CASCADE CHRISTIAN SCHOOLS

Classified Staff









YOUR EMPLOYEE BENEFITS GUIDE

January 1, 2027 – December 31, 2027

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ANNUAL HEALTH COMPLIANCE BOOKLET

The annual health compliance booklet which includes the Summary of your Benefits & Coverages (SBC), Glossary of Health Coverage and Medical Terms, and Annual Compliance Notices are available via the online link and QR code below. You may request a physical copy of the booklet at any time.

2027 Health Compliance Booklet - Cascade Christian Schools



If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please refer to the Medicare Part D Notice section of the Annual Health Compliance Booklet for more details.

WELCOME!

We value our employees and strive to provide benefit options that enhance the overall quality of life. The benefits offered are designed to provide a comprehensive benefits package for you and your family. We encourage you to take time to review this Benefits Guide to educate yourself about your benefit options and choose the best coverage to fit your needs. Full details of the plans are contained in the summary plan description (SPD), which govern each plan's operation.

Please choose and/or change your benefits carefully as you will not be able to revise your benefit elections until the next Open Enrollment period unless you experience a qualified life event during the plan year.

ELIGIBILITY

If you are a full-time employee who works a minimum of 30 hours per week you are eligible to enroll in the benefits described in this guide.

Coverage is available the first of the month following or coinciding with their date of hire.

DEPENDENT ELIGIBILITY

You can enroll your dependents in plans that offer dependent coverage. Eligible dependents are defined as your legal spouse, state registered domestic partner, and dependent children to age 26.

HOW TO ENROLL:

Eligible employees will receive information from their HR Department with detailed instructions for how to enroll for benefits.

Elections you make during the open enrollment period will become effective January 1, 2027 through December 31, 2027



MAKING CHANGES

Unless you have a qualifying event, you cannot make changes to the benefits you elect until the next open enrollment period.

If you experience a qualified "change in status," you must make any associated enrollment or benefit changes within 30 days of the event except for a Medicare or Medicaid entitlement event, in which case you must make changes within 60 days of the event.

Qualified changes in status include:

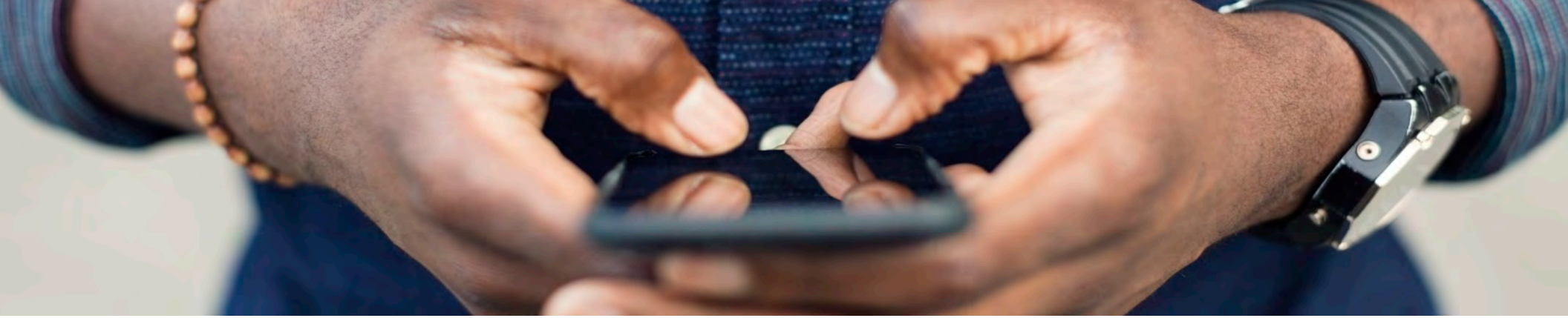
- Change in legal marital status (marriage, death of spouse, divorce, legal separation)
- Change in number of dependents (birth, death, adoption, ceases to satisfy eligibility requirements, child support order)
- Change in employment status
- Loss of certain other health coverage
- Medicare or Medicaid entitlement
- Significant cost or other coverage changes
- Family Medical Leave Act (FMLA) leave of absence, reduction of hours
- Exchange/Marketplace enrollment

Important! Please note that there are several conditions and/or limitations that apply to the events listed above. Please contact Human Resources if you have any questions or believe that you may qualify for an election change.



BENEFIT OFFERINGS

- **Medical / Rx**
  - Kaiser Permanente
- **Health Savings Account (HSA)**
  - Health Equity
- **Flexible Spending Account (FSA)**
  - Health Equity
- **Dental**
  - Ameritas
- **Voluntary Vision**
  - Ameritas – VSP & EyeMed Insights
- **Life/AD&D**
  - Principal
- **Voluntary Life/AD&D**
  - Principal
- **Voluntary Long Term Disability**
  - Principal
- **Employee Assistance Program**
  - Principal / Magellan Healthcare
- **403b Retirement Savings Plan**
  - Barron Financial Services



CONTACTS

CASCADE CHRISTIAN SCHOOLS

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Medical & Pharmacy

+ **Kaiser Permanente**
  - 888-901-4636
  - www.kp.org/wa
  - Network Name:
    - Access PPO (base & buy-up plan)
    - Core (mid plan)
  - Group #

    Base Plan HSA 7264900 / 726500

    Mid-Plan KP Plus: 7265200

    Buy-Up Plan VisitsPlus: 7265100

Dental

+ **Ameritas**
  - 800-487-5553
  - www.ameritas.com
  - Dental Buy Up Plan
  - Group # PENDING

Vision

+ **Ameritas**
  - 800-659-2222
  - www.vsp.com
  - www.eyemed.com
  - VSP Choice or Eyemed Insight
  - Group #010-054966

Flexible Spending Account

+ **HealthEquity**
  - 866-348-5800
  - www.healthequity.com

Health Savings Account

+ **HealthEquity**
  - 877-924-3967
  - www.healthequity.com

Life/AD&D & Long Term Disability

+ **Principal**
  - 800-986-3343
  - www.principal.com
  - Group #113224

Employee Assistance Program

+ **Magellan Healthcare (through Principal)**
  - 800-450-1327
  - www.magellanhealthcare.com
  - Program Name: Principal Core

PAYROLL CONTRIBUTIONS

MEDICAL BASE PLAN - KAISER PERMANENTE HSA 4500 | Network Access PPO			
	TOTAL COST	EMPLOYER COST	YOUR MONTHLY COST
Employee Only	$681.80	$630.67	$51.13
Employee + Spouse	$1,459.06	$630.67	$828.39
Employee + Child(ren)	$1,390.88	$630.67	$760.21
Employee + Family	$2,168.13	$630.67	$1,537.46

MEDICAL MID PLAN - KAISER PERMANENTE KP Plus 3000 | Network: Core			
	TOTAL COST	EMPLOYER COST	YOUR MONTHLY COST
Employee Only	$759.77	$630.67	$129.10
Employee + Spouse	$1,625.90	$630.67	$995.23
Employee + Child(ren)	$1,549.92	$630.67	$919.25
Employee + Family	$2,416.05	$630.67	$1,785.38

MEDICAL BUY-UP PLAN - KAISER PERMANENTE VisitsPlus 2500 | Network: Access PPO			
	TOTAL COST	EMPLOYER COST	YOUR MONTHLY COST
Employee Only	$944.69	$630.67	$314.02
Employee + Spouse	$2,021.63	$630.67	$1,390.96
Employee + Child(ren)	$1,927.16	$630.67	$1,296.49
Employee + Family	$3,004.10	$630.67	$2,373.43

DENTAL BASE PLAN - AMERITAS Dental PPO | Network: Ameritas			
	TOTAL COST	EMPLOYER COST	YOUR MONTHLY COST
Employee Only	$41.44	$0.00	$41.44
Employee + Spouse	$83.68	$0.00	$83.68
Employee + Child(ren)	$108.96	$0.00	$108.96
Employee + Family	$151.20	$0.00	$151.20

DENTAL BUY-UP PLAN - AMERITAS Dental PPO | Network: Ameritas			
	TOTAL COST	EMPLOYER COST	YOUR MONTHLY COST
Employee Only	$56.56	$0.00	$56.56
Employee + Spouse	$113.56	$0.00	$113.56
Employee + Child(ren)	$138.68	$0.00	$138.68
Employee + Family	$195.68	$0.00	$195.68

VISION - AMERITAS Vision PPO | Network: VSP Choice or EyeMed Insight			
	TOTAL COST	EMPLOYER COST	YOUR MONTHLY COST
Employee Only	$6.00	$0.00	$6.00
Employee + Spouse	$12.00	$0.00	$12.00
Employee + Child(ren)	$12.88	$0.00	$12.88
Employee + Family	$20.56	$0.00	$20.56



MEDICAL / RX

Kaiser Permanente

IN-NETWORK	Base Plan HSA 4500 Network: Access PPO	Mid Plan KP Plus 3000 Network: Core	Buy-Up Plan VisitsPlus 2500 Network: Access PPO
Preventive Services	100% Covered	100% Covered	100% Covered
Deductible (Individual / Family)	$4,500 / $9,000	$3,000 / $6,000	$2,500 / $5,000
Coinsurance	You pay 30% after deductible	You pay 30% after deductible	You pay 30% after deductible
Out of Pocket Maximum (Individual / Family)	$7,000 / $14,000	$7,500 / $15,000	$6,000 / $12,000
Office Visits: Primary Specialist Virtual	Deductible, then 30%	$30 copay $30 copay $0 copay	$35 copay $35 copay $0 copay
Urgent Care	Deductible, then 30%	$30 copay	$35 copay
Emergency Room *(copay waived if admitted)*	$200 copay; Deductible, then 30%	$200 copay; Deductible, then 30%	$200 copay; Deductible, then 30%
Inpatient Hospitalization	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%
Diagnostic X-Ray & Lab	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%
Major Lab – MRI, PET/CAT Scans	Deductible, then 30%	Deductible, then 30%	Deductible, then 30%
Prescription Drugs (30 day) Preferred Generic Preferred Brand Non-Preferred Preferred Specialty	Medical Deductible Applies 30% (20% enhanced)	Deductible Waived $25 copay $50 copay Non-Preferred Not Covered 50% up to $150	Deductible Waived $20 copay ($10 enhanced) $40 copay ($20 enhanced) $60 copay ($30 enhanced) 30% up to $150 copay
Prescription Mail (90 day)	Deductible, then 20%	2x copay	$2x enhanced copay
Chiropractic (Visits per year)	Deductible, then 30%, 12 visits	$30 copay;12 visits	$35 copay**;** 12 visits
OUT OF NETWORK			
Deductible (Individual / Family)	$9,000 / $18,000	Limited to 10 covered services outside of the Core network - per year, and 5 prescription fills. Then no out of network coverage.	$5,000 / $10,000
Coinsurance	You pay 50% after deductible		You pay 50% after deductible
Out of Pocket Maximum (Individual / Family)	Unlimited		Unlimited

KAISER NETWORKS

Access PPO: Offers one of the largest provider networks in Washington, including Kaiser facilities and top regional hospitals like UW Medicine, Swedish, and MultiCare, plus national access through First Choice Health and OptumRx pharmacies.

Core: is a focused HMO network centered around Kaiser Permanente medical facilities and select high-quality community providers, with a limited amount of services covered out-of-network if you are enrolled on the Mid KP Plus plan.

Enhanced benefits apply when you visit a Kaiser Permanente Location

CONTROLLING HEALTHCARE COSTS

The rising cost of health insurance is a concern for all of us.

Here are tips on how you can help lower the cost of health insurance:

+ Use in-network providers. You will receive higher level of benefits from providers who participate in the network.
+ Request generic rather than brand name prescription drugs.
+ Consider seeing your family physician rather than a specialist.
+ Exercise and maintain a proper diet. The healthier you are the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

To find an in-network medical care provider visit:

www.kp.org/wa & select your plans network, or contact them at 888-901-4636

For a full listing of the covered benefits, please contact your HR Department for copies of the Benefit Summary, Summary of Benefits and Coverage (SBC) and Booklet. The text contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this benefits page and the actual plan documents, the actual plan documents will always prevail.

KNOW WHERE TO GO FOR CARE

Health Care Provider	Symptoms	Average Cost
Non-Emergency Care		
Virtual Doctor's Visit Convenient, quick access to non-emergency medical care from the comfort of home. *24 hours a day, 7 days a week* *Average wait: 1-15 minutes*	+ Allergies, Asthma + Cold & Flu + Fever + Infections + Insect Bites	$$$$$$
Doctor's Office Generally, the best place for routine preventive care; established relationship; able to treat based on medical history *Office hours vary* *Average wait: 15-30 minutes*	+ Infections + Sore and strep throat + Vaccinations + Minor injuries, pain, sprains and strains	$$$$$$
Retail Clinic Usually, lower out-of-pocket cost than urgent care; when you can't see your doctor; located in stores and pharmacies *Hours vary based on store hours* *Average wait: 15 minutes*	+ Common infections + Minor injuries + Pregnancy tests + Vaccinations	$$$$$$
Urgent Care When you need immediate attention; walk-in basis is usually accepted *Generally, includes evening, weekend and holiday hours* *Average wait: 15-45 minutes*	+ Sprains and strains + Minor broken bones + Small cuts that may require stitches + Minor burns and infections	$$$$$$
Emergency Care		
Hospital Emergency Room Life-threatening or critical conditions; trauma treatment; multiple bills for doctor and facility *24 hours a day, 7 days a week* *Average wait: 4+ hours*	+ Chest pain + Difficulty breathing + Severe bleeding + Blurred or sudden loss of vision + Major broken bones	$$$$$$
Free Standing Emergency Room Services do not include trauma care; can look similar to an urgent care center, but medical bills may be 10x higher *24 hours a day, 7 days a week* *Average wait: minimal*	+ Most major injuries except trauma + Severe pain	$$$$$

Note: Examples of symptoms are not inclusive of all health issues. Wait times described are only estimates.
This information is not intended as medical advice, if you have questions, please call the phone number on the back your medical ID card.



KAISER VALUE ADDED BENEFITS

Kaiser Permanente Mobile App

Get on-the-go access with the Kaiser mobile app. Use the app anywhere, anytime to help you:

- Find in-network doctors
- Access your digital member ID card
- Manage and track claims
- Refill prescriptions

Download the Mobile App on any smart phone. Just search for Kaiser Permanente Washington. Can't get the app? You can use many of the same features on Kaiser's mobile web browser at kp.org/wa/member.

CareChat

With Kaiser's CareChat, you can get real-time care via online chat from a Kaiser Permanente clinician right from your phone, 24 hours a day, 7 days a week. This is a great feature for you or a covered family member. The fact is, sometimes you need help at odd hours – such as the middle of the night, on the weekend or during a national holiday. You get immediate care, treatment and prescriptions if needed. Log in to your member portal to access this service and get started today.

ClassPass App

ClassPass partners with 30,000 gyms and studios around the world and offers a range of classes including yoga, dance, cardio, boxing, Pilates, boot camp, and more. Members have access to unlimited on-demand video workouts, livestreams of top-rated fitness classes, and reduced rates for in-person gym classes.
Visit kp.org/wa/member-perks and sign in to learn more.

Headspace Care app

The Headspace Care app, previously known as the Ginger app, offers immediate 1-on-1 support for coping with many common challenges – from stress and low mood to issues with work, relationships, and more. Headspace Care's highly trained emotional support coaches are ready to help 24/7 and adult Kaiser Permanente members can use Headspace Care for 90 consecutive days at no cost. Discuss goals, share challenges and create an action plan with your coach.
Visit kp.org/wa. Click on Health & Wellness, scroll down to Self-care apps and select Get Headspace Care.

Health Encyclopedia

Find health information about medical conditions, symptoms, and medical procedures. Kaiser Permanente offers access to over 4,000 health topics to give you the information you need to learn the basics, get self-care, or get care from Kaiser.
To search health topics, go to kaiserpermanente.org/health-wellness and click on Health Encyclopedia under Tools for You.

Quit for Life Program

The Quit for Life Program can help employees quit using tobacco through a combination of program materials and personalized telephone counseling sessions. Employees also have access to Web Coach, an online platform where they can interact with Quit Coaches and peers, build a Quit Plan, and track money saved by reducing tobacco usage.
For more information, visit quitnow.net/kpwa.

Community Support Hub

When you think about health, you might think of doctor visits and medicine. But what about access to healthy food? Or a safe place to live? For total health, you need to be able to meet your daily needs. Kaiser can help you find solutions so you can do that.

- Learn about the Affordable Connectivity Program that helps fund internet service & devices
- Discover social connections for older adults: fill your calendar and grow a community of others who share your interests
- Explore Supplemental Nutrition Assistance Program (SNAP) benefits and see if you're eligible
- Tax Credits: Learn about this free financial wellness service that can help you look for credits you may be eligible for

Visit kp.org, click on Health & Wellness and go to Social Health under Browse These Topics for Healthier Living. To talk to a Kaiser Permanente resource specialist, call 1.800.260.7445 Monday through Friday 8-5pm in your time zone.

KAISER VALUE ADDED BENEFITS

ChooseHealthy Program

Get reduced rates on a variety of health-related products and services through the ChooseHealthy Program. These include:

- Acupuncture — up to 25% off participating provider standard fees
- Class Pass— work out from anywhere. Unlimited on-demand video workouts at no cost. Reduced rates on livestream and in-person fitness classes. Access to a national network of 30,000 fitness centers.
- Chiropractic care — up to 25% off participating provider standard fees
- Massage therapy — up to 25% off participating provider standard fees

To learn more, go to kp.org/wa/member-perks.

Health Class Directory

As a Kaiser Permanente member, you can sign up for in-person, over-the-phone, and online wellness programs and classes designed to help you achieve your health goals. All sessions are taught by our team of experts and will walk you through how to make actionable lifestyle changes.

Search by program location or topic at kp.org. Click on Health & Wellness, go to Programs and Classes, and click on Health Classes and Programs.

Healthy Pregnancies with Kaiser Permanente

You're at the beginning of an incredible journey and you'll get an amazing reward at the end. As you prepare to welcome your new baby, we're here to give you the care and support you need for a happy, healthy pregnancy. You're bound to have lots of questions, and we have answers, articles, videos, checklists, and resources to guide you through every stage — from a positive pregnancy test, to delivery day, to life with your little one.

Go to kp.org/wa/health-wellness and select the "Maternity Care" category to get started!

Calm App

The #1 app for meditation and sleep – designed to help lower stress, reduce anxiety, and more. Features include more than 100 guided meditations, Sleep Stories for deeper and better sleep, and video lessons on mindful movements and gentle stretching.

Visit kp.org/wa/calm-app for further information.

Food for Health Recipe Library

Eating healthy can be easy and delicious with the Kaiser Permanente Food for Health Recipe Library.

- Browse recipes from KP doctors, nurses and dieticians
- Filter by category or season
- Sign up to get recipes emailed to your inbox

Visit about.kaiserpermanenete.org/health-and-wellness/recipes# to look through meal ideas.

Total Health Assessment

Kaiser's Total Health Assessment is an easy-to-use online questionnaire that gives you an in-depth look at your overall health – from how often you exercise to how well you're eating – and then suggests lifestyle changes to help you meet your health goals. As a KP member, you can take the free assessment anytime you like through your member portal.

Wellness Coaching

Get one-on-one guidance and support from a dedicated wellness coach who can help you set goals, stick to them, and most importantly, see results. And you can do it all from the comfort of home. Partnering with a wellness coach can help you:

- Manage your weight
- Reduce stress
- Quit tobacco
- Eat healthier
- Increase activity

Call 1.866.862.4295 to make an appointment. Wellness coaching by phone is available at no cost to KP members – and no referral is required.

HEALTH SAVINGS ACCOUNT (HSA)

HealthEquity

When you are enrolled in a Qualified High-Deductible Health Plan, you have the advantage to contribute pre-tax dollars into a Health Savings Account (HSA) to pay for eligible medical expenses.



HSA Maximum Contributions: 2027 Tax Year

The IRS places an annual limit on the maximum amount that can be contributed to HSA's. The current limits are as follows:

- Individual Coverage: $4,500
- Family Coverage: $9,000
- Individuals age 55+: additional $1,000 catch-up contribution per year

HSA Things you need to know:

- Annual limits apply to HSA contributions:
- The amount is federally mandated and different for individual and family HDHP coverage.
- Contributions exceeding the maximum limits become taxable as income.
- Withdrawals used for non-qualified expenses are taxable as income and subject to 20% penalty.
- Changes to contributions can be made at any time throughout the year, contact HR/Payroll for guidelines.

Who is eligible to open and fund an HSA? Anyone who is:

- Covered by a qualified HDHP;
- Not covered under another medical plan that is not a qualified HDHP - including Medicare, Medicaid, TriCare, VA and/or a Health Care Flexible Spending Account (FSA); and
- Cannot be claimed as a dependent on another individual's tax return

Check out IRS publication 502 on www.irs.gov for a complete list of eligible expenses.



FLEXIBLE SPENDING ARRANGEMENT (FSA)

HealthEquity

FSAs enable you to put pre-tax dollars aside for important expenses, and help you reduce your income taxes at the same time.

There are two types of FSAs:

- **Health Care FSA**
  - Covers expenses towards health care copays, deductibles, orthodontia, over-the-counter medication, dental, vision benefits, and more!.
  - 2027 Annual Maximum Contribution: $3,400
- **Dependent Care FSA**
  - Covers childcare expenses, before and after school care, nursery school, day camps, etc. for dependent children under age 13, or a dependent who is physically or mentally unable to care for themselves.
  - 2027 Annual Maximum Contribution: $7,500

Things to note:

> If you are enrolled in a high-deductible health plan with an HSA, the IRS prohibits you to enroll in a traditional Flexible Spending Account.

> You must actively re-enroll in either FSA Plan each year. You are not automatically re-enrolled.

> Check out IRS publication 502 & 503 on www.irs.gov for a complete list of eligible expenses.

FSA funds are "use it or lose-it"!
Choose your contribution amounts wisely.

Your plan includes a rollover/carryover benefit. If you still have money in the account at the end of the Plan Year (December 31, 2027), up to $660 of your unused balance will carry over into the new FSA plan year.

Any remaining amounts are forfeited.



DENTAL

Ameritas

IN-NETWORK	Dental PPO – Base Plan Network: Ameritas	Dental PPO – Buy-Up Plan Network: Ameritas
Annual Maximum	$1,000 + Dental Rewards	$2,000 + Dental Rewards
Deductible (Individual / Family)	$50 / $150 (lifetime) *Deductible is waived for preventive services*	$50 / $150 (lifetime) *Deductible is waived for preventive services*
Preventive & Diagnostic Exams, cleanings, x-rays, sealants	Plan pays 100%, you pay 0%	Plan pays 100%, you pay 0%
Basic Services Fillings, endodontics, periodontics, oral surgery	Plan pays 80%, you pay 20%	Plan pays 90%, you pay 10%
Major Services Dentures, bridges, crowns, implants	Plan pays 50%, you pay 50%	Plan pays 60%, you pay 40%
TMJ Services	Not Covered	Not Covered
Orthodontia Services	Not Covered	Not Covered
OUT OF NETWORK		
Annual Deductible	Shared with in Network	Shared with in Network
Annual Benefit Maximum	Shared with in Network	Shared with in Network
Preventive / Basic / Major	100% / 80% / 50%	100% / 90% / 60%
Usual Customary Reimbursement (UCR)	90th Percentile UCR	90th Percentile UCR



DENTAL REWARDS:

Visit the dentist each year and keep your claims under your plan's threshold, and you'll earn rewards that increase your annual maximum, giving you extra coverage for future dental work.

LIFETIME DEDUCTIBLE

You and each covered family member pay your dental deductible just once for as long as you're on the plan, so there's no deductible to meet again in future years!

DID YOU KNOW?

While you may visit any dentist you choose, in-network providers offer larger discounts and can file your claims for you. If you prefer to see an out-of-network provider, keep in mind they may charge you for an amount billed in excess of the negotiated discounted rate.

To find an in-network dental care provider visit:

www.ameritas.com & search for an in-network dentist, or contact them at 800-487-5553

For a full listing of the covered benefits, please contact your HR Department for copies of the Benefit Summary and Booklet. The text contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this benefits page and the actual plan documents, the actual plan documents will always prevail.

VISION

Ameritas

IN-NETWORK	Plan 1: Focus Network: VSP Choice	Plan 2: ViewPoint Network: Eyemed Insight
Eye Exam (Every 12 Months)	$10 copay	$10 copay
Prescription Lenses (Every 12 Months) Single, Bifocal, Trifocal Lenses	$25 copay	$25 copay
Lens Enhancements	Available at a Discounted Rate	Available at a Discounted Rate
Frames (Every 24 Months)	$25 copay $130 max allowance, $70 Costco/Walmart allowance.	$25 copay $130 max allowance
Contact Lenses (Every 12 Months) Lens Exam (fitting & evaluation) Contacts (instead of glasses)	 Up to $60 $130 allowance	 Up to $40 $130 allowance
Medically Necessary Lenses	Paid in Full	Paid in Full
Out of Network – See Benefit Summary		

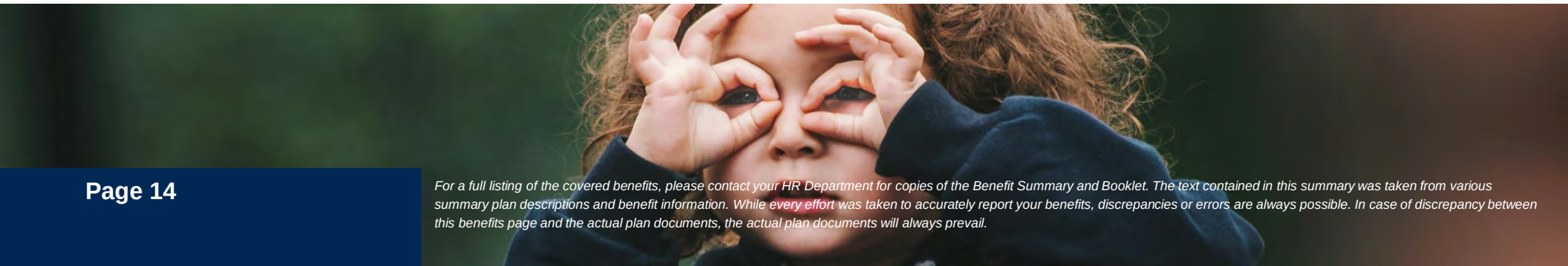
USING YOUR BENEFITS IS EASY

Your vision plan may provide savings on additional pairs of glasses, sunglasses, retinal screening & laser vision correction.

There's no ID card necessary, just tell your provider you have VSP Vision Coverage. It will be helpful to have the primary member's date of birth & SSN so your provider may look up the coverage.

When you use a provider who participates in the VSP Choice or Eyemed Insight Network, your out-of-pocket expenses for covered services will be lower.

To find an in-network vision care provider visit:
Plan 1: www.vsp.com & select VSP Choice Network
Plan 2: www.eyemed.com & select Eyemed Insight Network
or contact them at 800-659-2223



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BASIC LIFE / AD&D INSURANCE

Principal

The group Life and AD&D (Accidental Death & Dismemberment) insurance is arranged through **Principal**.

This coverage is provided at **no cost to you**, and you are automatically enrolled as a benefit-eligible employee.

Coverage Level	Coverage Amount
Life Insurance	Your Basic Life coverage amount is 1x your annual salary to a maximum of $100,000
AD&D* Insurance	Equal to your term life coverage amount / 1x your annual salary to a maximum of $100,000 *In the event that death occurs from an accident, 100% of the AD&D benefit would be payable to your beneficiary(ies). For a covered accidental injury that results in the lost of a limb, sight or other dismemberment, a percentage of this benefit will be payable.

Age Reductions
The amount of insurance coverage reduces by:
+ 35% at the age of 65
+ 50% at the age of 70

Your Life and AD&D insurance may include additional benefits such as:
+ Accelerated Death Benefit
+ Waiver of Premium
+ Right to Convert Provision
+ Airbag Benefit
+ Seat Belt Benefit
+ Education Benefit

LIFE CHANGES

Marriage, divorce, or the birth of a child—can impact who you want to receive your life insurance benefit. Make sure your **beneficiary information** is current to ensure your benefits are distributed according to your wishes.

To file a claim, or check claim status visit www.principal.com or contact 800-986-3343

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VOLUNTARY LIFE / AD&D INSURANCE



Principal

You may choose to purchase additional Life and AD&D insurance for yourself, spouse and children to help protect your family during difficult times.

Coverage Level	Coverage Amount	Guarantee Issue (GI) Amount
Employee	Increments of $10,000 up to 5x your salary to a maximum of $500,000	$150,000 Age 70+ $10,000
Spouse	Increments of $5,000 up to $150,000 *Not to exceed 100% of the employee coverage*	$30,000 Age 70+ $10,000
Child(ren)	Options: $2,000, $5,000 or $10,000. All amounts guaranteed. Children under 14 days old limited to $1,000 benefit	

RATES & CALCULATION

Employee & Spouse Rates (per $1,000 of coverage)

Age	Life & AD&D Combined Rate
Under 25	$0.061
25-29	$0.061
30-34	$0.080
35-39	$0.111
40-44	$0.146
45-49	$0.211
50-54	$0.315
55-59	$0.495
60-64	$0.639
65-69	$1.027
70+	$1.640
Child Rate	
$2,500 coverage - $0.50 per family $5,000 coverage - $1.00 per family $10,000 coverage - $2.00 family	

Here's how to calculate your monthly premium:

- **Step 1**
  Select your coverage amount = $ _____
- **Step 2**
  Multiply by your Age Rate = $ _____
- **Step 3**
  Divide the amount in Step 2 by $1,000 = $ _____

The spouse rate is based on employee's age.

Guarantee Issue (GI) and Evidence of Insurability (EOI)

When you are first eligible for Voluntary Life and AD&D Insurance, you may purchase a coverage amount up to the Guarantee Issue (GI) amount without providing Evidence of Insurability (EOI).

If the coverage amount you've requested is more than the GI amount, you will need to provide EOI before the amount over the GI becomes effective.

Age Reductions

The amount of insurance coverage reduces by:
35% at the age of 70
55% at the age of 75

For a full listing of the covered benefits, please contact your HR Department for copies of the Benefit Summary and Booklet. The text contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this benefits page and the actual plan documents, the actual plan documents will always prevail.

VOLUNTARY LONG TERM DISABILITY

Principal

Disability insurance replaces a portion of your income when you are unable to work due to a qualified illness, sickness or non-work-related injury.

- Long Term Disability coverage will replace 60% of your income to a maximum of $5,000 per month
- Benefits will begin on the 91st day the accident or illness began
- Payments will last for as long as you are disabled, or until you reach 65 or your Social Security Normal Retirement Age, whichever comes first.
- Certain exclusions and pre-existing condition limitations may apply.

RATES & CALCULATION

Long Term Disability Rate (Rates are expressed as a percent of coved monthly earnings)

Age	Rate
Under 25	0.20%
25-29	0.20%
30-34	0.20%
35-39	0.41%
40-44	0.57%
45-49	0.77%
50-54	1.02%
55-59	1.18%
60-64	0.92%
65+	0.34%

Here's how to calculate your monthly premium:

> **Step 1: Calculate your monthly salary**

$_____ ÷ 12 = $ _____

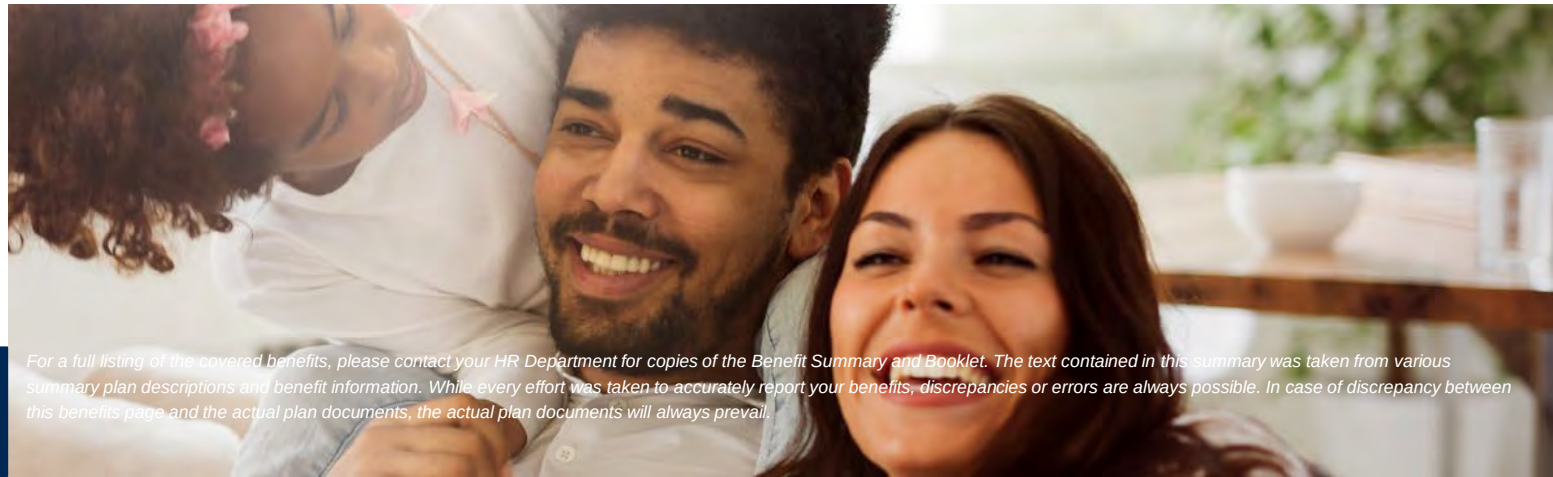
Annual Salary — Monthly Salary*

**use $xx if your monthly salary exceeds $xx*

> **Step 2: Calculate your monthly premium**

$ _____ x _____ ÷ 100 = $ _____

Monthly Salary — Your Age Rate — Monthly Premium



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EMPLOYEE ASSISTANCE PROGRAM

Principal

Through the Employee Assistance Program (EAP) provided through Principal, you and your family can get help that's easy, convenient and confidential. Whether it's help coping with a major life change or an emotional, legal, or financial issue, the professional counselors and services offered are ready to support you and your family – **at no extra cost.**

The Employee Assistance Program includes up to **3** in-person, phone or video consultation with licensed counselors for you and your eligible household members, per issue, per calendar year. There is no copay, deductible or premium you need to pay.

If you need legal*, financial consultation, or ID theft resolution, you can speak with an expert for up to 30 minutes at no charge. EAP consultants can also provide you with childcare and eldercare information and resources for anywhere in the country.

Available 24/7, counselors can assist with a variety of issues, including:

- Anxiety/Coping
- Burnout / Stress
- Family / Marital Problems
- Addictive Behaviors
- Isolation / Depression
- Grief & Loss
- Domestic Violence
- Dependent Care Issues
- Legal Consultation
- Financial Expertise

**workplace issues are excluded*

FREE | CONFIDENTIAL | 24/7 SUPPORT

HOW TO GET STARTED:

Give us a call at 800-450-1327 and we will connect you with the right resource or professional.

Visit our website to learn more about all the services available at www.MagellanHealthcare.com

Program Name: Principal Core



WASHINGTON STATE PAID FAMILY & MEDICAL LEAVE

FOR EMPLOYEES: What you need to know
If you are unable to work due to an illness or injury and want to file a disability claim with your insurance, there are some important things to keep in mind.

How long will benefits last?

Washington Paid Family & Medical Leave (WAPFML) provides up to 12 weeks of medical leave benefits per year.

Am I eligible for Washington Paid Family & Medical Leave?

You must have worked 820 hours in your qualifying period (about 16 hours a week). Full-time, part-time, temporary and seasonal work counts. All hours you work in Washington state count towards eligibility, even if you work multiple jobs or switch employers. Visit www.paidleave.wa.gov for more information.

What if I have a Short Term Disability policy?

Your disability plan may provide a similar number of weeks; however, you should contact the carrier's customer service or review your plan booklet to confirm the number of short term disability weeks available.

In general, insurance carriers will assume that you are taking WPFML concurrently with any disability and will automatically reduce your benefit by the anticipated WPFML you would receive.

If you do not qualify for WPFML, the insurance carrier will reinstate your full benefit upon receipt of documentation that you are not eligible or that WPFML benefits have been denied.

Your particular situation will determine the actual number of weeks you are approved, for both WPFML and your Short Term Disability.

What if I have Long Term Disability?

For most people, WPFML and LTD will never overlap. If your approved WPFML does overlap slightly with an LTD claim, benefits will continue to be reduced until your WFPML benefits have been exhausted. Once WPFML benefits are exhausted, your full disability benefit would be reinstated. It will not be necessary to provide additional documentation at the end of the WPFML because that will have been collected during the time you were on STD.

If you have Long Term Disability, without a Short Term Disability benefit, you will still report the WPFML benefit as income being received. You should indicate when the WPFML benefits are expected to end, and it would be beneficial to include a copy of your WPFML benefit letter to confirm the benefit expiration date.

Resources

- If applicable, please review **your specific disability plan booklet/contract** for specific details of coverage and coordination of benefits
- **For more information on WPFML visit** https://paidleave.wa.gov/individuals-and-families/

Washington Paid Family & Medical Leave

Barron Financial Services

Cascade Christian Schools - 403b Opportunities
YOUR FUTURE…is in YOUR Hands!

Julie M. Drennon, M.Ed, CRPC®, Barron Financial Services

Why Thinking about Goals for Your Future NOW is Important!
- Social Security?
- Health Care Costs?
- Longer Life Spans?

What is a 403b?
- VOLUNTARY Tax Deferred Retirement Savings Plan
- Also known as TSA (Tax Sheltered Annuity)
- Time + Compound Interest = GROWTH

What are Cascade Christian Schools' Plan Highlights?
- ALL employees eligible to participate in 403b Plan
- A variety of investment products available through a menu of Approved Vendors including Great American, GWN Securities Managed Account Program, (American Funds, Vanguard, Blackrock, etc), VOYA, and Oppenheimer Funds
- A variety of investment vehicles in which to invest
- A choice to work with an Advisor that best works for you

What are My Options?
- Painless Payroll Deduction
- $50 - $1416 per month (can defer $24,000 per year and more with "catch ups")
- Flexible vendors and investment vehicles

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- Painless Payroll Deduction
- $50 - $1416 per month (can defer $24,000 per year and more with "catch ups")
- Flexible vendors and investment vehicles

How do I Get Started?
- Discuss your goals, timelines and risk tolerance with your Advisor
- Determine best investment vehicle for you
- Determine the $$ amount you can afford "live without" each month to determine deferred contribution
- Complete forms with authorized vendor
- Consider getting a COMPLIMENTARY Goal Setting and Retirement Analysis
- Kick back and SAVE, SAVE, SAVE!
- Enjoy your "Golden Years"

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"Planning for YOUR Future!"

NOTES





This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual’s rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.