



2020 Benefits Enrollment Guide

This guide highlights the main features of many of the benefit plans sponsored by The Family Conservancy. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. The Family Conservancy reserves the right to modify, amend or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This Guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.



WHAT'S NEW FOR 2020?

At The Family Conservancy, we are continually grateful for the effort and enthusiasm that you display at work every day. It is this energy that drives and motivates us to provide a suite of benefits for you and your family. As we prepare for the upcoming plan year, our benefit priorities remain unchanged: keep our plans competitive, cost-effective, and useful for you and your family, so we can offer you the level of support you provide for us daily.

ACTIVE ENROLLMENT

The enrollment process must be completed by the deadline to enroll in benefits for the 2020 plan year. If you do not complete enrollment, you will not be enrolled in benefits in 2020. You will not be able to make any changes to your elections until open enrollment for the next plan year, unless you experience a qualifying life event between now and then. Enrollment begins on **Tuesday, December 3rd** and you must complete your enrollment by **Friday, December 13th**.

PLAN SUMMARY

- **Medical Plan** – Health insurance in 2020 will be offered through Humana.
- **Dental Plan** – The new dental carrier for 2020 will be The Standard.
- **Vision Plan** – There are no changes to vision carrier, plan design or cost for the vision plan.
- **Life and Long Term Disability** – The benefits will remain the same but there will be a new carrier (The Standard) in 2020.
- **HSA, HRA and FSA** – Discovery Benefits will be the new provider in 2020.
- **Voluntary Insurance Plans** – The voluntary plans will continue through Colonial, with no changes to the plan design.

MEDICAL/RX COVERAGE - HUMANA

The Family Conservancy is partnering with Humana to offer medical benefits in 2020. You will have 4 medical plan options to choose from. The following summary provides an overview of how the plans work and what your responsibilities are. For questions concerning your medical benefits, a claim, to identify a network provider or if you have questions concerning your prescription drug coverage, please contact Humana at **800.448.6262** or visit www.humana.com.

COMPARING YOUR 2020 MEDICAL OPTIONS

PPO Base (Humana Kansas City PPOx)	<i>In-network</i>	<i>Out-of-network</i>
Co-Insurance	100%	70%
Annual Deductible (Individual/Family)	\$6,000 / \$12,000	\$9,000 / \$18,000
Annual OOP Max (Individual/Family)	\$7,900 / \$15,800	\$19,750 / \$39,500
Office Visit – PCP / Specialist	\$40 / \$65	30% after deductible
Urgent Care Visit	\$100 Copay	30% after deductible
Emergency Room Visit	\$350 Copay	\$350 Copay
Preventive Care	Covered at 100%	30% after deductible
Hospital Services (Inpatient and Outpatient)	Deductible	30% after deductible
Retail Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$45 / \$90 / 25% Coinsurance	In-network Copay + 30% Coinsurance
Mail Order Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	\$25 / \$112.50 / \$225 / 25% Coinsurance	In-network Copay + 30% Coinsurance

Salary Class	\$22,276 - \$52,525	\$52,526 - \$97,925	\$97,926 - \$175,700
Employee	\$0.00	\$0.00	\$0.00
Employee / Spouse	\$123.24	\$235.74	\$263.24
Employee / Child(ren)	\$95.83	\$208.33	\$235.83
Family	\$452.18	\$564.68	\$592.18

*Rates displayed are per pay period

****This plan accesses a smaller Humana network, called the Kansas City PPOx High Value Network. See additional information for provider coverage.**

*****The Family Conservancy will contribute to your HRA, up to a maximum of \$900 annually. HRA is pro-rated based upon your date of hire or date of eligibility.**

PPO Buy Up \$2500	<i>In-network</i>	<i>Out-of-network</i>
Co-Insurance	80%	50%
Annual Deductible (Individual/Family)	\$2,500 / \$5,000	\$5,000 / \$10,000
Annual OOP Max (Individual/Family)	\$5,000 / \$10,000	\$12,500 / \$25,000
Office Visit – PCP / Specialist	\$30 / \$55	30% after deductible
Urgent Care Visit	\$100 Copay	30% after deductible
Emergency Room Visit	\$350 Copay	\$350 Copay
Preventive Care	Covered at 100%	30% after deductible
Hospital Services (Inpatient and Outpatient)	Deductible	50% after deductible
Retail Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$40 / \$70 / 25% Coinsurance	In-network Copay + 30% Coinsurance
Mail Order Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	\$25 / \$100 / \$175 / 25% Coinsurance	In-network Copay + 30% Coinsurance

Salary Class	\$22,276 - \$52,525	\$52,526 - \$97,925	\$97,926 - \$175,700
Employee	\$59.30	\$69.30	\$79.30
Employee / Spouse	\$423.59	\$433.59	\$443.59
Employee / Child(ren)	\$387.15	\$397.15	\$407.15
Family	\$860.74	\$870.74	\$880.74

*Rates displayed are per pay period

*****The Family Conservancy will contribute to your HRA, up to a maximum of \$900 annually. HRA is pro-rated based upon your date of hire or date of eligibility.**

HSA Base \$5000	<i>In-network</i>	<i>Out-of-network</i>
Co-Insurance	90%	60%
Annual Deductible (Individual/Family)	\$5,000 / \$10,000	\$7,500 / \$15,000
Annual OOP Max (Individual/Family)	\$6,350 / \$12,700	\$19,050 / \$38,100
Office Visit – PCP / Specialist	10% after deductible	40% after deductible
Urgent Care Visit	10% after deductible	40% after deductible
Emergency Room Visit	10% after deductible	10% after deductible
Preventive Care	Covered at 100%	30% after deductible
Hospital Services (Inpatient and Outpatient)	Deductible	40% after deductible
Retail Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	10% after deductible	40% after deductible
Mail Order Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	10% after deductible	40% after deductible

Salary Class	\$22,276 - \$52,525	\$52,526 - \$97,925	\$97,926 - \$175,700
Employee	\$0.00	\$0.00	\$0.00
Employee / Spouse	\$130.92	\$243.42	\$270.92
Employee / Child(ren)	\$103.12	\$215.62	\$243.12
Family	\$464.47	\$576.97	\$604.47

*Rates displayed are per pay period

****The Family Conservancy will match your HSA contribution, up to \$360. Please note, however, your HSA match is pro-rated based upon your date of hire or date of eligibility.**

*****If you are a new hire, the HRA is pro-rated based upon your date of hire as well (HRA is based on \$900 annually).**

HSA Buy Up \$4000	<i>In-network</i>	<i>Out-of-network</i>
Co-Insurance	100%	70%
Annual Deductible (Individual/Family)	\$4,000 / \$8,000	\$6,000 / \$12,000
Annual OOP Max (Individual/Family)	\$4,000 / \$8,000	\$14,500 / \$29,000
Office Visit – PCP / Specialist	No charge after deductible	30% after deductible
Urgent Care Visit	No charge after deductible	30% after deductible
Emergency Room Visit	No charge after deductible	No charge after deductible
Preventive Care	Covered at 100%	30% after deductible
Hospital Services (Inpatient and Outpatient)	No charge after deductible	30% after deductible
Retail Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	No charge after deductible	30% after deductible
Mail Order Pharmacy Coverage Tier 1 / Tier 2 / Tier 3 / Tier 4	No charge after deductible	30% after deductible

Salary Class	\$22,276 - \$52,525	\$52,526 - \$97,925	\$97,926 - \$175,700
Employee	\$24.16	\$34.16	\$44.16
Employee / Spouse	\$353.32	\$363.32	\$373.32
Employee / Child(ren)	\$320.40	\$330.40	\$340.40
Family	\$748.30	\$758.30	\$768.30

*Rates displayed are per pay period

****The Family Conservancy will match your HSA contribution, up to \$360. Please note, however, your HSA match is pro-rated based upon your date of hire or date of eligibility.**

*****If you are a new hire, the HRA is pro-rated based upon your date of hire as well (HRA is based on \$900 annually).**

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is an account designed to help you save to cover health care expenses for you and your family. It is paired with a Qualified High Deductible Health Plan (QHDHP). HSAs offer you the following advantages:

- **Tax Savings.** You contribute pre-tax dollars to the HSA through payroll deduction. Interest accumulates tax-free and funds for healthcare expenses are withdrawn tax-free. You can use the money in your HSA to pay for eligible health (medical and prescription drug), dental and vision expenses.
- **Invest the funds and take them with you.** Unused account dollars are yours to keep even if you stop working or change employers. Additionally, you can invest your HSA funds, so your available but unused health care dollars can grow over time. The money can be used for future out-of-pocket health care expenses. Think of an HSA like a 401k for your healthcare.

HSA funds can be used for any family members' health care expenses - even if they are not enrolled in The Family Conservancy's health insurance plan.

WHO IS ELIGIBLE FOR THE HSA?

You can participate in the HSA only if you enroll in an HDHP. You are not eligible to contribute if:

- You are enrolled in Medicare, Medicaid, or TriCare
- You are covered by another medical plan (such as your spouse's plan) that does not qualify as a high deductible health plan.
- You or your spouse participates in a Health Care Flexible Spending Account (FSA) at your spouse's employer.

2020 IRS Maximum Contributions to the Health Savings Account

- **Individual Enrollment:** \$3,550 (\$50 increase to individual limit from 2019)
- **Family Enrollment:** \$7,100 (\$100 increase to family limit from 2019)

The maximum contributions above include all deposits/contributions made during the calendar year, including any match from The Family Conservancy. If you are age 55 and older you can contribute an additional \$1,000 to the above amounts in a catch-up contribution.

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

Discovery Benefits will be the administrator of the The Family Conservancy's Health Reimbursement Arrangement (HRA) for 2020. A health reimbursement arrangement (HRA), is an employer-funded, tax-advantaged health benefit used to reimburse employees for certain out-of-pocket medical expenses.

- Discovery Benefits will administer all HRA claims as of January 1, 2020
- You may still contribute to a medical FSA as long as you elect a PPO plan
- You may still contribute to a Health Savings Account (HSA) if you elect one of the High Deductible Health Plans

HRA Plan Overview

HRA Benefit Overview

(Non-HSA Plan)

Individual Coverage:

Rule 1: Employee responsible for 100% of first \$1,000

Rule 2: HRA reimburses the next \$900 in deductible expenses

Family Coverage (2 or more):

Rule 1: Employee responsible for 100% of first \$1,000

Rule 2: HRA reimburses the next \$900 in deductible expenses

(HSA Plan)

Individual Coverage:

Rule 1: Employee responsible for 100% of first \$1,400

Rule 2: HRA reimburses the next \$900 in deductible expenses

Family Coverage (2 or more):

Rule 1: Employee responsible for 100% of first \$2,800

Rule 2: HRA reimburses the next \$900 in deductible expenses

Eligible Expenses

- Deductible and Coinsurance expenses only.

End of Plan Year

- To file claims – 90 days after the plan year ends
- Upon Termination – 30 days from the last date worked to turn in claims that were incurred prior to term date



FLEX SPENDING ACCOUNT (FSA)

In 2020 The Family Conservancy will offer an FSA through Discovery Benefits. FSAs provide you with an important tax advantage to help you pay for health care and dependent care expenses on a pre-tax basis. By anticipating your family's health and dependent care costs for the next year, you can plan your annual contributions accordingly to meet your needs. You may elect to contribute up to **\$2,000** into an FSA for 2020.

Note: If you are participating in an HSA, IRS guidelines state you are not permitted to enroll in the traditional Health FSA program.

Dependent Care FSA

The Dependent Care FSA lets The Family Conservancy employees use pre-tax dollars towards qualified dependent care such as caring for children under the age of 13 or caring for disabled dependents over the age of 13. The annual maximum amount you may contribute to the Dependent Care FSA is **\$5,000 per household (or \$2,500 each if married and filing separately)** per calendar year. To be eligible for this program, the employee and their spouse (if married) must be working full-time or attending school full-time.

Note: These accounts follow the "Use It or Lose It Rule". Per the IRS, any remaining funds will be lost if not used by the end of the plan year.



HEALTH SAVINGS ACCOUNT (HSA)

EMPLOYEE HANDOUT

THE FASTEST-GROWING HSA ON THE MARKET

1

ONE ONLINE ACCOUNT, ONE MOBILE APP AND ONE DEBIT CARD FOR ALL OF YOUR BENEFITS



ABILITY TO CHECK BALANCE AND REQUEST DISTRIBUTIONS OR CONTRIBUTIONS ON THE GO



A LOW INVESTMENT THRESHOLD AND ENHANCED INVESTMENT EXPERIENCE



NO SURPRISE PARTICIPANT FEES



TOOLS AND RESOURCES FOR SPENDERS, SAVERS AND INVESTORS

Health Savings Account Overview

A Health Savings Account (HSA) lets you make the most of your earnings by setting aside tax-free dollars for medical, dental and vision expenses. HSAs are individually owned and provide a triple-tax advantage. You can deposit money tax-free, it will grow tax-free until you use it, and your withdrawals are tax-free when used on eligible expenses.

Eligibility

You must be enrolled in a High-Deductible Health Plan (HDHP) to get an HSA, which can be used to pay for out-of-pocket expenses until you've met your deductible, at which point your health plan kicks in. While you can't be enrolled in a general purpose Flexible Spending Account and an HSA at the same time, you can pair an HSA with a Limited FSA.

Spending

The HSA covers qualifying medical, dental and vision expenses. To find out which specific expenses are eligible, view our searchable eligibility list at www.DiscoveryBenefits.com/eligibleexpenses.

Discovery Benefits makes it easy to access your HSA funds with:

- The Discovery Benefits debit card, which can be used to pay for eligible expenses, so you'll reduce your out-of-pocket costs.
- The Benefits Mobile App by Discovery Benefits, which provides a fast and secure way to check your balance, track expenses and move funds between your HSA and your bank account.



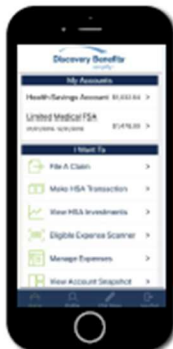
Saving

To take the guesswork out of election decisions, we offer a free savings calculator to help you decide how much to set aside. Calculate your savings today at www.DiscoveryBenefits.com/hsacalculator.

Investing

We make it easy to invest by offering a low HSA investment threshold. Once your HSA reaches that amount, you're able to invest in interest-bearing accounts or mutual funds without ever leaving your online account. View your investment options at www.DiscoveryBenefits.com/hsainvestments.

We also offer an Investment Guidance Tool through your online account to help you determine which investments are right for you. And, since all of your HSA dollars carry over from year to year, HSAs are a valuable long-term investment option.



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RESOURCES

ELIGIBLE EXPENSE LIST
www.DiscoveryBenefits.com/eligibleexpenses

HSA CALCULATOR
www.DiscoveryBenefits.com/hsacalculator

BENEFITS MOBILE APP VIDEO
www.DiscoveryBenefits.com/mobileappvideo

HSA VIDEOS
www.DiscoveryBenefits.com/hsavideos



FLEXIBLE SPENDING ACCOUNT (FSA)

EMPLOYEE HANDOUT

AN FSA THAT SIMPLIFIES SAVINGS

1

ONE ONLINE ACCOUNT,
ONE MOBILE APP AND ONE
DEBIT CARD FOR ALL OF
YOUR BENEFITS



AVERAGE DEBIT CARD
AUTO-SUBSTANTIATION
RATE OF MORE THAN
85 PERCENT



EASY DOCUMENTATION
UPLOADING USING OUR
BENEFITS MOBILE APP



THOUSANDS OF ELIGIBLE
EXPENSES FOR PURCHASE
AT THE FSA STORE

Flexible Spending Account Overview

A Flexible Spending Account (FSA) allows you to budget and save for qualified medical expenses incurred over the course of your plan year. Dollars invested in an FSA are tax-free. That makes an FSA a great tool for saving money, especially when big expenses are anticipated.

Eligible Expenses

In order to have an expense covered by your FSA dollars, that expense has to be considered eligible by the IRS. To find out which specific expenses are eligible, view our searchable eligibility list at www.DiscoveryBenefits.com/eligibleexpenses.

Using Funds

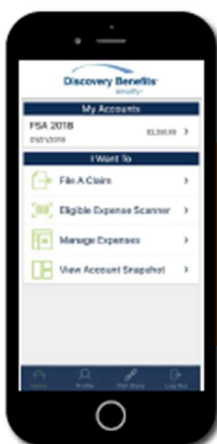
For easy access to your FSA funds, you can swipe your Discovery Benefits debit card and avoid out-of-pocket costs. If you use your card at a provider with an Inventory Information Approval System (IIAS), the expense will automatically be approved at the point of sale.



If the card is swiped at a merchant that meets the IRS' 90% rule, you may need to provide documentation to show the expense is eligible.

Substantiation

The IRS requires FSA participants to provide documentation (e.g. an Explanation of Benefits) to show that an expense is FSA-eligible. You can easily upload documentation for a claim by logging in to your online account. You can also submit documentation by taking a photo with your phone's camera and uploading it through the Benefits Mobile App by Discovery Benefits.



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RESOURCES



ELIGIBLE EXPENSE LIST

www.DiscoveryBenefits.com/eligibleexpenses



FSA CALCULATOR

www.DiscoveryBenefits.com/fsacalculator



BENEFITS MOBILE APP VIDEO

www.DiscoveryBenefits.com/mobileappvideo



FSA 101 VIDEO

www.DiscoveryBenefits.com/fsa101



FSA STORE

www.DiscoveryBenefits.com/fsastore

Discovery Benefits®

www.DiscoveryBenefits.com



BENEFITS MOBILE APP

EMPLOYEE HANDOUT

ACCESS YOUR BENEFITS ANYTIME, ANYWHERE

Access your benefits on the go 24/7 with the Benefits Mobile App by Discovery Benefits. Our free app gives you convenient, real-time access to all your benefits accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needing to call in.

The Benefits Mobile App keeps your benefits always within reach. Want to know the status of a recent claim or easily check the balance of your accounts? Log in to our secure app to get answers to those questions and so many more — wherever and whenever you want.

WITH OUR BENEFITS MOBILE APP, YOU CAN:

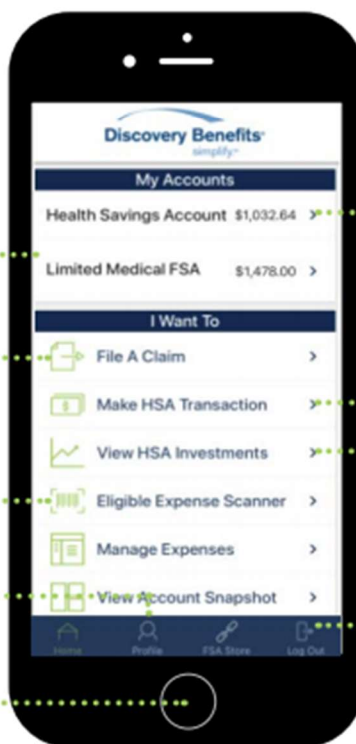
GET INSTANT NOTIFICATIONS ON THE STATUS OF YOUR CLAIMS.

FILE A CLAIM AND UPLOAD DOCUMENTATION IN SECONDS USING YOUR PHONE'S CAMERA.

SCAN AN ITEM'S BAR CODE WITH YOUR PHONE'S CAMERA TO DETERMINE IF IT'S AN IRS CODE SECTION 213(D) ELIGIBLE EXPENSE.

REPORT A CARD AS LOST OR STOLEN.

LOG IN WITH YOUR FINGERPRINT.



CHECK YOUR BALANCE AND VIEW ACCOUNT ACTIVITY.

EASILY MOVE FUNDS FROM YOUR HSA INTO YOUR BANK ACCOUNT TO COVER ELIGIBLE EXPENSES.

VIEW CURRENT HSA INVESTMENTS BALANCE, RECENT ACTIVITY AND RATE OF RETURN.

RESET LOGIN CREDENTIALS.

SECURITY ON THE GO
OUR MOBILE APPS USE SECURE ENCRYPTION AND WON'T STORE PICTURES ON YOUR PHONE, KEEPING YOUR DOCUMENTATION SAFE AND SECURE.

DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



RESOURCES

BENEFITS MOBILE APP 101 VIDEO
www.DiscoveryBenefits.com/mobileapp101

Discovery Benefits®

DENTAL COVERAGE – THE STANDARD

You have access to a broad network of dental providers available through The Standard. Please be sure to utilize a network provider whenever possible to keep your out of pocket costs down.

- **Network.** The Standard utilizes the Ameritas Dental Network. To search for an In-Network provider please visit www.standard.com and click on "Find a Dentist".
- **If you utilize an out of network provider,** the plan will pay a benefit, but you may be balance billed, meaning you could be charged the difference between what your provider charges, and what The Standard considers to be the allowed amount.



The Standard	Network Provider	Out-of-Network Provider
Annual Deductible* Individual/Family	\$50 / \$150	
Annual Benefit Maximum	\$1,000	
Preventive Services	100%	
Basic Services	80%	
Major Services	50%	
Orthodontia (Child & Adult)	50% \$1,000 Lifetime Maximum	

*Deductible applies to Basic/Major services only (not Preventive services).

Coverage	Employee Only	Employee / Spouse	Employee / Child	Family
Dental Rate	\$12.04	\$22.68	\$30.94	\$41.58

*Rates displayed are per pay period

VISION COVERAGE - VSP

Vision coverage will continue to be offered through VSP with no change in plan design or rates for the 2020 plan year. To find a vision provider you may contact VSP at **800.877.7195** or visit their website at www.vsp.com.

VSP	Network Provider	Out-of-Network Provider
Exam	\$20 Copay	Up to \$50
Frames	\$130 Allowance (Wide Selection of Frames) \$150 Allowance (Featured Frame Brands) 20% off amount over allowance	Up to \$70
Lenses ~Single ~Bifocal ~Trifocal ~Lenticular	\$20 Copay (Lenses & Frames) \$20 Copay (Lenses & Frames) \$20 Copay (Lenses & Frames) \$20 Copay (Lenses & Frames)	Up to \$50 Up to \$75 Up to \$100 Up to \$75
Contact Lens Options ~Elective	\$135 allowance	Up to \$105
Frequency Exam Lenses or Contacts Frames	Once every 12 months Once every 12 months Once every 12 months	

Coverage	Employee Only	Employee Plus 1 or more
Vision Rate	\$3.18	\$10.47

*Rates displayed are per pay period



LIFE AND AD&D INSURANCE – THE STANDARD

The Family Conservancy provides eligible employees with 2 times their annual earnings (rounded to the next \$1,000) to a maximum of \$200,000 in Life and AD&D coverage. This coverage is available at no cost to The Family Conservancy employees.

Benefit	
Life and AD&D Amount	2x earnings up to a maximum benefit of \$200,000
Guarantee Issue	\$200,000
Reduction Schedule	Benefits reduce by 35% at age 65, and by 50% at age 70.

LONG-TERM DISABILITY INSURANCE – THE STANDARD

The Family Conservancy provides eligible employees with Long Term Disability insurance. This coverage is available at no cost to The Family Conservancy employees.

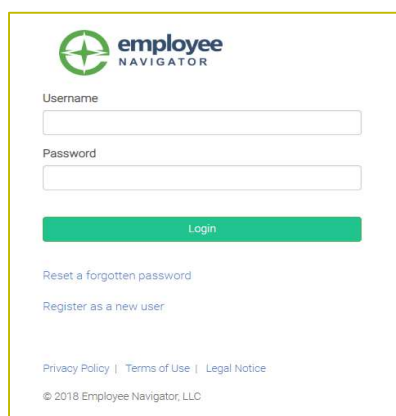
Benefit	
Coverage Amount	60% of salary up to a maximum of \$5,000 (minimum \$100)
Benefit Waiting Period	90 days
Maximum Benefit Period	To age 65

HOW DO I ENROLL IN BENEFITS FOR 2020?

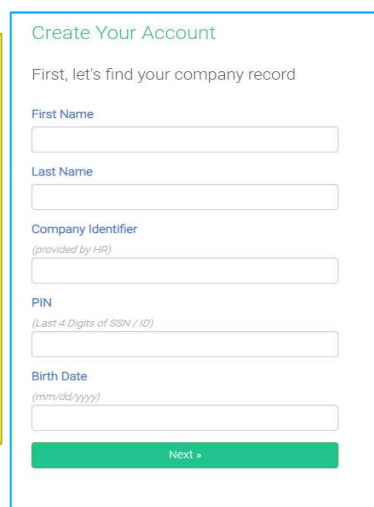
For 2020, all employees will enroll online via Employee Navigator.

Complete the enrollment process in Employee Navigator by Friday, December 13th at 5 p.m.

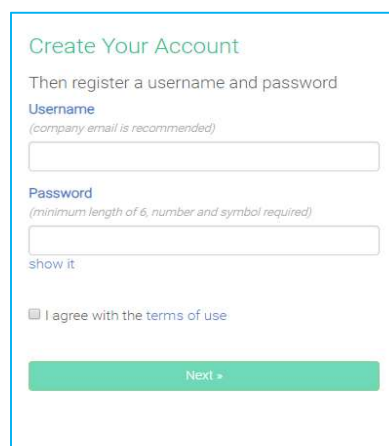
- Go to: <https://FamilyConservancy.employeenavigator.com>
- Click "Register as a new user"
- Enter
 - Name
 - Company Identifier: **FamilyConservancy**
 - Pin: Last 4 of SSN
 - Birthdate



The screenshot shows the Employee Navigator login and registration page. It features the Employee Navigator logo at the top left. Below the logo are two input fields for 'Username' and 'Password'. A green 'Login' button is positioned below the password field. Below the login button are two links: 'Reset a forgotten password' and 'Register as a new user'. At the bottom, there are links for 'Privacy Policy', 'Terms of Use', and 'Legal Notice', followed by the copyright notice '© 2018 Employee Navigator, LLC'.



The screenshot shows the 'Create Your Account' page, Step 1: 'First, let's find your company record'. It contains four input fields: 'First Name', 'Last Name', 'Company Identifier (provided by HR)', and 'PIN (Last 4 Digits of SSN / ID)'. Below the PIN field is a 'Birth Date' field with the format '(mm/dd/yyyy)'. A green 'Next »' button is at the bottom.



The screenshot shows the 'Create Your Account' page, Step 2: 'Then register a username and password'. It contains two input fields: 'Username (company email is recommended)' and 'Password (minimum length of 6, number and symbol required)'. Below the password field is a 'show it' link and a checkbox for 'I agree with the terms of use'. A green 'Next »' button is at the bottom.

Start Enrollment

- Click "Start Enrollment"
- Once complete, sign and submit to save your elections
- **Open Enrollment period: December 3 – December 13**

IMPORTANT CONTACTS

<u>Resource</u>	<u>Contact</u>	<u>Phone Number</u>	<u>Email/Website</u>
The Family Conservancy	Michael Murphy	(913) 742-4193	mmurphy@thefamilyconservancy.org
Holmes Murphy	Jamie Conover	(816) 857-7877	jconover@holmesmurphy.com
Medical and Prescription Drugs	Humana	(800) 448-6262	www.humana.com
Dental, Life and LTD	The Standard	Dental: (800) 547-9515 Life: (800) 628-8600 LTD: (800) 368-1135	www.standard.com
Vision	VSP	(800) 877-7195	www.vsp.com
HSA/FSA/HRA	Discovery Benefits	(866) 451-3399	www.discoverybenefits.com
Additional Voluntary Benefits	Colonial Life	(800) 325-4368	www.coloniallife.com



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the *family* conservancy