Not available
Waiver of premium	Yes	Yes
Mental illness facility confinement	Not available	Choose between $500, $1,000, $1,500, $2,000
Rehabilitation facility	Not available	$100 / day (15 days per confinement)
Hospital emergency room	Not available	$100
Hospital short stay	Not available	$100 for stays less than 18 hours

Things to consider

Hospital indemnity insurance from Aflac can enhance your current medical coverage. The plan pays a lump sum, tax-free benefit when you or an enrolled dependent is admitted or confined to the hospital for covered accidents and illnesses. You can use the money you receive under the plan however you see fit, for paying medical bills, childcare, or for regular living expenses like groceries—you decide.

The hospital confinement and mental illness facility confinement benefits are no payable in the same calendar year.

The plan is not available to employees or spouses who are age 75 and older.

Refer to the Aflac policy for complete benefit details, definitions, limitations and exclusions.

Pet Benefit Solutions pet insurance

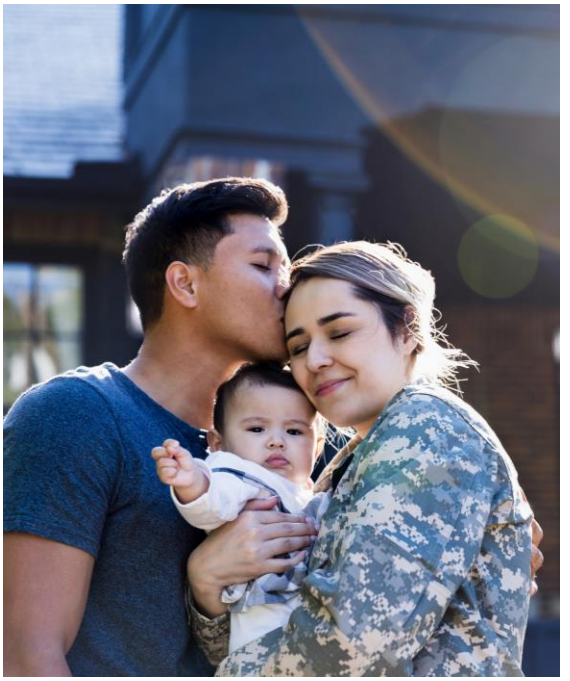
Contact information

See the Plan Contacts section of this guide for contact information.

Pet Insurance

Pets are members of the family too. When your pet gets sick, bills can add up faster than expected. Pet insurance prevents you from needing to weigh your pet's health against your bank account. Most plans offer coverage for costs associated with both accidents and illnesses—even medications. Pet Benefit Solutions provides coverage options through Total Pet Plan and Wishbone Pet Insurance. You can enroll in this program anytime.

TRICARE supplemental coverage



Semi-monthly premium rates

Employee only: $33.75

Employee + Spouse: $66.25

Employee + Child(ren): $66.25

Employee + Family: $89.25

If TRICARE is your primary health insurance, the TRICARE Supplement Insurance Plan can help cover your out-of-pocket costs through your employer.

- Supplements all 3 retiree TRICARE plans (PRIME, Select, Retired Reserve)
- If a claim was covered under primary TRICARE but left a cost, this may cover the difference
- Covered by the same physicians and pharmacies your primary TRICARE uses
- Greater access to civilian providers
- Coverage cost share/copayments and applicable excess charges
- Continuation of coverage once separated from your employer (restrictions apply)
- Guaranteed issue (no medical forms to complete and no pre-existing condition limitation)

Financial Wellness

Plans To Help You Save

Transportation & Parking Benefits

Is it time for a financial wellness checkup?

Are you worried about money—making your paycheck last? Paying down debt? Making a big purchase like a car or home? What about retirement?

Ignoring your financial health can take a toll on your quality of life today and in the future. And worrying about money can make you stressed, even to the point of physical illness.

We offer benefits and resources to help you make the most of your money. You can reduce your tax burden and work toward your retirement goals.

Save on commuting expenses

Can I change my election if my work schedule or location changes?

Yes, you can change your commuter allocations any month. Update it online by the 15th of the month for it to be effective by the first of the following month.

If you are working from home, there are no commuting expenses to reimburse.

Transportation savings accounts—up to $325 per month tax-free

Do you have out-of-pocket commuting expenses for public transportation, van pooling, or for worksite parking? If so, you can save on taxes by enrolling in our transportation savings account, administered by Admin America.

The account lets you set aside money—before it's taxed—through payroll deduction. You may enroll in or stop this program at any time. Money in the account can be used in future months or plan years.

Set aside up to $325 per month for work-related parking expenses and up to $325 per month for work-related commute expenses.

Wellbeing & Balance

"The key to keeping your balance is knowing when you've lost it. "

A Happier, Healthier You

Creating a healthy balance between work and play is a major factor in leading a happy and productive lifestyle, but it's not always easy.

We offer programs to help you:

- Manage stress, substance use disorder, mental health and family issues.
- Maximize your physical well-being.

Taking care of yourself helps you be more effective in all areas of your life. Be sure to take advantage of these programs to stay at your best.

Employee assistance program (EAP)

Contact the EAP

Phone:

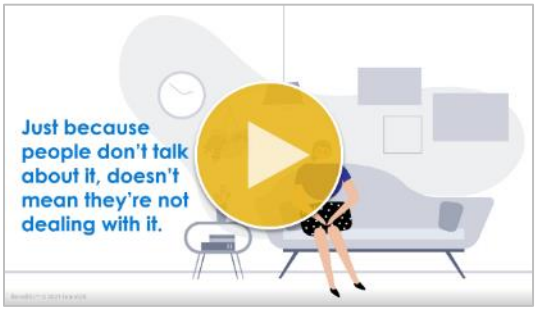
(800) 964-3577

Website: www.guidanceresources.com

Company code: HLF902
Company name: ABILI

Select “Ability Assist Program” to create your own confidential username and password.

Click to play video



Help for you and your household

There are times when everyone needs a little help or advice, or assistance with a serious concern. The EAP through The Hartford can help you handle a wide variety of personal issues, such as emotional health, substance use disorder, parenting and childcare needs, financial coaching, legal consultation, and elder care resources.

Best of all, contacting the EAP is completely confidential and free for any member of your immediate household.

No-cost EAP resources

The EAP is available around the clock to ensure you get access to the resources you need:

- Unlimited phone access 24/7
- In-person or video counseling for short-term issues; up to 3 visits
- Unlimited web access to helpful articles, resources, and self-assessment tools.

Counseling

- Relationship challenges
- Emotional distress
- Job stress
- Communication issues
- Interpersonal conflict
- Alcohol or drug use
- Loss and grief

Elder care

- Help finding care resources for elderly or disabled relatives

Legal

- Local attorney referrals
- Family law (marital, child custody, adoption)
- Estate planning
- Landlord/tenant
- Immigration
- Personal Injury
- Consumer protection
- Real estate
- Bankruptcy

Parenting & childcare

- Quality referrals
- Family day care centers
- Infant centers and preschools
- Before- and after-school care
- 24-hour care

Financial

- Money/debt management
- Identity theft resolution
- Tax issues

Online resources

- Self-help tools to enhance resilience and well-being
- Information and links to various services and topics

Mental health resources

Too often, stigma around mental health prevents people from getting the support they need. But challenges with mental health are very common—every year, 1 in 5 U.S. adults experiences a mental health issue. Regardless of age, ethnicity, background, or income, people from all walks of life can struggle with their mental health.

If you or any of your dependents are experiencing feelings of isolation, depression, or despair, please make use of the mental health services available to you through our medical plans. And through our telemedicine provider, you can connect to a mental health provider within minutes, from any location, at any time.

In-network mental health services*

Plan	Outpatient	Inpatient
Cigna OAP 500	**Office Visit:** $80 **Other Outpatient Services:** 0% (deductible waived)	0% after deductible
Cigna OAP 1000	**Office Visit:** $60 **Other Outpatient Services:** 20% (deductible waived)	20% after deductible
Cigna HSA 1650	0% after deductible	0% after deductible
Cigna HSA 3000	20% after deductible	20% after deductible

**If your preferred mental health provider is out-of-network, services may cost more or may not be covered under certain plans. Refer to the complete medical plan tables earlier in this guide for more information on out-of-network coverage.*

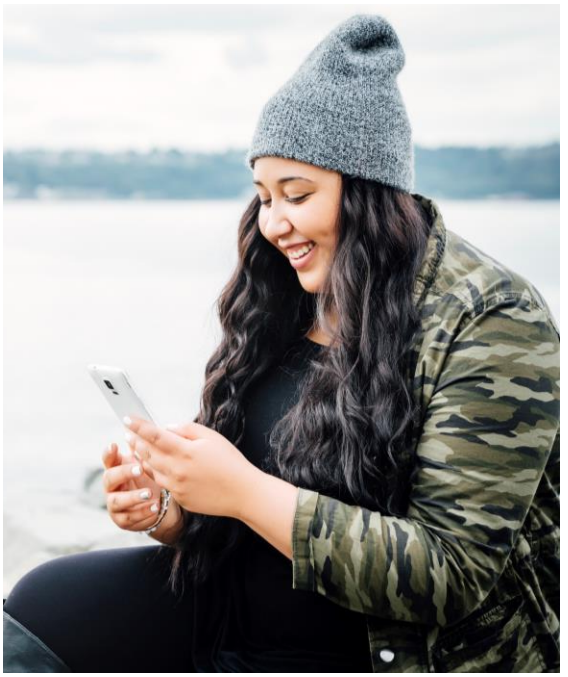
Mental health services through MD Live

Sometimes the hardest part about addressing a mental health issue is taking the first step. Telemedicine services from MD Live provided by Cigna can make that step a bit easier. You can schedule an immediate video or phone consultation with a provider anywhere, any time. To learn more and set up your account, go to www.myCigna.com.

Other Important Crisis Support Resources

- National Suicide Prevention Line: call or text 988
- National Domestic Violence Hotline: call 1-800-799-7233 or text START to 88788
- Crisis Text Line: text HOME to 741741
- Cigna Healthcare Veterans Support Line: call 1-855-244-6211

Digital mental health resources



Billing information

In-network: your cost share is administered according to your plan design.

Headspace Coaching: you pay the same cost-share as you would for an office visit. This applies to one session per 30 days. Rate includes unlimited access to a coach and Headspace classes and content.

Therapy and Psychiatry: your cost-share is the same as an office visit based on your company's plan design.

MDLIVE and Meru: copay/coinsurance and deductible apply.

Talkspace: calculates the amount of time spent texting. Once the minutes add up to a billable amount (usually a 60-minute session), the provider issues a claim.

These services provide real-time support via live video or texting for Cigna members.

Headspace Care

Virtually connects members with a certified coach via texting and app-based programs to help them manage anxiety, depression, and daily stressors. A coach can add a licensed therapist or psychiatrist to the care team.

MDLIVE

Therapists and board-certified psychiatrists offer convenient virtual care options for behavioral care as well as primary care, urgent care, and dermatology.

Meru Health

Combines the best of science, technology and human support to help you overcome mental health challenges. You can schedule a free screening session right now.

Talkspace

Provides personalized care for all by making mental health access safe, quick and easy. You can expect immediate, responsive care to support your needs.

For a comprehensive set of digital mental health resources available through Cigna visit myCigna.com or watch this video to learn more!

Other therapeutic apps to help you stay happy and health – at no additional cost!

iPrevail is designed by experienced clinicians to help you take control of everyday challenges. Features include interactive video lessons, one-to-one peer coaching, support communities, wellness activities.

Happify's science-based activities and games help you build resilience, reduce stress, improve coping mechanisms, increase focus, and reduce symptoms associated with anxiety and depression.

Make time to enjoy life

LifeBalance

Questions?

Member Services:

(888) 754-5433

info@LifeBalanceProgram.com

Get discounts at thousands of businesses focused on your wellbeing

The LifeBalance Program works like an online coupon book, offering discounts at thousands of participating businesses nationwide. Discounts are available at health clubs, fitness studios, online retailers, sporting goods stores, amusement parks, movie theaters, hotels, ski resorts, and more.

Create an account to access discounts

- Navigate to DDC.LifeBalanceProgram.com.
- Enter your preferred email address, then click "Let's Get Started“.
- Enter all required info, create a password for your account, answer the prompts, and then click "Sign In“.

Once you've set up your account, you can browse the discounts by clicking the "Find Savings By Interest" tile on the home page. You can also use the search box to look for businesses by name or location.

For the rest of your household too!

This benefit is also available to family members in your household, so encourage them to create their free accounts at DDC.LifeBalanceProgram.com.

Travel assist

Get started with Travel Assistance

US and Canada: 800-243-6108
Outside US: 202-828-5885

Email: assist@lmglobal.com

Travel Assistance with Identity Theft Support

Travel Assistance is available when traveling more than 100 miles from home and for 90 days or less. Services include, but are not limited to:

- Medical assistance, including worldwide medical referrals, medical monitoring, prescription transfer, replacement of medical devices and corrective lenses.
- Emergency transports, medical repatriations and evacuations and repatriations of mortal remains.
- Pre-trip information, loss luggage/document assistance and legal referrals.

Identity theft support services provide 24/7/265 assistance including education on how to prevent theft and guidance on what to do if theft occurs.

Caseworkers help review credit information, and if a theft has occurred, will notify major credit bureaus, assist with completing an identity theft affidavit, help with replacing credit/debit cards and more.

Compassionate services beyond your benefits

Continue caring for your loved ones even after you're gone.

It feels good, knowing that you're supporting those who depend on you. But sometimes that support needs to go beyond paying the bills. Your Life insurance comes with a suite of services that go beyond the financial benefits – helping you and your loved ones through the moments that matter.

The Hartford FamilySource

Access personal convenience services for needs like childcare, eldercare, education, etc.

The Hartford LegalConnect

Meet with an attorney for legal issues, such as civil suits, personal/family matters and issues with the Internal Revenue Service.

The Hartford FinancialConnect

Unlimited telephone access to on-staff financial advisors for budgeting, debt, credit, tax issues, retirement planning, etc.

HealthChampion Health Care Navigation

Offers you and your dependents Health Care Navigation support if disabled or diagnosed with a critical illness. Specialists that will assist with a variety of both administrative and clinically related concerns.

Register online at www.guidanceresources.com

Company code: HLF902 / Company name: ABILI

Select "Ability Assist Program" to create your own confidential username and password.

Funeral Planning

A suite of online tools that assist with pre-planning and entails a step-by-step checklist, an expert care team, will preparation and burial arrangements.

Register online at join.empathy.com/hartfordcare

Once you register, access services by calling 229-544-2332

Will Preparation

The Hartford helps your protect your family's future by creating a will online, back by online support from licensed attorneys.

Register online at join.empathy.com/hartfordcare

Once you register, access services by calling 229-544-2332

Bereavement services

To access bereavement services:

Visit: empathy.com/partner/Hartford

To register: join.empathy.com/Hartford

Access code via app: EMP-HART

Contact: Hartford@empathy.com

For questions, call: 270-681-1364

Getting through a loss is hard. Getting support shouldn't be.

Bereavement services provide a personalized bereavement solution built to help families deal with the many challenges that loss can bring. Empathy provides high-quality, complimentary, on-demand support for every group life beneficiary anticipating or dealing with loss, so that they and their families have everything they need during this difficult time.

This includes grief support services, estate and probate services, helpful planning tools, digital app, document storage, after-loss support, and access to online content designed to assist with the grieving process.

Beneficiary Assist

Additional insured and Beneficiary Assist services provide compassionate expertise to help employees or their loved ones cope with emotional, financial, and legal issues that arise before or after a loss. Includes unlimited phone contact with professionals, as well as five face-to-face sessions. Additionally, health care support services are available for employees that are terminally ill.

Access these services by calling 800-411-7239

Identity theft coverage

If you are enrolled in one of the Cigna medical plans, you qualify for this coverage at no cost to you and any children under the age of 18.

No one should have to deal with a lifetime of damage that could result from identity theft. Security incidents, scams, and fraud continue to grow as our world becomes increasingly digitalized and virtual, and protecting personal information is essential.

The IdentityForce coverage offered through Cigna proactively monitor the Dark Web, credit reports, and real-time fraud issues, and will help fix any compromises to personal information. They will make sure your identity is restored without the burden of phone calls and paperwork.

Plan Feature (not a full listing)	Coverage
Password Manager	•
Bank & Credit Card Activity Alerts	•
ID Vault and Secure Storage	•
Advanced Fraud Monitoring	•
Change of Address Monitoring	•
Court Records Monitoring	•
Dark Web Monitoring	•
Compromised Credentials Alerts	•
Social Media Activity Alerts	•
Data Breach Notification	•
SSN Monitoring	•
Medical ID Fraud Protection	•
Lost Wallet Assistance	•
Child Monitoring (Dark Web and SSN)	•
Investment Account Activity Alerts	•
Credit Freeze and Lock (Adult and Child)	•
Credit Report Monitoring (Daily)	1 Bureau
Credit Report and Score (Quarterly)	1 Bureau
White Glove Restoration	•
Deceased Family Member Fraud Remediation	•
Identity Theft Insurance	$1,000,000

Important Plan Information

In this section, you'll find important plan information, including:

- Your medical, dental and vision benefit costs for 2025
- Contact information for our benefit carriers and vendors
- A summary of the health plan notices you are entitled to receive annually, and where to find them
- A Benefits Glossary to help you understand important insurance terms.

Your semi-monthly benefit costs

The total amount that you pay for your benefits coverage depends on the plans you choose and how many dependents you cover. Your healthcare costs are deducted from your pay on a pre-tax basis—before federal, state, and social security taxes are calculated—reducing your taxable income.

Medical	Cigna OAP 500	Cigna OAP 1000	Cigna HSA 1650	Cigna HSA 3000
Employee Only	$417.82	$380.18	$373.81	$291.43
Employee + Spouse	$940.08	$855.39	$841.06	$655.71
Employee + Children	$877.41	$798.36	$784.99	$611.99
Employee + Family	$1,211.66	$1,102.49	$1,084.04	$845.13

Dental	Unum Dental Base Plan	Unum Dental Buy-up Plan	Aflac supplemental dental
Employee Only	$13.84	$21.37	$12.03
Employee + Spouse	$34.79	$55.93	$21.19
Employee + Children	$34.79	$55.93	$21.06
Employee + Family	$34.79	$55.93	$30.36

Vision	MetLife Vision Plan
Employee Only	$2.97
Employee + Spouse	$5.95
Employee + Children	$5.04
Employee + Family	$8.31

Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify Diné Development Corporation if your domestic partner is your tax dependent.

Plan contacts and resources

Helpful Resources

MyBenefits.Life
ddc.mybenefits.life

Benefit Advocate
benefitsupport@alliant.com
(800) 489-1390

LifeBalance
info@LifeBalanceProgram.com
(888) 754-#5433

Medical, Dental, and Vision Plans

Cigna Medical
Policy No. 00637778
www.myCigna.com
Members: (866) 494-2111
Pre-enrollment line for non-members: (888) 806-5094

Unum Dental
Policy No. 974682
www.unumdentalcare.com
(888) 400-9304

Aflac Supplemental Dental
www.aflac.com
(800) 992-3522

MetLife Vision
Policy No. 05974561
www.metlife.com/mybenefits
(800) 275-4638

Health Savings Account (HSA)

Admin America
www.adminamerica.com
(800) 366-2961

Life and AD&D

The Hartford
Policy No. 898868
www.thehartford.com
(860) 547-5000

Employee Assistance Program (EAP)

The Hartford
www.guidanceresources.com
(800) 964-3577

Flexible Spending Account (FSA)

Admin America
www.adminamerica.com
(800) 366-2961

Disability

The Hartford
Policy No. 898868
www.thehartford.com/mybenefits
(888) 301-5615

Supplemental Health

Aflac
www.aflac.com
(800) 992-3522

TRICARE Supplemental Medical

Selman & Co.
www.selmanco.com/tricare-supplement
(800) 735-6262

Whole Life

MassMutual
www.massmutual.com
(844) 975-7522

Pet Insurance

Pet Benefit Solutions
petbenefits.com/land/ddc-dine
(800) 891-2565

Glossary

Accumulation Period
The period of time during which you can incur eligible expenses toward your deductible, out-of-pocket maximum, and visit limitations. The accumulation period for your deductible and OOP maximum may differ from the period for visit limitations.

Aggregate Deductible
A type of family deductible in which a family must meet the entire family deductible before the plan covers eligible expenses for any individual.

Aggregate Out-of-Pocket Max
A type of family out-of-pocket maximum in which a family must meet the entire family out-of-pocket maximum before the plan pays 100% of eligible expenses for any individual.

Allowed Amount
The maximum amount your insurance plan will pay for an eligible expense. In-network providers cannot bill you for more than the allowed amount.

Ambulatory Surgery Center
A healthcare facility that specializes in same-day surgical procedures.

Annual Limit
The maximum dollar amount or number of visits your plan will cover for a specific service during a plan year. If you reach an annual limit, you must pay all associated costs for that service for the rest of the plan year.

Balance Billing
Balance billing is when an out-of-network provider bills you for more than your plan's allowed amount. For example, if the provider charges $100 but the plan's allowed amount is only $70, an out-of-network provider can bill you for the $30 difference. Balance billing may not be allowed for all services; consult your insurance plan documents for details.

Beneficiary
The people or entities you select to receive a benefit if you die. You must name beneficiaries for life, AD&D, and retirement plans to ensure the money is distributed according to your wishes.

Brand-Name Drug
A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine. Your coinsurance for brand-name drugs may be higher if there is a generic equivalent available.

COBRA
The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law allows you to temporarily keep your health insurance after your employment ends, based on certain qualifying events. If you elect COBRA coverage, you pay 100% of the premiums, including any share your employer used to pay, plus a small administrative fee.

Claim
A request for payment that you or your provider submits to your insurance plan after you receive services.

Coinsurance
The percentage of the allowed amount you must pay for an eligible expense. Coinsurance will always add up to 100%. For example, if the plan pays 70% of the allowed amount, your coinsurance is 30%. If your plan has a deductible, you pay 100% of most costs until you have paid the deductible amount.

Copayment (Copay)
A flat fee you pay for some services, such as a doctor's office visit. You pay the copayment at the time you receive care. In most cases, copays do not count toward your deductible.

Deductible
The dollar amount you must pay for eligible expenses before your insurance starts covering a portion. The deductible does not apply to preventive care or certain other services.

Dental Basic Services
Services such as fillings, routine extractions, and some oral surgery procedures.

Dental Diagnostic & Preventive
Generally includes routine cleanings, oral exams, X-rays, and fluoride treatments. Most plans limit preventive exams and cleanings to twice a year.

Dental Major Services
Complex or restorative dental work such as crowns, bridges, dentures, inlays, and onlays.

Eligible Expense
Also referred to as a covered service, this is a service or product for which your insurance plan will pay a portion of the allowed amount. Your plan will not cover any portion of the cost if the expense is not eligible, and the amount you pay will not count toward your deductible.

Embedded Deductible
A type of family deductible in which the plan covers eligible expenses for each person as soon as they reach their individual deductible.

Embedded Out-of-Pocket Max
A type of family out-of-pocket maximum in which the plan pays 100% of eligible expenses for a person as soon as they reach their individual out-of-pocket maximum.

Glossary

Excluded Service
A service for which your insurance will not pay any portion of the cost. These services may also be referred to as “ineligible,” “not covered,” or “not allowed.”

Formulary
A list of prescription drugs covered by your medical plan or prescription drug plan. Also called a preferred drug list.

Generic Drug
A drug that has the same active ingredients as a brand-name drug but is sold under a different name. For example, atorvastatin is the generic name for medicines with the same formula as the brand-name drug Lipitor.

Grandfathered
A medical plan that is exempt from certain provisions of the Affordable Care Act (ACA).

In Network
Also known as participating providers, in-network providers have a contract with your insurance plan. They are usually the lowest-cost option because they have agreed not to charge you more than the allowed amount, and your insurance will cover a bigger portion of eligible expenses than with out-of-network providers.

Mail Order
A medical or prescription drug plan feature allowing a 90-day supply of medicines you take routinely to be delivered by mail.

Out of Network
Also known as nonparticipating providers, out-of-network providers do not have a contract with your insurance plan. They are typically a higher-cost option because they can charge you more than your plan’s allowed amount, and your insurance will cover a smaller portion of eligible expenses than with in-network providers. Some plans do not cover out-of-network services at all.

Out-of-Pocket Costs
Healthcare expenses you are responsible for paying, whether from your bank account, credit card, or from a health savings account such as an HSA, FSA or HRA. These costs include any deductibles, copays, and coinsurance you pay for eligible expenses, along with the cost of any services your insurance does not cover.

Out-of-Pocket Maximum
The maximum amount of money you will have to spend on eligible expenses during a plan year. Once you spend this amount, your plan covers 100% of eligible expenses for the rest of the plan year.

Outpatient Care
Care from a hospital or clinic that doesn’t require you to stay overnight.

Participating Pharmacy
Also known as an in-network pharmacy, a participating pharmacy has a contract with your medical or prescription drug plan. You will typically pay lower prescription costs at a participating pharmacy.

Plan Year
A 12-month period of benefits coverage. The 12-month period may or may not be the same as the calendar year.

Preferred Drug
A list of prescription drugs your insurance will cover at the highest benefit level. The list, also known as a “formulary,” is based on an evaluation of effectiveness and cost. Your coinsurance may be higher for drugs that are not on this list, or your insurance may not cover them at all.

Preventive Care
Routine healthcare services that may include screenings, tests, check-ups, immunizations, and patient counseling to prevent illnesses, disease, or other health problems.

Primary Care Provider (PCP)
Your main doctor. Some insurance plans require you to name a PCP, who will direct or approve all of your healthcare and referrals.

Provider
A doctor, dentist, physician’s assistant, nurse, hospital, lab, or other healthcare professional or facility that provides healthcare services.

Telehealth/Telemedicine
A virtual visit with a provider using video chat on a computer, tablet or smartphone.

Usual, Customary, and Reasonable (UCR)
The cost of a medical service in a geographic area based on what providers in the area usually charge for the same or a similar medical service. Your plan may use the UCR amount as the allowed amount.

Urgent Care
Care for an illness, injury, or condition that needs attention right away but is not severe enough to require the emergency room. Treatment at an urgent care center generally costs less than an emergency room visit.

Vaccinations
Also known as “immunizations,” vaccinations are biological preparations that help prevent or reduce the severity of specific diseases.

Voluntary Benefit
An optional benefit offered by your employer for which you pay the entire premium, usually through payroll deduction.

Plan documents

Important documents for our health plan are available at the back of this guide. Paper copies of these documents and notices are available if requested. If you would like a paper copy, please contact the Plan Administrator.

Summary plan descriptions (SPD)

The legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries.

- Diné Development Corporation Health and Welfare Benefit Plan

Summary of benefits and coverage (SBC)

A document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format. SBC documents are available at ddc.mybenefits.life.

- Cigna OAP 500 SBC
- Cigna OAP 1000 SBC
- Cigna HSA 1650 SBC
- Cigna HSA 3000 SBC

Statement of Material Modifications

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the Diné Development Corporation Health and Welfare Benefit Plan. It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

Important plan information

Health plan notices

These notices must be provided to plan participants on an annual basis and are available in the Annual Notices document, located at the end of this guide.

- Medicare Part D Notice: Describes options to access prescription drug coverage for Medicare eligible individuals
- Women's Health and Cancer Rights Act: Describes benefits available to those that will or have undergone a mastectomy
- Newborns' and Mothers' Health Protection Act: Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery
- HIPAA Notice of Special Enrollment Rights: Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment
- HIPAA Notice of Privacy Practices: Describes how health information about you may be used and disclosed
- Notice of Choice of Providers: Notifies you that your plan provides the option for you to select a Primary Care Physician (PCP)
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP): Describes availability of premium assistance for Medicaid eligible dependents.
- The ‘No Surprises’ Rules: Explains rules that protect you from surprise medical bills.
- Health Insurance Marketplace Notice: Notifies you about the health insurance marketplace and your options.

COBRA continuation coverage

You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this notice carefully to make sure you understand your rights and obligations.

Medicare Part D Notice

Important Notice from Diné Development Corporation About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Diné Development Corporation and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Diné Development Corporation has determined that the prescription drug coverage offered by the Diné Development Corporation Employee Benefits Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your Diné Development Corporation coverage will not be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan. **Important Note for Retiree Plans:** Certain retiree plans will terminate RX coverage when an individual enrolls in Medicare Part D and individuals might not be able to re-

enroll in that coverage. If completing this Notice for a retiree plan, review the plan provisions before completing this form and modify this section as needed.

Since the existing prescription drug coverage under Diné Development Corporation Employee Benefits Plan is creditable (e.g., as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your Diné Development Corporation prescription drug coverage, be aware that you and your dependents can only get this coverage back at open enrollment or if you experience an event that gives rise to a HIPAA Special Enrollment Right.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Diné Development Corporation and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Diné Development Corporation changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at socialsecurity.gov, or call them at 800-772-1213 (TTY 800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: 10/15/2024
Name of Entity/Sender: Diné Development Corporation
Contact-Position/Office: Karen Holbrook, Human Resources Business Partner
Phone Number: (937) 812-2568

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your plan administrator (937) 812-2568.

Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your plan administrator at (937) 812-2568.

HIPAA Notice of Special Enrollment Rights

If you decline enrollment in Diné Development Corporation's health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in Diné Development Corporation's health plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 30 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

If you request a change due to a special enrollment event within the 30-day timeframe, coverage will be effective the date of birth, adoption or placement for adoption. For all other events, coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in Diné Development Corporation's health plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan.

Availability of Privacy Practices Notice

We maintain the HIPAA Notice of Privacy Practices for Diné Development Corporation describing how health information about you may be used and disclosed. You may obtain a copy of the Notice of Privacy Practices by contacting (937) 812-2568.

Notice of Choice of Providers

The Diné Development Corporation Employee Benefits Plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Diné Development Corporation Employee Benefits Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Cigna at 866-494-2111 or go to myCigna.com to search providers.

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility—

ALABAMA – Medicaid
Website: http://myalhipp.com/ | Phone: 1-855-692-5447
ALASKA – Medicaid
The AK Health Insurance Premium Payment Program | Website: http://myakhipp.com/ | Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com | Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid
Website: http://myarhipp.com/ | Phone: 1-855-MyARHIPP (855-692-7447)
CALIFORNIA – Medicaid
Health Insurance Premium Payment (HIPP) Program website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 | Fax: 916-440-5676 | Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943 | State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991 | State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ | HIBI Customer Service: 1-855-692-6442
FLORIDA – Medicaid
Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra | Phone: 678-564-1162, press 2
INDIANA – Medicaid
Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ | http://www.in.gov/fssa/dfr/ | Family and Social Services Administration Phone: (800) 403-0864 | Member Services Phone: (800) 457-4584
IOWA – Medicaid and CHIP (Hawki)
Medicaid Website: Iowa Medicaid | Health & Human Services | Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa | Health & Human Services | Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) | Health & Human Services (iowa.gov)

HIPP Phone: 1-888-346-9562

KANSAS – Medicaid

Website: https://www.kancare.ks.gov/ | Phone: 1-800-792-4884 | HIPP Phone: 1-800-967-4660

KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)
Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx | Phone: 1-855-459-6328
Email: KIHIPP.PROGRAM@ky.gov
KCHIP Website: https://kynect.ky.gov | Phone: 1-877-524-4718
Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms

LOUISIANA – Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid

Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US
Phone: 1-800-442-6003 | TTY: Maine relay 711
Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms
Phone: 800-977-6740 | TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP

Website: https://www.mass.gov/masshealth/pa | Phone: 1-800-862-4840 | TTY: 711
Email: masspremassistance@accenture.com

MINNESOTA – Medicaid

Website: https://mn.gov/dhs/health-care-coverage/ | Phone: 1-800-657-3672

MISSOURI – Medicaid

Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm | Phone: 573-751-2005

MONTANA – Medicaid

Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP
Phone: 1-800-694-3084 | email: HHSHIPPProgram@mt.gov

NEBRASKA – Medicaid

Website: http://www.ACCESSNebraska.ne.gov
Phone: 1-855-632-7633 | Lincoln: 402-473-7000 | Omaha: 402-595-1178

NEVADA – Medicaid

Medicaid Website: http://dhcfp.nv.gov | Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid

Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program
Phone: 603-271-5218 | Toll-free number for the HIPP program: 1-800-852-3345, ext. 15218
Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov

NEW JERSEY – Medicaid and CHIP
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ | Phone: 800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 | CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)
NEW YORK – Medicaid
Website: https://www.health.ny.gov/health_care/medicaid/ | Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid
Website: https://medicaid.ncdhhs.gov/ | Phone: 919-855-4100
NORTH DAKOTA – Medicaid
Website: https://www.hhs.nd.gov/healthcare | Phone: 1-866-614-6005
OKLAHOMA – Medicaid and CHIP
Website: http://www.insureoklahoma.org | Phone: 1-888-365-3742
OREGON – Medicaid and CHIP
Website: http://healthcare.oregon.gov/Pages/index.aspx | Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP
Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html | Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) | CHIP Phone: 1-800-986-KIDS (5437)
RHODE ISLAND – Medicaid and CHIP
Website: http://www.eohhs.ri.gov/ | Phone: 1-855-697-4347 or 401-462-0311 (Direct RIte Share Line)
SOUTH CAROLINA – Medicaid
Website: https://www.scdhhs.gov | Phone: 1-888-549-0820
SOUTH DAKOTA – Medicaid
Website: http://dss.sd.gov | Phone: 1-888-828-0059
TEXAS – Medicaid
Website: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services Phone: 1-800-440-0493
UTAH – Medicaid and CHIP
Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov | Phone: 1-888-222-2542 | Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/

VERMONT – Medicaid
Website: Health Insurance Premium Payment (HIPP) Program | Department of Vermont Health Access Phone: 1-800-250-8427
VIRGINIA – Medicaid and CHIP
Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select or https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid
Website: https://www.hca.wa.gov/ | Phone: 1-800-562-3022
WEST VIRGINIA – Medicaid and CHIP
Website: https://dhhr.wv.gov/bms/ or http://mywvhipp.com/ Medicaid Phone: 304-558-1700 | CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm | Phone: 1-800-362-3002
WYOMING – Medicaid
Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ | Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

ACA Disclaimer

This offer of coverage may disqualify you from receiving government subsidies for an Exchange plan even if you choose not to enroll. To be subsidy eligible you would have to establish that this offer is unaffordable for you, meaning that the required contribution for employee only coverage under our base plan exceeds 8.39% in 2024 (9.02% in 2025) of your modified adjusted household income.

Illinois Consumer Coverage Disclosure Act

The Consumer Coverage Disclosure Act requires employers to notify Illinois employees which of the Essential Health Benefits listed below are and are not covered by their employer-provided group health insurance coverage. Refer to the Access to Care and Treatment Benchmark Plan and the Pediatric Dental Plan to reference the pages listed below.

Employer Name:	Diné Development Corporation
Employer State of Situs:	Arizona
Name of Issuer:	Cigna
Plan Marketing Name:	Cigna OAP 500, Cigna OAP 1000, Cigna HSA 1650, Cigna HSA 3000
Plan Year:	January 1, 2025 – December 31, 2025

Ten (10) Essential Health Benefit (EHB) Categories:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

2020-2025 Illinois Essential Health Benefit (EHB) Listing (P.A. 102-0630)				**Employer Plan Covered Benefit?**
Item	**EHB Benefit**	**EHB Category**	**Benchmark Page # Reference**	
1	Accidental Injury—Dental	Ambulatory	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	No
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes
5	Hospice	Ambulatory	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23–24	No
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory	Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Pgs. 15–16	Yes

9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Yes
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Pg. 7	Yes
14	Emergency Transportation/ Ambulance	Emergency services	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Hospitalization	Pgs. 24–25	Yes
17	Reconstructive Surgery	Hospitalization	Pgs. 25–26 & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes
19	Skilled Nursing Facility	Hospitalization	Pg. 21	Yes
20	Transplants—Human Organ Transplants (Including transportation & lodging)	Hospitalization	Pgs. 18 & 31	Yes
21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Pgs. 8–9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	MH/SUD	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MH/SUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26–27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes

31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29–34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31–32	Yes
36	Mammography—Screening	Preventive and Wellness Services	Pgs. 12, 15 & 24	Yes
37	Osteoporosis—Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate—Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Pgs. 12–13	Yes
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices	Pgs. 8, 9, 11, 12, 22 & 35	Yes
Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.				

The ‘No Surprises’ Rules

The “No Surprises” rules protect you from surprise medical bills in situations where you can’t easily choose a provider who’s in your health plan network. This is especially common in an emergency situation, when you may get care from out-of-network providers. Out-of-network providers or emergency facilities may ask you to sign a notice and consent form before providing certain services after you’re no longer in need of emergency care. These are called “post-stabilization services.” You shouldn’t get this notice and consent form if you’re getting emergency services other than post-stabilization services. You may also be asked to sign a notice and consent form if you schedule certain non-emergency services with an out-of-network provider at an in-network hospital or ambulatory surgical center.

The notice and consent form informs you about your protections from unexpected medical bills, gives you the option to give up those protections and pay more for out-of-network care, and provides an estimate of what your out-of-network care might cost. You aren’t required to sign the form and shouldn’t sign the form if you didn’t have a choice of health care provider or facility before scheduling care. If you don’t sign, you may have to reschedule your care with a provider or facility in your health plan’s network.

View a sample notice and consent form (PDF).

This applies to you if you’re a participant, beneficiary, enrollee, or covered individual in a group health plan or group or individual health insurance coverage, including a Federal Employees Health Benefits (FEHB) plan.

Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 12-31-2026)

PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%[1] of your annual household income, or if the coverage through your employment does not

[1] Indexed annually; see https://www.irs.gov/pub/irs-drop/rp-22-34.pdf for 2023.

meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.[12]

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services **is offering a temporary Marketplace Special Enrollment period to allow**

[2] An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

these individuals to enroll in Marketplace coverage.

Marketplace-eligible individuals who live in states served by HealthCare.gov and either- submit a new application or update an existing application on HealthCare.gov between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/ for more details.

How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact Karen Holbrook at (937) 812-2568 or karen.holbrook@ddc-dine.com.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name	4. Employer Identification Number (EIN)
Diné Development Corporation	77-0651649
5. Employer address	**6. Employer phone number**
8840 E. Chaparral Rd, Suite 145	(717) 262-9750

7. City	8. State	9. ZIP code
Scottsdale	AZ	85250

10. Who can we contact about employee health coverage at this job?	
Karen Holbrook	
11. Phone number (if different from above)	**12. Email address**
(937) 812-2568	karen.holbrook@ddc-dine.com

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

  ☒ All employees. Eligible employees are:

  All full-time employees working 30 or more hours per week.

  ☐ Some employees. Eligible employees are:

- With respect to dependents:

  ☒ We do offer coverage. Eligible dependents are:

  Spouses or domestic partners and children up to age 26.

  ☐ We do not offer coverage.

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will

use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **HealthCare.gov** to find out if you can get a tax credit to lower your monthly premiums.

DDC

DINÉ DEVELOPMENT CORPORATION