



ADVENT CHRISTIAN VILLAGE  
AT DOWLING PARK

# BENEFITS

Your 2026 Guide

Staff-Supervisors



# Table of Contents

Benefits For Life .....	3
First Things First.....	4
Covering Your Family .....	4
Important Information for this Upcoming Open Enrollment: .....	5
Medical Insurance .....	6
Health Savings Account (HSA).....	9
The HSA Advantage.....	11
Dental Insurance .....	12
Vision Insurance .....	13
Your Cost For Coverage.....	14
Flexible Spending Accounts (FSA).....	15
Life and Disability Insurance.....	16
Voluntary Benefits .....	17
Annual Notices .....	19

# Benefits For Life

**We're committed to making sure you get the benefits package that's right for you and your family.**

Annual Enrollment is your chance to ensure that your benefits package is right for you. Medical coverage, dental and vision care, and disability and life insurance options are built around you and created to keep you in great shape, physically and financially.

We are offering Group Aflac Voluntary Benefits again this year, including: Short-Term Disability through The Standard, Accident Insurance, Critical Illness, Hospital Indemnity Plan and Whole Life Insurance. Please consider the convenience and affordability of the Group Aflac-The Standard voluntary benefits.

Please take the time to read through this booklet and understand all the options available to you. As a whole, we think we've created a benefit package that gives you outstanding support, whether you're at work, at home or even on vacation.

**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 pages 25-26 for more details.**



# First Things First

## Choosing Your Benefits

During the year, you have limited opportunities to make your benefit choices. **Make your selections carefully!** The choices you make now will be effective 7/1/2026 – 6/30/2027.

### When you're first hired

When you are first hired, your coverage begins on your **benefit eligibility date**: the first day of the month following your 60th day of full-time employment.

The choices you make as a new hire will be in effect through **June 30, 2027**.

### At Annual Enrollment

Annual Enrollment is your opportunity once each year to evaluate your benefit options and make selections for the following plan year.

Benefits selected at Annual Enrollment are effective **July 1 through June 30**.

### If you have a life event

Certain life events may allow you to change your coverage during the year. You have **30 days** from the date of the event to contact Human Resources and request applicable changes to your benefits.

Life events include: marriage or divorce, adopting a child, custody status change of a child, a change in Medicare or Medicaid eligibility, or a change in your or your spouse's work affecting benefits eligibility.



# Covering Your Family

## Your Spouse

You may cover your legal spouse on your benefit plans, including medical, dental, vision and voluntary benefits, including; supplemental life, accident, critical illness, hospital indemnity and whole life insurance.

## Your Children

Your natural, adopted, foster, step children and children in your custody due to a court order are eligible for benefits with Advent Christian Village:

<b>Medical</b>	Through the end of the <b>calendar year</b> when they reach <b>age 26</b> .
<b>Dental and Vision</b>	Through the end of the <b>month</b> when they reach <b>age 26</b> .
<b>Child Life</b>	To <b>age 20</b> if unmarried, or <b>age 26</b> if also a full-time student.

**Disabled dependents:** children who became disabled before age 26 and rely on you for support are also eligible for health coverage. Contact Human Resources for coverage information.

# Important Information for this Upcoming Open Enrollment:

Once again, we are partnering with Daybright / U.S. Enrollment Services to assist in our Open Enrollment and have contracted for their Call Center and Co-Browsing support. **All benefit eligible employees will need to enroll in their benefits via the call center.** The benefits specialist will be trained on all benefit programs available to benefit eligible employees and will be able to answer questions regarding your programs. They will review your current elections and will assist you in making changes or modifications to benefit programs for the upcoming Plan Year. You will simply make an appointment online to set a convenient time to speak to the representative.

For Enrollment and Benefit Information:

Please go to: <https://ACVillage.mybenefitsinfo.com>

or scan this QR code:



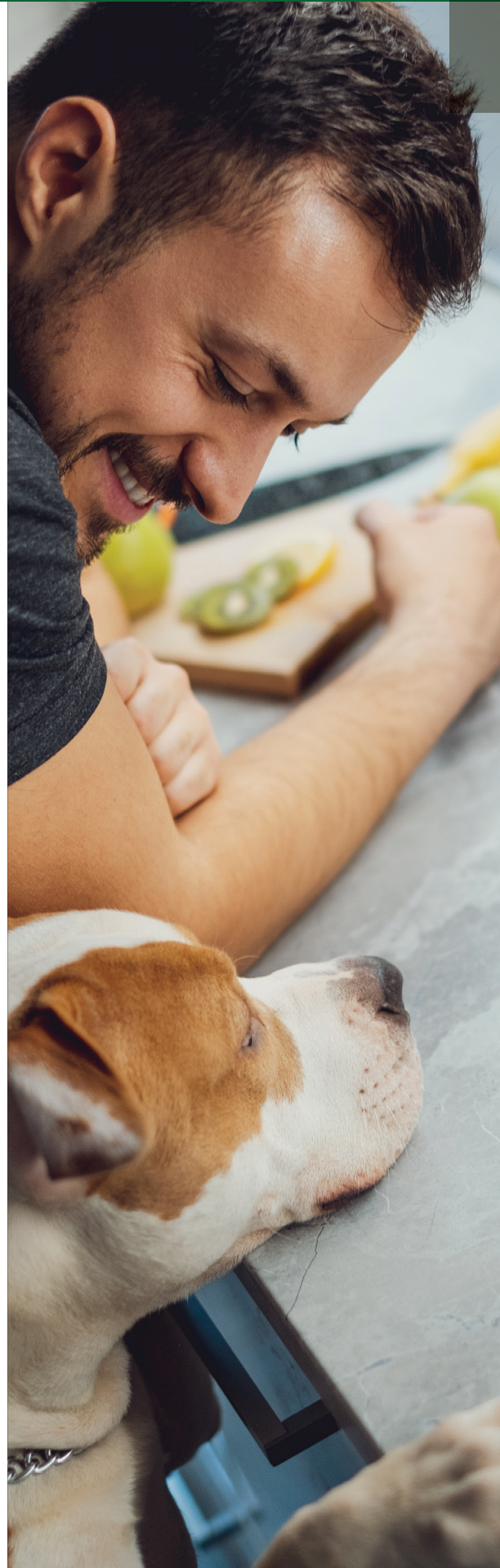
## What to expect during my call:

Your call with the Benefits Specialist will take on average about 15/20 minutes. During this time, they will verify all demographic and dependent information, as well as discuss each benefit program with you. This is your annual opportunity to review and ask questions regarding any of your benefit programs.

The Call Center will be open **Monday – Friday, June 22nd – 26th from 9am to 6pm EST**. Please call **321.249.3211** to speak with a benefit specialist and enroll in your benefits.

## If you are a New Hire

When you are first hired, your coverage begins on your benefit eligibility date: the first day of the month following your 60th day of full-time employment. The choices you make as a new hire will be in effect through June 30, 2027. The enrollment will take place through our benefit call center with a benefits specialist. Please call **321.249.3211 Monday – Friday, 9am to 8pm EST**, to speak with a benefit specialist and enroll in your benefits.



# Medical Insurance

## Overview of Options

Coverage, choice, cost and convenience are important factors each of us considers when selecting a medical plan. You may choose from the two medical plans offered through Florida Blue, or you may choose to opt out of coverage.

Choose between two medical plans to best meet your needs. The difference between the plans is how services are covered and the amount you are required to contribute each pay period toward the premium. **Preventive care (wellness visits) are covered 100% on all medical plans when you stay in the network.**

	Base Plan	Buy Up Plan
	Blue Options HSA 5196-5197	Blue Options 5771
	Nationwide Florida Blue Choice Plus Network	Nationwide Florida Blue Choice Plus Network
Comparison	Base Plan Lower paycheck premiums	Buy Up Plan Higher paycheck premiums
	Higher maximum out-of-pocket costs	Lower maximum out-of-pocket costs
	Preventive Care covered 100%	Preventive Care covered 100%
	Traditional Plan with in- and-out-of-network coverage	Traditional Plan with in- and-out-of-network coverage

## Florida Blue



Website: [www.floridablue.com/](http://www.floridablue.com/)

Phone: 800.352.2583

Policy Number: Policy No. 49594

## Helpful Coverage Terms

### Copay

A flat fee you pay whenever you use certain medical services, like a doctor visit. *Goes toward your out-of-pocket maximum.*

### Deductible

The annual dollar amount you pay before your insurance begins paying deductible-eligible claims. *Goes toward your out-of-pocket maximum.*

### Coinsurance

The percentage of covered medical expenses you continue to pay after you've met your deductible and before you reach your out of pocket maximum. *Goes toward your out-of-pocket maximum.*

### Out-of-Pocket Maximum

The most you will pay during the calendar year for covered expenses. This includes copays, deductibles, coinsurance, and prescription drugs.

### Network

A specific group of doctors, facilities, hospitals, and providers who contract with Florida Blue. Your specific network depends on the plan you choose. In-network providers are your lowest cost for care.

### Balance Billing

The amount you are billed to make up the difference between what your out-of-network provider charges and what insurance reimburses. This amount is in addition to, and does not count toward your out-of-pocket maximum.

### Maintenance Medication

Prescription medication you take daily or on a regular basis; these scripts are usually written for 90 days instead of 30. You generally pay less for maintenance medication when you use mail order instead of a local retail pharmacy.



Medical Plan Summaries

	Blue Options 5196/5197		Blue Options Plan 5771	
In-Network Coverage	BASE PLAN		BUY UP PLAN	
<b>Deductible</b> <b>DED</b>	Individual: \$3,500 Family: \$7,000		Individual: \$1,500 Family: \$4,500	
<b>Coinsurance</b> (your share)	20% after <b>DED</b>		20%	
<b>Out-of-Pocket Maximum</b>	Individual: \$7,000 Family: \$14,000		Individual: \$4,500 Family: \$9,000	
<b>Preventive Care</b> (Physician Office)	100% covered		100% covered	
<b>Primary Doctor Visit</b>	<b>DED</b> + \$30 Copay per Visit/ Virtual Visits: No Charge after <b>DED</b>		\$30 Primary	
<b>Specialist Doctor Visit</b>	<b>DED</b> + \$75 Copay per Visit/ Virtual Visits: <b>DED</b> + \$75 Copay per Visit		\$55	
<b>Independent Lab</b>	<b>DED</b> + 20% Coinsurance		\$0	
<b>Independent X-Ray</b>	<b>DED</b> then 20%		\$50	
<b>Complex / Advanced Imaging</b> (MRI, CT, PET, etc.)	<b>DED</b> then 20%		\$250	
<b>Urgent Care Center</b>	<b>DED</b> + \$100 Copay per Visit		\$60 Copay	
<b>Emergency Room</b>	<b>DED</b> + \$350 Copay per Visit		\$250	
<b>Inpatient Hospitalization</b>	<b>DED</b> then 20%		<b>DED</b> + 20% Coinsurance	
<b>Outpatient Surgery / Services</b>	<b>DED</b> then 20%		ASC \$200 Copay per Visit/ Hospital: 20% after <b>DED</b>	
<b>Out-of-Network Coverage (plus balance billing)</b>				
<b>Deductible</b> <b>DED</b>	Individual: \$7,000 Family: \$14,000		Individual: \$4,500 Family: \$13,500	
<b>Coinsurance</b> (your share)	40% after <b>DED</b>		50%	
<b>Out-of-Pocket Maximum</b>	Individual: \$14,000 Family: \$27,400 (plus balance billing)		Individual: \$9,000 Family: \$18,000	
<b>Prescription Drugs (in-network)</b>	Retail	Mail Order	Retail	Mail Order
<b>Generic</b>	<b>DED</b> then \$10	<b>DED</b> then \$25	\$10	\$25
<b>Preferred Brand</b>	<b>DED</b> then \$50	<b>DED</b> then \$125	\$50	\$125
<b>Non-Preferred Brand</b>	<b>DED</b> then \$80	<b>DED</b> then \$200	\$80	\$200

# Health Savings Account (HSA)

## FOR THOSE ENROLLED IN THE HSA PLAN BLUE OPTIONS 5196/5197

Employees who participate in Advent Christian Village's High Deductible HSA Plan may establish a Health Savings Account with First Federal Bank of Florida to pay out-of-pocket medical expenses. First Federal Bank of Florida has agreed to waive the HSA banking fees for Advent Christian Village Employees. Employees contributing to an HSA account will be issued a debit card. To pay for qualified medical expenses with your HSA funds, simply swipe the card at the time of service. Manual claim forms may also be submitted for reimbursement. You may contact the HR department for a new account form or contact your local First Federal Bank of Florida Branch. You are welcome to use another banking institution for your Health Savings Account.

<b>What is an HSA?</b>	<p>A Health Savings Account (HSA) is a tax-free account you can use to pay for current and future medical expenses (even medical expenses during retirement). An HSA has triple tax benefits:</p> <ul style="list-style-type: none"> <li>• The money goes in tax-free.</li> <li>• The money grows tax-free.</li> <li>• Your withdrawals for qualified medical expenses, including any earnings, are tax-free.</li> </ul>
<b>Who is eligible?</b>	<p>You are eligible to open an HSA if:</p> <ul style="list-style-type: none"> <li>• You enroll in the high deductible health plan (HDHP): Please remember that you will need to enroll in our Florida Blue Choice Plus Plan HSA 5196/5197 or Florida Blue Plan 3766. Your only coverage is a HDHP and you have not signed up for Medicare coverage or are a dependent on someone else's tax return.</li> <li>• If you're covered under your spouse's plan and that plan is not a high-deductible plan, or your spouse contributes to a healthcare FSA, then you are not eligible to contribute to an HSA.</li> </ul>
<b>Rollover</b>	<p>100% of unused funds roll over each year. No exceptions</p>
<b>Maximum Annual Contributions</b>	<p>You decide how much you want to contribute. Below are the IRS defined limits, including both employee and employer combined contributions:</p> <ul style="list-style-type: none"> <li>• \$4,400 if enrolled in employee only medical coverage</li> <li>• \$8,750 if enrolled in family coverage (family includes one or more covered dependents)</li> <li>• \$1,000 additional if you are age 55 or older</li> </ul> <p>If you are not enrolled in the HDHP for the full year, you will not be able to make the full contribution to your HSA. You will need to pro-rate your contribution for that year. Count only those months for which you had HSA-qualified coverage on the first day of the month.</p>
<b>Pay Healthcare Expenses</b>	<p>Each time you have a qualified expense, you decide whether to:</p> <ul style="list-style-type: none"> <li>• Pay out of your pocket and let your HSA grow, earning interest for future eligible expenses (e.g., medical expenses during retirement); or</li> <li>• Pay for certain expenses using a healthcare FSA and let your HSA grow. You can use the FSA to pay for dental and vision expenses. Then after you meet your HSA plan deductible, you can use the FSA to pay for eligible medical expenses; or</li> <li>• Use your HSA to pay for eligible medical expenses, such as your annual deductible and coinsurance. Your HSA can also help pay for vision care, dental care, and prescription drugs (For a complete list of eligible expenses, <a href="http://www.irs.gov">visit www.irs.gov</a>.)</li> </ul>

# Health Savings Account (HSA)

## What's an HSA?

It's more than just a savings account. A Health Savings Account (HSA) is designed to be paired with a qualified HDHP health plan and can provide a smart way to save for current and future healthcare needs.

- ✦ Make tax-free contributions through payroll deductions to save for current and future expenses.
- ✦ Your funds never expire and always belong to you - even if you retire or leave Advent Christian Village.
- ✦ Use your funds to pay for eligible medical, pharmacy, dental, and vision expenses.

If you enroll in our **Florida BlueOptions Plan 5196/5197**, an HSA can provide you with tax savings and a nest egg of tax-free funds for health expenses.

## Contributions

The amount you can contribute to your HSA is set by the IRS and determined by who you cover on your HDHP plan.

If you cover Yourself	If you cover You + any dependents
<b>\$4,400</b> 2026 IRS maximum	<b>\$8,750</b> 2026 IRS maximum

Maximums are set by the IRS, include contributions from all sources, and assume 12 months of coverage in a qualifying HDHP plan. Qualifying HDHP coverage lasting less than 12 months generally results in contribution maximums pro-rated on a monthly basis.

**Age 55 or older?** You may contribute an extra **\$1,000** per year in catch-up contributions.

Your funds are available as soon as they are deposited and you can use your money in two ways:

1. **Pay** for out-of-pocket costs when you receive medical, prescription, dental, or vision care.
2. **Leave** the money in your account so it will carry over from year to-year and grow tax-free.

### Next Steps:

If you are eligible to contribute to a Health Savings Account you will need to open a Health Savings Account (HSA) at First Federal Bank of Florida. Once the account is opened, you will need to provide HR with the Account Number and per pay period contribution amount.

## First Federal Bank of Florida



**Website:** [www.ffbf.com](http://www.ffbf.com)

**Phone:** 386.362.3433 ext. 1985

# The HSA Advantage



## Jill has an individual HSA

She saves directly from her paycheck into her HSA

**\$1,100 annually** (\$50.00 per paycheck)

**-\$0** (No income tax is applied)

**\$1,100**

**Tax-free money** to cover medical expenses



## Clark doesn't have an HSA

He saves for medical expenses from his paycheck

**\$1,100 annually** (\$50.00 per paycheck)

**-\$275** (25% federal income tax)

**\$825**

**Post-tax money** to cover medical expenses

## Triple Tax Advantage:

- 1 Contributions** are tax-free (exempt from federal taxes)
- 2 Any interest** earned on the account balance is tax-free
- 3 Withdrawals** for qualified health expenses are tax-free

## HSA Eligibility

Please remember that you will need to enroll in our Florida BlueOptions Plan 5196/5197 to have a Health Savings Account. Also, you can't contribute to an HSA if you are enrolled in another medical plan (including a Health Care FSA, Medicare, or TRICARE) or can be claimed as a dependent on someone else's tax return. In these cases, you can still enroll in one of our HDHP plans, but you'll need to opt out of the HSA.

**Questions about your eligibility or how an HSA might affect your taxes?  
Contact your tax professional.**

# Dental Insurance

Our dental plan allows you to visit any licensed dentist you like, but choose a Florida Combined Life PPO dentist to make the most of your coverage.

## Quality Assurance

**PPO** Dentists are held to Florida Combined Life’s licensing, cleanliness, and safety expectations.

## No Balance Billing

You won’t be charged more than the contracted rate for in-network providers.

## No Pre-Payment

You’ll pay only your portion of the bill – Florida Combined Life pays your dentist directly.

## Lower Prices

Through reduced fees.

	Blue Dental Choice- Low Plan	Blue Dental Choice Plus- High Plan
<b>Calendar Year Deductible</b> <b>DED</b> waived for Type 1 Care and Orthodontia	\$50 per person \$150 per family	\$25 per person \$75 per family
<b>Calendar Year Benefit Maximum</b> excludes Type 1 Care	\$1,000 per person	\$1,500 per person
<b>IN-NETWORK CARE</b>		
<b>Type 1: Preventive Care</b>	100% Covered	100% Covered
<b>Type 2: Basic Care</b> fillings, extractions	<b>DED</b> then 10%	<b>DED</b> then 10%
<b>Type 3: Major Care</b> crowns, dentures	<b>DED</b> then 40%	<b>DED</b> then 40%
<b>Type 4: Child Orthodontic Care</b> to age 19	50% (no deductible) \$1,500 lifetime maximum benefit	50% (no deductible) \$1,500 lifetime maximum benefit
<b>OUT-OF-NETWORK CARE</b>		
<b>Type 1: Preventive Care</b>	100% Covered plus balance billing	100% Covered plus balance billing
<b>Type 2: Basic Care</b> fillings, extractions	<b>DED</b> then 10% plus balance billing	<b>DED</b> then 10% plus balance billing
<b>Type 3: Major Care</b> crowns, dentures	<b>DED</b> then 40% plus balance billing	<b>DED</b> then 40% plus balance billing
<b>Type 4: Child Orthodontic Care</b> to age 19	50% (no deductible) \$1,500 lifetime maximum benefit	50% (no deductible) \$1,500 lifetime maximum benefit

Refer to your individual coverage letter for your plan number.

**Balance Billing:** applies to dental insurance too! When you use a non-network provider, you will likely be billed for the difference between what your provider charges and what Blue Dental pays. You can avoid these additional charges by using an in-network dentist.

**Late Entrant:** Restricted benefits for the first 12 months of coverage apply to late entrants. A late entrant is an employee or dependent who is eligible for and not enrolled in Dental insurance until a later time, including open enrollment.

## Florida Combined Life

- ❖ Group: 49594
- ❖ [floridabluedental.com/employers](http://floridabluedental.com/employers)
- ❖ Dental: 1.888.223.4892

# Vision Insurance

Keep your eyes healthy and your vision sharp with comprehensive vision coverage offered through Humana. All services except frames are available once every 12 months; frames are available once every 24 months.

	In-Network	Out-of-Network
<b>EXAM AND MATERIALS</b>		
<b>Eye Examination</b>	\$10 Copay	Up to \$30 reimbursement
<b>Materials</b>	\$10 Copay	N/A
<b>LENSES AND FRAMES</b>		
<b>Lenses – Single</b>	Covered after copay	Up to \$25 reimbursement
<b>Lenses – Bifocal</b>	Covered after copay	Up to \$40 reimbursement
<b>Lenses – Trifocal</b>	Covered after copay	Up to \$60 reimbursement
<b>Frames – after copay</b> Every 24 months	\$160 allowance (20% off balance)	Up to \$45 reimbursement
<b>CONTACT LENSES</b>		
<b>Elective Contact Lenses</b>	\$160 allowance (15% off balance)	Up to \$128 reimbursement
<b>Medically Necessary Contacts</b>	Covered 100%	Up to \$210 reimbursement

**Elective contact lenses** are available in lieu of glasses (lenses and/or frames). You are not eligible for glasses for 12 months after you receive elective contacts, and vice-versa.

## HUMANA

✦ Group: 769172

✦ [www.humanavisioncare.com](http://www.humanavisioncare.com)

✦ 866.448.6262



# Your Cost For Coverage

## Your Per-Paycheck Cost for Coverage

We do our very best to get the most competitive prices while getting you the best possible coverage. These premiums are the amount you pay for your insurance each paycheck (26 paychecks per year). Remember that they come out before taxes, which lowers your taxable income (*unless you direct otherwise on your signed Enrollment Summary*).

### PLAN ONE

Medical Plan Premiums	Blue Options 5196/5197	Blue Options Plan 5771
Coverage Level	BASE PLAN	BUY-UP PLAN
Employee Only	\$102.70	\$233.70
Employee + Spouse	\$634.20	\$933.20
Employee + Child(ren)	\$556.30	\$818.30
Employee + Family	\$701.80	\$1,131.80

### PLAN ONE

Dental Plan Premiums	
Coverage Level	Dental PPO
Employee Only	\$16.62
Employee + Spouse	\$32.05
Employee + Child(ren)	\$40.26
Employee + Family	\$55.69

### PLAN ONE AND TWO

Vision Plan Premiums	
Coverage Level	Vision Plan
Employee Only	\$3.84
Employee + Spouse	\$7.66
Employee + Child(ren)	\$7.28
Employee + Family	\$11.43

### PLAN TWO

Medical Plan Premiums	Blue Options 5196/5197	Blue Options Plan 5771
Coverage Level	BASE PLAN	BUY-UP PLAN
Employee Only	\$0.00	\$131.00
Employee + Spouse	\$487.80	\$786.80
Employee + Child(ren)	\$428.00	\$690.00
Employee + Family	\$631.60	\$1,061.60

### PLAN TWO

Dental Plan Premiums	
Coverage Level	Dental PPO
Employee Only	\$0.00
Employee + Spouse	\$40.33
Employee + Child(ren)	\$48.06
Employee + Family	\$67.48

# Flexible Spending Accounts (FSA)

Pay for qualifying health care and dependent care expenses with tax-free money using a Flexible Spending Account (FSA). You may generally enroll in one or both accounts depending on your needs.

Pay for eligible expenses out of your pocket and then file for reimbursement using the claim forms available from Human Resources. **Estimate carefully: any leftover funds at the end of the year are forfeited per IRS regulations.**

## Health Care FSA

Pay for qualifying medical, pharmacy, dental, and vision expenses using pre-tax funds with a Health Care FSA.

Maximum Contribution	\$1,500 annually (\$57.69 per paycheck)
Incur Claims	July through June
Submit Claims	By September 30, 2027

\*You must be a full-time employee at least one year to be eligible for the healthcare FSA.

### Good to know:

The balance you've elected to contribute during the plan year is available for use on July 1.

## Dependent Care FSA

Pay for qualifying dependent care on behalf of an eligible individual using pre-tax funds with a Dependent Care FSA.

Maximum Contribution	\$7,500 annually (\$208.33 per paycheck) \$3,750 if married filing separately
Incur Claims	July through June

### Good to know:

- ❖ Expenses must be necessary for you and your spouse (if applicable) to work, look for work, or attend school.
- ❖ Only the amount you've contributed year to date is available at any one time.
- ❖ Eligible individuals are typically defined as a dependent child under the age of 13 or a spouse who is incapable of self-care.

HUMAN RESOURCES

❖ 386.658.5592



# Life and Disability Insurance

## Life and AD&D Insurance

### Basic Group Life Insurance

Group life insurance, paid for by Advent Christian Village, provides your family with financial protection in the event of your passing. Beneficiary information must be provided during the enrollment process and is required to complete your elections.

### Supplemental Group Life Insurance

In addition to the coverage provided by Advent Christian Village, you may also purchase extra supplemental life insurance through The Standard. Your cost for coverage depends on the amount of coverage you elect and will be available at enrollment in Employee Navigator.

Employee	
Available Increments	\$10,000 (minimum available)
Medical Question Limit	\$100,000
Coverage Maximum	\$300,000 up to 5x your salary, whichever is less
Spouse	
Available Increments	\$5,000
Medical Question Limit	\$25,000
Coverage Maximum	Employee amount (max \$150,000)

Newly eligible employees may purchase up to the **Guaranteed Issue amount** with no medical questions or approval required. Any requests to enroll or increase coverage after waiving it the first opportunity will be subject to medical questions and approval by The Standard.

If this applies to you, please download the Evidence of Insurability (EOI) Employee Navigator at enrollment.

Dependent Child(ren)	
Available Increments	\$5,000
Medical Question Limit	\$15,000
Coverage Maximum	\$15,000

## Disability Insurance

Long-Term Disability Insurance is designed to supplement your income should you be unable to work for an extended period of time.

We offer you the opportunity to purchase this coverage through The Standard; your cost for coverage depends on your income.

When Benefits Begin	After 90 days of inability to work
How Much It Pays	<b>Base Plan: 60%</b> of your income before you became disabled up to <b>\$5,000</b> per month <i>Plan 2 and 3 optional buy-up plan: 66 2/3% of your income to \$5,000 per month</i>
How Long Benefits Last	Up to two years if you are not able to perform the duties of your occupation Until age 65 (or possibly later) if you are not able to perform the duties of any occupation
Medical Questions	<b>As a new hire:</b> No medical questions are required <b>During Annual Enrollment:</b> Medical questions and approval by The Standard are required

Pre-existing condition limitations apply for this policy. In general, this means that you will not be covered for any disability that happens in the **first twelve months** of coverage if you received treatment for it in the **three months prior** to the start of the coverage.

### STANDARD

- ❖ Group: 156315
- ❖ [www.standard.com](http://www.standard.com) Life:
- ❖ 800.628.8600
- ❖ Disability: 800.368.1135

# Voluntary Benefits

## Available for purchase through AFLAC

### Accident Insurance

This coverage is designed to help you with the cost of an accident. Benefits are paid based on the injuries received and treatment associated with a covered accident. This could be a severe burn, broken bone, emergency room visit, follow up care, and more.

- ❖ Family coverage available.
- ❖ Hospital, transportation, follow-up care, x-rays, and injury benefits available. Examples Include:
  - Emergency Room or Urgent Care - \$175
  - Ambulance - \$400
  - Fracture / Broken Bones - Up to \$6,000 depending on the bone
  - Hospital Admission - \$1,000
  - Follow Up Doctor's Visit - \$50 up to 6 visits per accident
- ❖ Wellness benefit: Earn a \$50 benefit each year for receiving preventive exams and screenings
- ❖ Coverage is portable, which means you can take it with you if you leave or retire

## Available for purchase through The Standard

### Short-Term Disability

#### Protect your income if you're unable to work due to illness or injury

Short-Term Disability coverage provides a monthly benefit to help replace a portion of your income if you are unable to work due to a covered injury or illness. Think of this as protection for your paycheck during a temporary disability.

#### How It Works

<b>When Benefits Begin (Elimination Period):</b>	Accident: Benefits begin on the 1st day you are out of work Illness: Benefits begin on the 8th day you are out of work
<b>Benefit Duration:</b>	Payments can continue for up to 3 months
<b>Benefit Amount:</b>	You can elect coverage of up to 60% of your salary, with a maximum benefit of \$2,000 per month
<b>Guaranteed Issue</b>	No medical questions or health exams required when you enroll
<b>Pre-Existing Conditions</b>	No exclusions or limitations apply
<b>Waiting Period for Illness Coverage</b>	Benefits for illness-related claims are available after you have been covered for 60 days
<b>Important Limitations</b>	Benefits are not payable for disabilities related to: Mental illness Drug addiction Alcoholism

### Critical illness

Critical Illness Insurance may help you cover expenses not covered by your health insurance. It's a cash payment you receive if you ever experience a serious illness like cancer, a heart attack, or a stroke, giving you the financial support to focus on recovery. You can use the benefits however you please, such as for medical bills, medical appliances, your mortgage, or time off work.

You choose the level of coverage with benefit amounts of \$10,000 or \$20,000.

- ❖ This coverage is guaranteed issue basis (no medical underwriting)
- ❖ Your spouse and children are covered at 50% of your benefit amount

#### Benefits

100% of the benefit amount chosen is paid directly to you when you are diagnosed with the following critical illnesses:

- ❖ Cancer – Heart Attack – Stroke – Major Organ Transplant – Kidney Failure (End Stage Renal Failure) – Bone Marrow Transplant

#### Other benefits include:

- ❖ Coronary Artery Bypass Surgery – Non-Invasive Cancer – Skin Cancer (\$250 Benefit)

# Voluntary Benefits Continued

Available for purchase through AFLAC

## Hospital Indemnity Plan

Hospital Indemnity insurance works to complement medical coverage and pays in addition to what the medical plan may or may not cover.

- ❖ Pays you if you are in the hospital for any reason - sickness, injury, pregnancy, or even COVID-19.
- ❖ Coverage is Guaranteed Issue.
- ❖ Spouse and/or children may also be covered.
- ❖ Benefits are paid regardless of other coverage.
- ❖ Benefits are paid directly to you.
- ❖ Coverage is portable and may be taken with you should you leave or retire.

<b>\$1,000 Hospital Admission</b> (per confinement)	Once per covered sickness or accident per calendar year
<b>\$150 Hospital Confinement</b> (per day)	Maximum confinement period: 31 days per covered sickness or covered accident
<b>\$150 Hospital Intensive Care</b> (per day)	Maximum confinement period: 10 days per covered sickness or covered accident
<b>ICU Step Down Unit</b>	\$75 Per day up to 10 Days

## Whole Life Insurance

The Aflac Group Whole Life plan is permanent life insurance with living benefits to help provide you and your family with a financial cushion when dealing with the loss of a loved one. Once you enroll, your rates are locked in for life and they will never increase.

### Guaranteed Issue – meaning no health questions are asked

- ❖ You: Up to \$40,000
- ❖ Your Spouse: Up to \$15,000
- ❖ Your Child(ren): \$10,000 Child Term Life Rider

### Maximum Benefit Amounts:

- ❖ Up to \$300,000 for Employee
- ❖ Up to \$100,000 for Spouse
- ❖ Up to \$25,000 for Dependent Children

### Other Features:

- ❖ **Accelerated Benefit Rider** – Aflac will pay a lump sum benefit of up to 50% of the death benefit or you may choose to take the Accelerated Benefit as a monthly benefit. The monthly benefit will be equal to 4% of the Whole Life Amount of Insurance, per month to use for health, nursing, home or long term care insurance.
- ❖ **Accidental Death Benefit Rider** – The benefit amount is doubled if the insured dies due to an accidental injury.
- ❖ This plan builds a cash value.

AFLAC



❖ 800.992.3522

# Annual Notices

This section contains important information about your benefits and rights. Please read the following pages carefully and contact Human Resources with any questions you have.

## 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](http://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 **877.KIDS.NOW** or [www.insurekidsnow.gov](http://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](http://www.askebsa.dol.gov) or call **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 January 31, 2026. Contact your state for more information on eligibility.**

### ALABAMA – Medicaid

<http://myalhipp.com>  
855.692.5447

### ALASKA – Medicaid

The AK Health Insurance Premium Payment Program  
<http://myakhipp.com/> | 866.251.4861  
CustomerService@MyAKHIPP.com  
Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>

### ARKANSAS – Medicaid

<http://myarhipp.com>  
855.MyARHIPP (855.692.7447)

### CALIFORNIA – Medicaid

Health Insurance Premium Payment (HIPP) Program  
<http://dhcs.ca.gov/hipp>  
916.445.8322 | Fax: 916.440.5676 | Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

### COLORADO – Medicaid and CHIP

Health First Colorado (Colorado's Medicaid Program)  
<https://www.healthfirstcolorado.com>  
Member Contact Center: 800.221.3943 | State Relay 711  
Child Health Plan Plus (CHP+)  
<https://hcpf.colorado.gov/child-health-plan-plus>  
Customer Service: 800.359.1991 | State Relay 711  
Health Insurance Buy-In Program (HIBI)  
<https://www.mycohibi.com/>  
HIBI Customer Service: 855.692.6442

### FLORIDA – Medicaid

[www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html](http://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html)  
877.357.3268

### GEORGIA – Medicaid

GA HIPP: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
678.564.1162, Press 1  
GA CHIPRA: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
678.564.1162, Press 2

### INDIANA – Medicaid

Health Insurance Premium Payment Program  
All other Medicaid  
<https://www.in.gov/medicaid/> | 800.457.4584  
Family and Social Services Administration  
<http://www.in.gov/fssa/dfr/> | 800.403.0864

### IOWA – Medicaid and CHIP (Hawki)

Medicaid: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid>  
800.338.8366  
Hawki: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki>  
800.257.8563  
HIPP: <https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp>  
888.346.9562

## KANSAS – Medicaid

<https://www.kancare.ks.gov/>  
800.792.4884 | HIPP Phone: 800.967.4660

## KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP):  
<https://chfs.ky.gov/agencies/dms/member/Pages/kihhip.asp>  
855.459.6328 | KIHIPP.PROGRAM@ky.gov  
KCHIP: <https://kynect.ky.gov> | 877.524.4718  
Medicaid: <https://chfs.ky.gov/agencies/dms>

## LOUISIANA – Medicaid

Medicaid: [www.ldh.la.gov/healthy-louisiana](http://www.ldh.la.gov/healthy-louisiana)  
Customer Service Line: 888.342.6207  
Medicaid Email: [healthy@la.gov](mailto:healthy@la.gov)  
Louisiana Health Insurance Premium Program (LaHIPP):  
<https://www.ldh.la.gov/lahipp>  
LaHIPP Phone: 877.697.6703 | LaHIPP Email: [La.HIPP@la.gov](mailto:La.HIPP@la.gov)  
LaHIPP Fax: 888.716.9787  
LaHIPP Mailing Address: 100 Crescent Centre Parkway, Suite 1000 Tucker, GA 30084

## MAINE – Medicaid

Enrollment: [https://www.mymaineconnection.gov/benefits/s/?language=en\\_US](https://www.mymaineconnection.gov/benefits/s/?language=en_US)  
800.442.6003 | TTY: Maine relay 711  
Private Health Insurance Premium:  
<https://www.maine.gov/dhhs/ofil/applications-forms>  
800.977.6740 | TTY: Maine relay 711

## MASSACHUSETTS – Medicaid and CHIP

<https://www.mass.gov/masshealth/pa>  
800.862.4840 | TTY: 711 | Email: [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

## MINNESOTA – Medicaid

<https://mn.gov/dhs/health-care-coverage/>  
800.657.3672

## MISSOURI – Medicaid

<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
573.751.2005

## MONTANA – Medicaid

<http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>  
800.694.3084 | Email: [HSHSHIPProgram@mt.gov](mailto:HSHSHIPProgram@mt.gov)

## NEBRASKA – Medicaid

<http://www.ACCESSNebraska.ne.gov>  
Phone: 855.632.7633 | Lincoln: 402.473.7000 | Omaha: 402.595.1178

## NEVADA – Medicaid

<http://dhcfp.nv.gov>  
800.992.0900

## NEW HAMPSHIRE – Medicaid

<https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>  
603.271.5218 | Toll free number for the HIPP program: 800.852.3345, ext. 15218 | Email: [DHHS.ThirdPartyLiabi@dhhs.nh.gov](mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov)

## NEW JERSEY – Medicaid and CHIP

Medicaid: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid>  
800.356.1561  
CHIP: <http://www.njfamilycare.org/index.html>  
800.701.0710 (TTY: 711) | Premium Assistance: 609.631.2392

## NEW YORK – Medicaid

[https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
800.541.2831

## NORTH CAROLINA – Medicaid

<https://dma.ncdhhs.gov>  
919.855.4100

## NORTH DAKOTA – Medicaid

<https://www.hhs.nd.gov/healthcare>  
844.854.4825

## OKLAHOMA – Medicaid and CHIP

<http://www.insureoklahoma.org>  
888.365.3742

## OREGON – Medicaid and CHIP

<http://healthcare.oregon.gov/Pages/index.aspx>  
800.699.9075

## PENNSYLVANIA – Medicaid and CHIP

<https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>  
800.692.7462  
CHIP Website: <https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx>  
CHIP Phone: 800.986.KIDS (5437)

## RHODE ISLAND – Medicaid and CHIP

<http://www.eohhs.ri.gov>  
855.697.4347 or 401.462.0311 (Direct Rlte Share Line)

## SOUTH CAROLINA – Medicaid

<http://www.scdhhs.gov>  
888.549.0820

## SOUTH DAKOTA – Medicaid

<http://dss.sd.gov>  
888.828.0059

## TEXAS – Medicaid

<https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program>  
800.440.0493

## UTAH – Medicaid and CHIP

Utah's Premium Partnership for Health Insurance (UPP)  
<https://medicaid.utah.gov/upp/> | Email: [upp@utah.gov](mailto:upp@utah.gov) | 888.222.2542  
Adult Expansion: <https://medicaid.utah.gov/expansion/>  
Utah Medicaid Buyout Program: <https://medicaid.utah.gov/buyout-program/>  
CHIP: <https://chip.utah.gov/>

## VERMONT – Medicaid

<https://dvha.vermont.gov/members/medicaid/hipp-program>  
800.250.8427

## VIRGINIA – Medicaid and CHIP

<https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>  
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>  
Medicaid and Chip: 800.432.5924

## WASHINGTON – Medicaid

<https://www.hca.wa.gov/>  
800.562.3022

## WEST VIRGINIA – Medicaid and CHIP

<https://dhhr.wv.gov/bms/> or <http://mywvhipp.com/>  
Medicaid: 304.558.1700  
CHIP Toll-free: 855.MyWVHIPP (855.699.8447)

### WISCONSIN – Medicaid and CHIP

<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>  
800.362.3002

### WYOMING – Medicaid

<https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>  
800.251.1269

To see if any other states have added a premium assistance program since January 31, 2026, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor**  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
866.444.EBSA (3272)

**U.S. Department of Health and Human Services**  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
877.267.2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 5/31/2029)

### Summary of Benefits and Coverage: Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about your health plan option(s). This summary is in a standard format, as regulated by the Patient Protection and Affordable Care Act, to help you compare options. The standard format enables readers to conduct an apples-to-apples comparison.

We are pleased to provide you with the Summary of Benefits and Coverage (SBC) for your plan(s) along with the Health and Human Services uniform glossary that is to be paired with the SBC when distributed to employees.

The SBC(s) are available on the Home Page of: [www.EmployeeNavigator.com](http://www.EmployeeNavigator.com). The glossary can be found here: <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf>

A complimentary paper copy is available upon request by calling Human Resources **386.658.5592**. Participants and beneficiaries may request an electronic SBC from their employer.

*The Summary of Benefits and Coverage (SBC) may not be all-inclusive. Arthur J. Gallagher & Co. and Gallagher Benefit Services strives to provide our customers with accurate SBCs but rely on the issuer for accuracy. It is ultimately the responsibility of the issuer and employer to ensure accuracy and furnish to their employees in accordance with the SBC regulations.*

### Notice of Availability of HIPAA Privacy Notice Advent Christian Village Health Plan Protecting Your Health Information Privacy Rights 7/1/2026

Advent Christian Village is committed to the privacy of your health information. The administrators of the Advent Christian Village Health Plan (the “Plan”) use strict privacy standards to protect your health information from unauthorized use or disclosure.

The Plan’s policies protecting your privacy rights and your rights under the law are described in the Plan’s Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting **386.658.5592**.

### HIPAA Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). You will be required to submit a signed statement when other coverage is the reason for waiving enrollment originally.

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

In addition if you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan.

However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance. To request special enrollment or obtain more information, contact Human Resources at **386.658.5592** or [psmythe@acvillage.net](mailto:psmythe@acvillage.net).

### Newborn's and Mother's Health Protection Act: Statement of Protection

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 issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours)

### Notice of Continuation Coverage Rights under COBRA: (Initial or General Notice)

#### Introduction

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it. When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

### What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a “qualifying event.” Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage [choose and enter appropriate information: must pay or aren’t required to pay] for COBRA continuation coverage.

If you’re an employee, you’ll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- ❖ Your hours of employment are reduced, or
- ❖ Your employment ends for any reason other than your gross misconduct.

If you’re the spouse of an employee, you’ll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- ❖ Your spouse dies;
- ❖ Your spouse’s hours of employment are reduced;
- ❖ Your spouse’s employment ends for any reason other than his or her gross misconduct;
- ❖ Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- ❖ You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- ❖ The parent-employee dies;
- ❖ The parent-employee’s hours of employment are reduced;
- ❖ The parent-employee’s employment ends for any reason other than his or her gross misconduct;

### When is COBRA continuation coverage available?

- ❖ The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- ❖ The parents become divorced or legally separated; or
- ❖ The child stops being eligible for coverage under the Plan as a “dependent child.”

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- ❖ The end of employment or reduction of hours of employment;
- ❖ Death of the employee; or
- ❖ The employee’s becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child’s losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Human Resources at **386.658.5592**.

### How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

### **Disability extension of 18-month period of COBRA continuation coverage**

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

### **Second qualifying event extension of 18-month period of continuation coverage**

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

### **Are there other coverage options besides COBRA Continuation Coverage?**

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

### **If you have questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov).

### **Keep your Plan informed of address changes**

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

### **Plan contact information**

Advent Christian Village Health Plan

Pam Smythe, Human Resources Director

10680 Dowling Park Drive, Live Oak, FL 32060

**386.658.5592**

[psmythe@acvillage.net](mailto:psmythe@acvillage.net)

## MEDICARE PART D DISCLOSURES

Medicare Part D Creditable Coverage Disclosure for Florida Blue plans DB7U-m, DEOA-M and Surest Plan A4000

### Important Notice from Advent Christian Village 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 Advent Christian Village 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. Advent Christian Village has determined that the prescription drug coverage offered by the Advent Christian Village Health 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 current Advent Christian Village coverage may be affected. You can keep your coverage if you elect part D and this plan will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current Advent Christian Village coverage, be aware that you and your dependents may not be able to get this coverage back.

### 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 Advent Christian Village 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 or call the number on the back of your ID card.

### 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 [www.medicare.gov](http://www.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 **1.800.MEDICARE (1.800.633.4227)**. TTY users should call **1.877.486.2048**.

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 [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at **1.800.772.1213 (TTY 1.800.325.0778)**.

**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:** 7/1/2026  
**Name of Entity/Sender:** Advent Christian Village  
**Contact:** Pam Smythe, Human Resources Director  
**Address:** 10680 Dowling Park Drive, Live Oak, FL 32060  
**Phone Number:** 386.658.5592

# Notes



This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.