



IT'S TIME TO ENROLL!

DURING ANNUAL ENROLLMENT EACH YEAR, IT IS IMPORTANT THAT YOU:

- **UPDATE** the Fund with your current information, including address, email, phone numbers and marital status;
- **CHOOSE** between the Cigna or Kaiser benefit options (*only available if you reside in a zip code that is within the Plan's "Kaiser Service Area."* See page 3 for more details); and
- **ENROLL** the dependents that you want to have covered under your benefits for the upcoming year.

**REMEMBER: YOU MUST COMPLETE ENROLLMENT IN ORDER
FOR YOUR DEPENDENTS TO HAVE COVERAGE IN 2026**

WHEN

October 13, 2025 through
December 5, 2025

WHERE

Enroll online* at:
www.nebainc.com

NEED HELP?

Contact the Fund Office at
1-800-922-1613

*If you would prefer to complete a paper enrollment, contact the Fund Office at 1-800-922-1613.

ALL PARTICIPANTS MUST COMPLETE THE ENROLLMENT BY DEC 5th

SI TIENE ALGUNA PREGUNTA O NECESITA AYUDA, COMUNÍQUESE CON LA OFICINA DEL FONDO AL 1-800-922-1613.

YOUR ONLINE ENROLLMENT APPLICATION CAN BE ACCESSED RIGHT INSIDE YOUR MEMBER PORTAL – JUST A SINGLE SIGN ON TO ENROLL AND VIEW INFORMATION ON YOUR BENEFITS, WORK HISTORY AND MORE!

ENROLLMENT IS FAST AND EASY – Much of the information will be pre-populated for you, but please review to make sure it is still correct!

➡ LOG-ON	to www.nebainc.com
➡ CLICK	on the  Member Login link at the top of the page.
➡ LOG-IN	to your member portal with your email and password. If you need to create a log-in, click on “Create Account.” To create an account, you will need an email address, your name, social security number, date of birth and home zip code.
➡ CLICK	on the  link in your dashboard and from the Welcome Page, then click on ● January 1, 2026 – December 31, 2026 New! to get started.
➡ VERIFY	that the information we have for you on file is correct - you can also add or remove dependents as needed to confirm who you want to enroll for benefits for 2026.
➡ CHOOSE	your Bundle Election (if you live in a zip code where you can choose between the Cigna or Kaiser plans click on the comparison of coverage options to see which plan is best for you) and your Coverage Type (Employee Only, Employee & Child(ren), Employee & Spouse, or Employee & Family)
➡ UPDATE	your named beneficiaries for your life insurance. If you have updated your beneficiaries since 1/1/23, the portal will show your current beneficiaries. To update your pension beneficiaries, please use the form included with this packet.
➡ ANSWER	a question about your spouse’s employment status. A spouse who has access to but is not enrolled in coverage through their own employer will not be eligible for coverage under the Family Health Plan.
➡ GO GREEN	by registering for electronic consent to receive certain plan disclosures via email instead of paper.
➡ REVIEW	your enrollment information – go back and edit as necessary.
➡ SUBMIT	your completed enrollment – you’re done! But don’t forget to send in any additional required information, such as the Employer Sponsored Health Coverage Verification form if you have enrolled a spouse, or documents to verify a new dependent.

Step-by-step instructions for completing the enrollment process can be found under the “Enrollment” Icon when you log into your member portal and are also available on IBEW Local 613’s website at www.ibew613.org under “News”.

If you fail to complete enrollment, you will be defaulted to Employee Only coverage for 2026 – this means your dependents will not be eligible for benefits effective January 1, 2026 unless you complete your enrollment and you select to cover them.

ALL PARTICIPANTS MUST COMPLETE THE ENROLLMENT BY DEC 5th

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SUMMARIES OF BENEFITS AND COVERAGE (SBCs): Included with this notice is a copy of the SBC for the Cigna Open Access Plus benefit (“OAP”) option and, if you reside in the Kaiser Service Area, a copy of the SBC for the Kaiser HMO benefit option. These documents provide important information to help you make your benefit decisions for the upcoming year. If you reside in the Kaiser Service Area, we have also included a side-by-side comparison of the basic benefit provisions of both the Cigna and Kaiser options.

REMEMBER: The benefit options you choose during Open Enrollment will be permanent for 2026 unless you experience a qualifying life event that triggers a special enrollment period.

- If you select the Kaiser HMO option during Open Enrollment, but then move outside of the Kaiser Service Area, you will be permitted a special enrollment period in order to choose the Cigna option.
- If you decline enrollment for one or more of your dependents because they have access to other health insurance or group health plan coverage, you may be able to enroll your dependents in this plan if your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your dependents’ other coverage.) However, you must request enrollment within 30-days after your dependents’ other coverage ends (or after the employer stops contributing towards the other coverage).
- If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your dependents (both the new dependents and any other dependents you had not enrolled). However, you must request enrollment within 30-days after the marriage, birth, adoption, or placement for adoption.
- If you decline coverage for a dependent because that dependent was covered under Medicaid or the State Children’s Health Insurance Program (“SCHIP”), you may be able to enroll your dependents in this plan if your dependent is no longer eligible for Medicaid or SCHIP. You may also be able to enroll your dependents in this plan if a dependent becomes eligible for premium assistance under Medicaid or SCHIP. However, you must request enrollment within 60-days of the loss of eligibility for Medicaid or SCHIP or the date the dependent becomes eligible for premium assistance.

To request a special enrollment period or to obtain more information about your special enrollment rights, contact the Fund Office at 1-800-922-1613.

KAISER HMO SERVICE AREA: Participants who reside in a zip code that is included in the Plan’s “Kaiser Service Area” have the choice of participating in the Cigna Open Access Plus or the Kaiser HMO plan of benefits. This choice can only be made during enrollment and will be permanent for the full benefit year – except for those participants who choose the HMO and subsequently move out of the Kaiser Service Area. The Kaiser Service Area includes specific zip codes in the following Georgia counties: Barrow, Bartow, Butts, Carroll, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Hall, Haralson, Heard, Henry, Lamar, Madison, Meriwether, Newton, Oconee, Oglethorpe, Paulding, Pickens, Pike, Rockdale, Spalding, and Walton. If you have a question about a specific zip code, please contact the Fund Office at 1-800-922-1613. The Kaiser HMO option has a lower deductible and lower copays for certain medical services. However, in order to receive the enhanced benefits, the HMO uses a smaller provider network, with many services being provided only through the Kaiser Medical Centers. We encourage you to research your benefit options to determine which works best for you and your family. *Please note that completion of enrollment is not a guarantee of eligibility for benefits. For questions regarding eligibility, please refer to your Summary Plan Description or contact the Fund Office at 1-800-922-1613.*

ALL PARTICIPANTS MUST COMPLETE THE ENROLLMENT BY DEC 5th

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HIGHLIGHT COMPARISON OF 2026 FAMILY HEALTH PLAN COVERAGE OPTIONS

COVERAGE UNDER BOTH OPTIONS IS FOR IN-NETWORK PROVIDERS ONLY (plus Non-Network Emergency Services)		
	CIGNA OAP	KAISER HMO
NETWORK UTILIZED	CIGNA OPEN ACCESS PLUS	KAISER PERMANENTE HMO
IF YOU NEED TO SEE THE DOCTOR	Calendar Year Deductible does not apply	
Primary Care	You pay \$35	You pay \$20
Specialist	You pay \$45	You pay \$35
Mental Health	You pay \$35	You pay \$20
Virtual Visit/Telemedicine	You pay \$35	You pay \$0
WHEN YOU RECEIVE PREVENTIVE CARE	Calendar Year Deductible does not apply	
ACA Preventive Care Services	You pay \$0	You pay \$0
IF YOU NEED A PRESCRIPTION DRUGS		
ACA PREVENTIVE CARE DRUGS	You pay \$0, no deductible	You pay \$0, no deductible
PRESCRIPTION DEDUCTIBLE	\$25 per individual per calendar year	None
RETAIL (30-day supply)	After deductible:	If filled at Kaiser Facility:
Tier 1: Generic	You pay \$10	You pay \$10
Tier 2: Preferred Brand	You pay greater of \$25 or 25%	You pay \$25
Tier 3: Non-Preferred Brand	You pay greater of \$25 or 25%	Not covered
HOME DELIVERY (90-day supply)		
Tier 1: Generic	You pay \$30	You pay \$20
Tier 2: Preferred Brand	You pay greater of \$75 or 25%	You pay \$50
Tier 3: Non-Preferred Brand	You pay greater of \$75 or 25%	Not covered
SPECIALTY (30-day supply)		
Specialty Medications	You pay greater of \$25 or 25%	You pay \$25
IF YOU NEED OTHER MEDICAL SERVICES		
CALENDAR YEAR DEDUCTIBLE (CYD)		
Individual	\$750	\$250
Family	\$2,500	\$750
MAXIMUM OUT-OF-POCKET		
Individual	\$6,350	\$6,350
Family	\$12,700	\$12,700
EMERGENCY CARE		
Emergency Room	You pay \$100, then 30% after CYD	You pay \$100, then 30% after CYD
Transportation	You pay 30% after CYD	You pay 30% after CYD
Urgent Care	You pay 30% after CYD	You pay 30% after CYD
OTHER SERVICES		
In-Network	You pay 30% after CYD	You pay 30% after CYD
Non-Network	Not covered	Not covered
VISION BENEFITS		
Adult Benefit		
Annual Exam	Reimbursed at 100%, up to \$200	You pay \$0
Hardware	maximum every 24 months	\$200 credit every 2 years
Pediatric Benefit (under age 19)		
Annual Exam	You pay \$0	You pay \$0
Hardware	You pay \$0 for one set of standard lenses (or standard contact lenses per year). Frames are covered in full up to \$100 every 24 months.	\$200 credit every 2 years

CURRENT DENTAL BENEFITS WILL STILL BE PROVIDED THROUGH CIGNA FOR BOTH COVERAGE OPTIONS

The above comparison just highlights basic benefits and is not intended to fully describe all benefit coverages.

IBEW / AECA FAMILY HEALTH

IBEW LOCAL 613 & CONTRIBUTING EMPLOYERS FAMILY HEALTH PLAN

501 Pulliam St SW • Suite 444 • Atlanta, Georgia 30312
1.800.922.1613 • www.nebainc.com

EMPLOYER SPONSORED HEALTH COVERAGE VERIFICATION

****ONLY TO BE COMPLETED IF SPOUSE IS EMPLOYED – SECTIONS 3 & 4 MUST BE COMPLETED BY THE EMPLOYER ****

The IBEW Local 613 and Contributing Employers Family Health Plan does not provide coverage to spouses whose employers offer group health benefits unless the spouse is actually enrolled in his/her employer-sponsored health plan. In order to be covered under the Family Health Plan, the spouse must have this form completed by his/her employer in full and submit it to the Plan. The employer may be contacted to verify the information shown herein.

1. EMPLOYEE (SPOUSE'S) INFORMATION

Spouse First Name		Last Name		Last 4 of SSN	
613 Participant First Name		Last Name		Last 4 of SSN	
Address				Phone Number	

2. SPOUSE'S EMPLOYER INFORMATION

Name of Spouse's Employer - Please insert "Not employed" if your spouse is unemployed					
Spouse's Employer Address					
	City		State		Zip

3. SPOUSE'S GROUP HEALTH INFORMATION (To be completed by the Participant Spouses Employer - see back of page for instructions)

Does this Employer offer Health Benefits? *	☒ YES	☒ NO
If so: Is the person named above as Spouse eligible for such medical coverage? Please note that "eligible" means that coverage has been <u>offered</u> and does not require that the Spouse has elected to enroll in such coverage.	☒ YES	☒ NO
Is the person named above as Spouse <u>enrolled</u> in such medical coverage?	☒ YES	☒ NO
If not enrolled: Does the amount that the Spouse would have to pay as an employee co-premium for self-only coverage exceed 9% of the Spouse's gross wages?	☒ YES	☒ NO
If the Spouse's employer <u>does</u> offer employer-sponsored medical coverage, but the Spouse is <u>not</u> eligible for such coverage, please provide a brief description of why he/she is not eligible (i.e., waiting period, works in ineligible job position or status). If the reason is due to a waiting period, please provide the first date on which the employee would be eligible for such coverage.		
Description of why not eligible:		
*This includes benefit plans for which there is an employee premium or payroll deduction, but does not include coverage where 100% of the premium is paid by the employee, with no employer contribution.		

4. EMPLOYER SIGNATURE – by signing below, the Employer certifies that the information shown in Section 3 is true and correct.

Employer Signature		Date	
Employer Name		Title	
Telephone Number		Email	

****PLEASE SEE THE REVERSE SIDE OF THIS FORM FOR ADDITIONAL INFORMATION****

You may return your form by one of the following methods: Mail: 501 Pulliam St SW, Suite 444 Atlanta, GA 30312, Fax: 678-705-0205 or you may securely upload your document by visiting www.nebainc.com. Email responses should be sent to 613enrollment@nebainc.com.

SI TIENE ALGUNA PREGUNTA O NECESITA AYUDA, COMUNÍQUESE CON LA OFICINA DEL FONDO AL 1-800-922-1613

EMPLOYER INSTRUCTIONS FOR COMPLETING THE SPOUSE'S GROUP HEALTH INFORMATION SECTION

Your accurate responses to the questions contained in this affidavit are important to determining your employee's coverage for benefits under the Family Health Fund. Incorrect information may result in the Spouse being responsible for repayment of benefits provided. If you have any questions on how to complete this form, please contact the Fund Office at 1-800-922-1613 for assistance.

Does this Employer offer Health Benefits?

- **Answer "YES"** if your company offers a group health benefit program that provides coverage for medical services and the employee co-premium (the amount the employee has to pay towards the cost of the coverage) is less than 100% of the total cost of the coverage.
- **Answer "NO"** if your company does not offer a group health benefit program or if the employee must pay 100% of the cost of the coverage under your group health benefit program.

If so: Is the person named above as Spouse eligible for such medical coverage?

IMPORTANT NOTE: "Eligible" does not mean that the person is actually "Enrolled" or participating in the group health plan. It just means that he/she had the opportunity to enroll by satisfying the plan's eligibility requirements (such as being in a covered job position, completing a waiting period, etc.).

- **Answer "YES"** if the Spouse (your employee) was OFFERED the chance to enroll in your group health benefit program for the current period, even if the Spouse chose not to enroll.
- **Answer "NO"** if the Spouse did not qualify for the opportunity to enroll in your group health benefit program for the current period for a reason other than the Spouse declining such enrollment.

Is the person named above as Spouse enrolled in such medical coverage?

- **Answer "YES"** if the Spouse (your employee) is enrolled in your group health plan for the current period.
- **Answer "NO"** if the Spouse is not enrolled for benefits under your group health plan for the current period.

If not enrolled: Is the amount that the Spouse would have to pay as employee co-premium for self-only coverage exceed 9% of the Spouse's gross wages?

If you offer more than one benefit plan option, the 9% should be measured off of the self-only co-premium for the lowest costing option.

- **Answer "YES"** if the amount of employee co-premium that the Spouse (your employee) would have to pay to participate in self-only coverage for your group health plan's lowest benefit option would exceed 9% of the employee's gross wages. For example, if the employee's gross wages average \$1,625 per month and the employee co-premium for self-only coverage is \$150 per month, \$150 is greater than 9% of \$1,625.
- **Answer "NO"** if the co-premium for self-only coverage for your group health plan's lowest benefit option is less than 9% of the employee's gross wages. For example, if the employee's gross wages average \$1,625 per month and the employee co-premium for self-only coverage is \$100 per month, \$100 is less than 9% of \$1,625.

If the Spouse's employer does offer employer-sponsored medical coverage, but the Spouse is not eligible for such coverage, please provide a brief description of why he/she is not eligible (i.e., waiting period, works in ineligible job position or status). If the reason is due to a waiting period, please provide the first date on which the employee would be eligible for such coverage.

Provide a short description of why the Spouse (your employee) did not satisfy the eligibility rules for coverage under your group health plan for the current period. Common reasons are: new employee waiting period, working in part-time status, or working in non-covered position.



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-CIGNA24. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://healthcare.gov/sbc-glossary> or call 1-800-922-1613 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$750/individual; \$2,500/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive services</u> , <u>prescription drugs</u> , physician office visits, dental or vision services except those covered under major medical are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$100/visit for <u>Emergency room services</u> ; \$25/individual for <u>prescription drugs</u> ; \$50/individual for pediatric dental.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	\$6,350/individual, \$12,700/family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billed</u> charges, dental or vision services except those covered under major medical or deemed to be essential pediatric oral/vision services, benefit reductions for failure to obtain <u>preauthorization</u> , and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. For a list of participating providers, see www.myCigna.com or call 1-800-CIGNA24	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check

Important Questions	Answers	Why This Matters:
		with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /visit. <u>Deductible</u> does not apply	Not covered	<u>Copay</u> applies only to professional service charge. Other charges incurred during visit are subject to <u>deductible</u> and <u>coinsurance</u> .
	<u>Specialist</u> visit	\$45 <u>copay</u> /visit. <u>Deductible</u> does not apply	Not covered	<u>Copay</u> applies only to professional service charge. Other charges incurred during visit are subject to <u>deductible</u> and <u>coinsurance</u> .
	<u>Preventive care/screening/immunization</u>	No Charge. <u>Deductible</u> does not apply.	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	Not covered except as required under federal law	<u>Preauthorization</u> is required for genetic testing. No coverage if you fail to obtain <u>preauthorization</u> . Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	Not covered except as required under federal law	<u>Preauthorization</u> is required. No coverage if you fail to obtain <u>preauthorization</u> . Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.myCigna.com	Generic drugs	\$25 <u>deductible</u> , then Retail: \$10 <u>copay</u> /script Home Delivery: \$30 <u>copay</u> /script Overall <u>deductible</u> does not apply.	Not covered	Covers up to 34-day supply at Retail and up to 90-day supply at Home Delivery. All <u>Specialty</u> drug fills are limited to 30-day supply. Only 1 <u>Specialty</u> fill allowed at Retail, then subsequent fills must be through Home Delivery. Drugs designated as ACA preventive care are available at no charge, including contraceptives.
	Brand name drugs (Preferred and Non-Preferred)	\$25 <u>deductible</u> , then Retail: Greater of \$25 <u>copay</u> /script or 25% <u>coinsurance</u> Home Delivery: Greater of \$75 <u>copay</u> /script or 25% <u>coinsurance</u> Overall <u>deductible</u> does not apply.	Not covered	If a brand name is requested when there is a generic equivalent available, you will be required to pay the generic <u>copay</u> plus the difference in cost between the brand name and the generic. Coverage for certain drugs may require <u>preauthorization</u> , be subject to a quantity limit, and/or be subject to a step therapy program.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	Not covered	<u>Preauthorization</u> is required for certain outpatient surgical procedures Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility will be covered as <u>in-network</u> .
	Physician/surgeon fees	30% <u>coinsurance</u>	Not covered except as required under federal law	
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>deductible</u> , then 30% <u>coinsurance</u>	Covered as <u>in-network</u>	\$100 <u>deductible</u> /visit waived if admitted to hospital from emergency room
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u>	Covered as <u>in-network</u>	None
	<u>Urgent care</u>	30% <u>coinsurance</u>	Not Covered except as required under federal law	Emergency services provided at a <u>non-network</u> Urgent Care center licensed to operate as a freestanding emergency department may be covered as <u>in-network</u>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> is required
	Physician/surgeon fees	30% <u>coinsurance</u>	Not Covered except as required under federal law	Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <u>copay</u> /office visit. <u>Deductible</u> does not apply. 30% <u>coinsurance</u> / other outpatient services	Not Covered	Charges related to substance abuse services are not covered. <u>Preauthorization</u> is required for inpatient services and certain outpatient services
	Inpatient services	30% <u>coinsurance</u>	Not Covered except as required under federal law	Charges related to substance abuse services are not covered. <u>Preauthorization</u> is required for inpatient services and certain outpatient services Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .
If you are pregnant	Office visits	30% <u>coinsurance</u>	Not Covered	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> and <u>deductible</u> may apply to office visits. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). No coverage for dependent child pregnancy, except for certain <u>preventive services</u> . Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .
	Childbirth/delivery professional services	30% <u>coinsurance</u>	Not Covered except as required under federal law	
	Childbirth/delivery facility services	30% <u>coinsurance</u>	Not Covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	30% <u>coinsurance</u>	Not Covered	Coverage is limited to 16 hours/day. <u>Preauthorization</u> is required
	<u>Rehabilitation services</u>	30% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> is required for speech therapy
	<u>Habilitation services</u>	Not Covered	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
	<u>Skilled nursing care</u>	30% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> is required for admission to skilled nursing facility
	<u>Durable medical equipment</u>	30% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> is required
	<u>Hospice services</u>	30% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> is required for admission to hospice facility
If your child needs dental or eye care	Children's eye exam	No Charge. <u>Deductible</u> does not apply.	No Charge <u>Deductible</u> does not apply.	Limited to one exam/year.
	Children's glasses	No Charge. <u>Deductible</u> does not apply.	No Charge <u>Deductible</u> does not apply.	Limited to one set of lenses/year. Coverage for frames limited to \$100 every 24 months.
	Children's dental check-up	No Charge. <u>Deductible</u> does not apply.	No Charge <u>Deductible</u> does not apply.	Limited to 1 exam/6 months.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)			
• Acupuncture • Bariatric Surgery • Cosmetic Surgery • Habilitation services • Hearing aids	• Infertility treatment • Long Term Care • Non-emergency care when traveling outside the U.S. • Pregnancy of dependent child, except for preventive services mandated by law.	• Private duty nursing • Routine foot care • Substance abuse services • Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
• Chiropractic care, limited to \$10/visit maximum payment and 26 visits/year	• Dental care (adult), limited to \$250/year	• Routine eye care (Adult), limited to \$200/24 months	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](http://www.HealthCare.gov). For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318- 2596.

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Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-CIGNA24

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-CIGNA24

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-CIGNA24

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-CIGNA24

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$750
■ <u>Specialist copayment</u>	\$45
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$775
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$3,500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,335

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$750
■ <u>Specialist copayment</u>	\$45
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$900
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,020

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$750
■ <u>Specialist copayment</u>	\$45
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u> *	\$875
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$500
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,575

* This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The plan would be responsible for the other costs of these EXAMPLE covered services.



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, see www.kp.org/plandocuments or call 1-888-865-5813 (TTY: 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://healthcare.gov/sbc-glossary> or call 1-800-922-1613 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$250/individual; \$750/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive services</u> , <u>prescription drugs</u> , physician office visits, dental or vision services except those covered under major medical are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. \$50/individual for pediatric dental. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	\$6,350/individual, \$12,700/family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , dental services except those covered under HMO medical benefits, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.kp.org or call 1-888-865-5813 (TTY: 711) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes, but you may self-refer to certain <u>specialists</u> .	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	
If you visit a health care <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit. <u>Deductible</u> does not apply	Not covered	<u>Copay</u> applies only to professional service charge. Other charges incurred during visit are subject to <u>deductible</u> and <u>coinsurance</u> .
	<u>Specialist</u> visit	\$35 <u>copay</u> /visit. <u>Deductible</u> does not apply	Not covered	<u>Copay</u> applies only to professional service charge. Other charges incurred during visit are subject to <u>deductible</u> and <u>coinsurance</u> .
	<u>Preventive care/screening/immunization</u>	No Charge. <u>Deductible</u> does not apply.	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	Not covered	Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	Not covered	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <u>www.kp.org</u>	Generic drugs	At Kaiser: \$10 <u>copay</u> /script At <u>Network</u> Pharmacy: \$20 <u>copay</u> /script At Home Delivery: \$20 <u>copay</u> /script <u>Deductible</u> does not apply	Not Covered	Covers up to 30-day supply at retail; 31-90 day supply at mail order. <u>Network</u> Pharmacies limited to one-time fill, refills must be through Kaiser. No charge for contraceptives or certain other <u>preventive</u> medications (subject to <u>formulary</u> guidelines).
	Preferred brand name drugs	At Kaiser: \$25 <u>copay</u> /script At <u>Network</u> Pharmacy: \$35 <u>copay</u> /script At Home Delivery: \$50 <u>copay</u> /script <u>Deductible</u> does not apply	Not Covered	Covers up to 30-day supply at retail; 31-90 day supply at mail order. <u>Network</u> Pharmacies limited to one-time fill, refills must be through Kaiser.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	
	Non-preferred brand name drugs	Not Covered	Not Covered	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	Not Covered	Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .
	Physician/surgeon fees	30% <u>coinsurance</u>	Not Covered	
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>copay</u> , then 30% <u>coinsurance</u>	Covered as <u>in-network</u>	\$100 <u>copay</u> /visit waived if admitted to hospital from emergency room
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u>	Covered as <u>in-network</u>	None
	<u>Urgent care</u>	30% <u>coinsurance</u>	Not Covered	Non-Plan <u>provider</u> <u>urgent care</u> covered only if you are temporarily outside of Kaiser service area or for emergency services provided at urgent care center licensed to operate as a freestanding emergency department.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	30% <u>coinsurance</u>	Not Covered	Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Mental/Behavioral health: \$20 <u>copay</u> /visit (individual) \$10 <u>copay</u> /visit (group) <u>Deductible</u> does not apply. Substance abuse: Not Covered	Not Covered	Charges related to substance abuse services are not covered.
	Inpatient services	Mental/Behavioral health: 30% <u>coinsurance</u> Substance abuse: Not Covered	Not Covered	Charges related to substance abuse services are not covered. Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Plan Provider (You will pay the least)	Non-Plan Provider (You will pay the most)	
If you are pregnant	Office visits	No Charge. <u>Deductible</u> does not apply.	Not Covered	After confirmation of pregnancy, for the normal series of regularly scheduled routine visits. Coverage is limited to 1 Postnatal visit. Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> and <u>deductible</u> may apply to office visits. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	30% <u>coinsurance</u>	Not Covered	Certain services received from <u>non-network providers</u> while at an <u>in-network</u> facility may be covered as <u>in-network</u> .
	Childbirth/delivery facility services	30% <u>coinsurance</u>	Not Covered	None
If you need help recovering or have other special health needs	<u>Home health care</u>	30% <u>coinsurance</u>	Not Covered	Private duty nursing not covered.
	<u>Rehabilitation services</u>	30% <u>coinsurance</u>	Not Covered	None
	<u>Habilitation services</u>	Not Covered	Not Covered	None
	<u>Skilled nursing care</u>	30% <u>coinsurance</u>	Not Covered	None
	<u>Durable medical equipment</u>	30% <u>coinsurance</u>	Not Covered	Coverage is limited to items on DME <u>formulary</u> .
	<u>Hospice services</u>	30% <u>coinsurance</u>	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No Charge, <u>Deductible</u> does not apply	Not Covered	Refractive exam provided to children up to age 19.
	Children's glasses	No Charge. <u>Deductible</u> does not apply	Not Covered	Limited to \$200 credit every 2 years for glasses.
	Children's dental check-up	No Charge. <u>Deductible</u> does not apply	No Charge <u>Deductible</u> does not apply.	Coverage provided through Cigna. Limited to 1 exam/6 months.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- | | | |
|------------------------|--|----------------------------|
| • Acupuncture | • Infertility treatment | • Private duty nursing |
| • Bariatric Surgery | • Long Term Care | • Routine foot care |
| • Cosmetic Surgery | • Non-emergency care when traveling outside the U.S. | • Substance abuse services |
| • Hearing aids (adult) | | • Weight loss program |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- | | | |
|--|--|---|
| • Chiropractic care, limited to 26 visits/year | • Hearing aids (under age 19 only): limited to \$3,000/ear every 48 months | • Routine eye care (Adult), limited to \$200 credit/2 years |
| • Dental care (adult), limited to \$250/year | | |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

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Your Grievance and Appeals Rights

Kaiser Permanente Member Services	1-888-865-5813 (TTY: 711) or www.kp.org/memberservices
Cigna Healthcare (for dental benefits only)	1-800-CIGNA24 (244-6224) or www.myCigna.com
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance Oversight	1-877-267-2323 x61565 or www.cciio.cms.gov
Georgia Department of Insurance (for Kaiser HMO benefits only)	1-800-656-2298 or www.oci.ga.gov/

Does this plan provide Minimum Essential Coverage? Yes.

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Does this plan meet the Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

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[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-865-5813 (TTY: 711)

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist copayment</u>	\$35
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$3,700
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,020

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist copayment</u>	\$35
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$1,100
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,220

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist copayment</u>	\$35
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u> *	\$250
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$700
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,150

* This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The plan would be responsible for the other costs of these EXAMPLE covered services.

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;
- Chest wall reconstruction with aesthetic flat closure; 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 at (800) 922-1613.

HIPAA Privacy Notice

The Plan is required to take reasonable steps to ensure the privacy of your personally identifiable health information in accordance with the privacy provisions contained in the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and related federal regulations. The Plan adopted a Notice of Privacy Practices describing how health information about you may be used and disclosed by the Plan and other parties as permitted under HIPAA and the federal regulations and how you can get access to this information. For additional information, you may request a copy of the Privacy Notice by submitting a written request to the Fund Office.

SI TIENE ALGUNA PREGUNTA O NECESITA AYUDA, COMUNÍQUESE CON LA OFICINA DEL FONDO AL 1-800-922-1613

ADMINISTRATIVE MANAGER:

National Employee Benefits Administrators, Inc.

501 Pulliam St SW, Suite 444 • Atlanta, GA 30312
1.800.922.1613 • www.nebainc.com

2010 N.W. 150th Ave, Suite 200 • Pembroke Pines, FL 33028
1.800.922.1613 • www.nebainc.com

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 March 17, 2025. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	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	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	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+)	FLORIDA – Medicaid
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	Website: https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – 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	Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfcr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
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	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid	LOUISIANA – 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	Website: www.medicicaid.la.gov or www.ldh.la.gov/la hipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
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: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid	MISSOURI – Medicaid
Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005

MONTANA – Medicaid	NEBRASKA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	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	NEW YORK – Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid and CHIP
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – 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)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RItE Share Line)
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059

TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493	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	VIRGINIA – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	Website: 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/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	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 March 17, 2025, 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

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

IBEW / AECA PENSION PLAN

IBEW LOCAL 613 DEFINED CONTRIBUTION PENSION PLAN

501 Pulliam St SW, Suite 444 • Atlanta, GA 30312
1.800.922.1613 • www.nebainc.com

IS YOUR BENEFICIARY FORM UP-TO-DATE?

As a participant in the IBEW Local 613 Defined Contribution Pension Plan, you are requested to fill out a Designated Beneficiary Form to instruct the Plan how to distribute your Pension Plan account in the event of your death. While this form is typically filled out when you first become eligible, it is also important that you review and update your form from time to time.

Did you know that a Will does not control the distribution of your Pension Plan death benefit?

In the event of your death, your death benefit will be paid out in accordance with your Designated Beneficiary Form on file. If you don't have a valid form on file, or if your beneficiary is not alive at the time of your death, then the death benefit shall be paid in the following order of priority to: (1) your surviving Spouse (provided you have been married for at least one year at the date of death); (2) your children, including adopted children, per stirpes; (3) your surviving parents, in equal shares; or (4) your estate. By law, these beneficiary rules override anything you may have stipulated in a Will, so it is very important that your Designated Beneficiary form is up-to-date.

What happens if you have a major life change?

While you should review and update your beneficiary form routinely, it is very important to update whenever you have a change in your life, such as marriage, divorce, birth/adoption of a child, or death of a previously designated beneficiary. For instance, if you name your spouse as your beneficiary but then get divorced and the Plan is aware of such divorce, the designation of your spouse shall automatically be voided. If you wish for your former spouse to remain as a beneficiary, you must file a new form with the Plan.

If you are not married, you may name one or more persons or your estate as your beneficiary. If you are married, and you die before you start to receive a distribution of your Account, your spouse automatically will be the beneficiary for 50% of your Account. For the remaining 50% of your Account, you may designate a beneficiary. Your spouse will be the beneficiary of 100% of the value of your account unless you have designated someone other than your spouse. To designate someone other than your spouse to receive any portion of your account, a spousal waiver must be submitted. Please note that there is a spousal waiver on the back of the Designated Beneficiary Form, which must be signed and notarized for a designation other than your spouse to be effective. Any new beneficiary designation will not go into effect until the Plan has received the signed and notarized form. In addition, if you indicate that the primary beneficiary should be your "descendants, per stirpes," please attach a signed statement of who the beneficiaries are.

Please complete and return the enclosed Designated Beneficiary Form to make sure your Plan records are up-to-date. If you have any questions or need assistance completing the form, please contact the Fund office at 1.800.922.1613.

Sincerely,

Your Board of Trustees

ADMINISTRATIVE MANAGER:

National Employee Benefits Administrators, Inc.

501 Pulliam St SW, Suite 444 • Atlanta, GA 30312
1.800.922.1613 • www.nebainc.com

2010 N.W. 150th Ave, Suite 200 • Pembroke Pines, FL 33028
1.800.922.1613 • www.nebainc.com

IBEW AECA PENSION PLAN

IBEW LOCAL 613 DEFINED CONTRIBUTION PENSION PLAN

501 Pulliam St, SW • Suite 444 • Atlanta, Georgia 30312
1.800.922.1613 • www.nebainc.com

(VANGUARD BENEFICIARY FORM)

How to designate a beneficiary: The following rules are applicable: As a participant in the IBEW Local 613 Defined Contribution Pension Plan (the “Plan”), you are entitled to designate a beneficiary to receive your Account under the Plan should you die. If you are married, you may designate a beneficiary other than your spouse for 50% of your Account, or with your spouse’s consent, for more than 50% of your Account under the Plan.

1. Participant Information

First Name		MI		Last Name	
SSN				Phone Number	

2. Primary Beneficiary(ies) (Unless specific percentages are specified, benefits will be split equally among primary beneficiaries)

	Beneficiary Name	Relationship	Birth Date	SSN	% of Benefit
# 1					
	Address, City, ST, Zip				
# 2					
	Address, City, ST, Zip				
# 3					
	Address, City, ST, Zip				
# 4					
	Address, City, ST, Zip				

3. Contingent Beneficiary(ies) (If Primary Beneficiaries are not living at time of my death, benefit is to be made to:)

	Beneficiary Name	Relationship	Birth Date	SSN	% of Benefit
# 1					
	Address, City, ST, Zip				
# 2					
	Address, City, ST, Zip				
# 3					
	Address, City, ST, Zip				
# 4					
	Address, City, ST, Zip				

4. I hereby revoke all prior beneficiary designations and designate the above beneficiary(ies) to receive my Account under the Plan at my death.

Participant Signature	Date
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See reverse side for Spousal Waiver

SI TIENE ALGUNA PREGUNTA O NECESITA AYUDA, COMUNÍQUESE CON LA OFICINA DEL FONDO AL 1-800-922-1613

Spousal Waiver

To be completed only if your spouse is not named as the beneficiary for at least 50% of your account.

I, _____, spouse of the above named Participant, hereby waive my right as "Designated Beneficiary" of my spouse's pension benefit relative to his/her participation in the IBEW Local 613 Defined Contribution Pension Plan.

I understand that as the spouse of the above named Participant, I am entitled to 50% of the balance of the Participant's account at his/her date of death. I also understand that by signing this waiver, I am relinquishing my rights to any or all of this benefit (Qualified Joint and Survivor Benefit) upon his/her demise.

I voluntarily waive this right and understand that this waiver can only be revoked by my written consent.

<i>Spouse Signature</i>	<i>Date</i>
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Sworn to and subscribed before me this _____ day of _____, 20____.

Notary Public

My commission expires: _____

Default Beneficiary

If you are married and you die before you start to receive a distribution of your Account, your spouse automatically will be the beneficiary for 50% of your Account. For the remaining 50% of your Account, you may designate a beneficiary. If your spouse does not survive you or you do not designate a beneficiary for the remaining portion of your Account, then your Account will be distributed to the person or persons in the first of the following classes then surviving: your spouse, your children, your parents, your brothers and sisters, or your estate.

If you are not married and designate no beneficiary, your Account will be distributed to the person or persons in the first of the following classes then surviving: your children, your parents, your brothers and sisters, or your estate.

Impact of marital status on your beneficiary designation:

If you marry after designating a beneficiary, the beneficiary(ies) designated before your marriage will only be entitled to fifty percent (50%) of your benefit and your new spouse will be your beneficiary as to the other fifty percent (50%), unless he/she executes a valid spousal waiver.

If you have designated a spouse as your beneficiary, but then get divorced (and the Plan is aware of such divorce), the designation of your spouse shall automatically be voided. If you wish for your former spouse to remain as a beneficiary, you must file a new form with the Plan.

If your marital status changes or a named beneficiary dies, you should contact the Fund Office and complete a new Beneficiary Designation Form.

Please return the completed form to:

National Employee Benefits Administrators, Inc.
501 Pulliam St. SW, Suite 444 • Atlanta, GA 30312
1.800.922.1613

SI TIENE ALGUNA PREGUNTA O NECESITA AYUDA, COMUNÍQUESE CON LA OFICINA DEL FONDO AL 1-800-922-1613

ELIGIBILITY REQUIREMENTS: ACTIVE (BARGAINING) EMPLOYEES

WHO IS ELIGIBLE?

All Employees in a job classification for whom Participating Employers are required, under the terms of a Collective Bargaining Agreement, to make contributions to the IBEW Local Union 613 and Contributing Employers Family Health Fund. Such Employees will become eligible upon satisfaction of the initial eligibility and continuing eligibility provisions set forth below.

INITIAL ELIGIBILITY

If you are not currently eligible, you will become eligible on the first day of the Benefit Quarter after you have accumulated 650 or more hours of Covered Employment during two consecutive Eligibility Quarters. Any unused hours in excess of 650 hours accumulated during these two eligibility quarters as required to establish initial eligibility will not be credited to your Hour Bank.

TABLE OF INITIAL ELIGIBILITY AND BENEFIT QUARTERS

650 HOURS WORKED DURING THESE CONSECUTIVE ELIGIBILITY QUARTERS	PROVIDES BENEFITS DURING THIS BENEFIT QUARTER
May, June, July August, September, October	January, February, March
August, September, October November, December, January	April, May, June
November, December, January February, March, April	July, August, September
February, March, April May, June, July	October, November, December

CONTINUING ELIGIBILITY

Once you become initially eligible, your benefits will continue if you have accumulated a total of 325 or more hours of employment per Eligibility Quarter. Benefits will continue until the end of the Benefit Quarter. All hours worked in excess of 325 during the Eligibility Quarter will be credited to the Employee's Hour Bank, subject to the Hour Bank maximum.

CUMULATIVE ELIGIBILITY - THE HOUR BANK

The purpose of the Hour Bank is to assist you in retaining your benefits during short periods of illness or seasonably low periods of employment. After establishing your initial eligibility, any hours of Covered Employment you work in excess of 325 hours per Eligibility Quarter will be credited to your account in the Hour Bank. The maximum number of hours that you may accumulate in the Hour Bank at any one time is 325. If, for any reason, you do not work at least 325 hours of Covered Employment in an Eligibility Quarter, the necessary number of hours will, if available, be automatically withdrawn from your Hour Bank to continue your insurance for the next Benefit Quarter.

TABLE OF CONTINUING ELIGIBILITY AND BENEFIT QUARTERS

325 HOURS WORKED DURING THESE CONSECUTIVE ELIGIBILITY QUARTERS	PROVIDES BENEFITS DURING THIS BENEFIT QUARTER
August, September, October	January, February, March
November, December, January	April, May, June
February, March, April	July, August, September
May, June, July	October, November, December

National Employee Benefits Administrators, Inc. (NEBA)

501 Pulliam Street SW, Suite 444 | Atlanta, Georgia 30312

Toll Free 800.922.1613 | Fax 678.705.0205

Direct 678.705.0200

Email: 613enrollment@nebainc.com



C and T Counseling, LLC

Employee Assistance Services

What we do:

C and T Counseling provides resources, consulting, and referrals to individuals with many types of personal and professional problems.

Participants can access an EAS professional through phone or email.

Concerns generally addressed include, but are not limited to, Personal Problems, Work Performance, Emotional Upsets, Relationship Issues, Stress, Depression, Marital/Family Concerns, and Substance Abuse.

C and T Counseling, LLC also provides management support to supervisors who are dealing with difficult employee situations.

In certain situations, counseling may be an appropriate option. If appropriate, we will help locate a counselor that specializes in your area of concern. Counseling may be covered by employee, personal, or spousal health insurance benefits. Sliding Scale counseling services may be available based on the employee's income and situation.

We want to help:

C and T Counseling, LLC is excited, and looks forward to assisting participants with the many concerns we all experience on a daily basis. Please be advised, if you or someone you know is experiencing thoughts of harming themselves or others, do not contact our agency. Instead, please contact 911 or take advantage of the nearest hospital emergency room.

How to reach us:

Our team is ready and can be reached by phone or email.

We look forward to hearing from you!

Phone: 470-674-9164

Email: EAS@CandTCounselingllc.com
