



Higher Achievement Program

Your benefits

Effective May 2026 - April 2027

Making benefit selections

Eligibility

For you

You are eligible for benefits as a full-time employee working an average of 30 hours per week.

Covering your family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse or Partner

You may cover your legal spouse or domestic partner.

Your Children

Dependent children are eligible:

- **Medical, dental and vision:** until age 26 regardless of student or marital status
- **Child life insurance:** until age 21, or 26 if a full-time student

[Enroll now](#)



Enrolling in coverage

Your benefit plans are in effect May 1 – the following April 30. In general, there are three times you can make benefit selections:

When you're first eligible

Your benefits begin on the first day of employment; this is your effective date. Be sure to submit your elections within your first 30 days of employment. Your benefit selections will be in effect through April 30 of next year.

At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from May through the following April unless you have a qualifying life event.

If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment.

Examples include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within **30 days** of your life event (**60 days for changes involving Medicaid eligibility**).

Documentation will be required.

Key terms

We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits. **Here's what to know:**

Balance billing

When you use an out-of-network medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

Medical: balance billing is in addition to – and does not count towards – your out-of-pocket maximum. *The No Surprises Act prohibits balance billing under certain circumstances.*

Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

In-network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

Out-of-pocket maximum

The most you'll pay for **covered** in-network medical care in a year.

This includes your deductible, any coinsurance or copays, and prescription drugs.

The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

Pre/Prior-authorization

Some specialty medical providers, services and prescriptions require prior authorization from your insurance company. These may include – but are not limited to – surgery, imaging (CT, MRI) and certain prescription medications.

Primary care physician

A primary care physician (PCP) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of Higher Achievement Program.

You can request a paper copy at no charge from:

Michelle Depelteau
mdepelteau@higherachievement.org

Review these notices

Learn more about
insurance costs



Contact information

Your advocate is here to help you with claims, ID cards, coverage questions, and more!

1-866-736-6640
service@onedigital.com

Monday - Friday, 8am-8pm EST
 Bilingual (Spanish) assistance is available



Medical insurance	CareFirst Group: WV32	1-888-567-9155 www.carefirst.com
Employee Assistance Program (EAP)	Unum	1-800-854-1446 Online Support: unum.com/lifebalance
Dental insurance	CareFirst Group: WV32	1-888-567-9155 www.carefirst.com
Vision insurance	CareFirst Group: WV32	1-888-567-9155 www.carefirst.com
Life and AD&D insurance	Unum Basic Life Group: 964733 Voluntary Life Group: 964734	1-866-679-3054 www.unum.com
Disability insurance	Unum Group: 964733	1-866-679-3054 www.unum.com
Additional benefit options - Accident/Critical illness	Guardian Group: 574196	1-888-482-7342 www.guardiananytime.com
Additional benefit options - Calm	Calm	

Medical insurance

Select from three medical options through CareFirst.

All plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- what you pay for the plan,
- what you pay when you get care,
- how out-of-network care is covered, and
- your annual maximum cost for care (out-of-pocket maximum).



[Find an in-network provider](#)

	BlueChoice HMO Option 3-S	BlueChoice Advantage 2.0 POS Option 3-S	BluePreferred PPO Option 9
In-network care	See plan summary.	See plan summary.	See plan summary.
Network name:	BlueChoice	BlueChoice	BluePreferred
Annual Deductible (DED) Plan year	\$1,000 per person, up to \$2,000 family maximum	\$1,000 per person, up to \$2,000 family maximum	\$500 per person, up to \$1,000 family maximum
<i>How the deductible works when you cover more than one person:</i>	<i>Each person has their own deductible with a combined maximum for the family.</i>	<i>Each person has their own deductible with a combined maximum for the family.</i>	<i>Each person has their own deductible with a combined maximum for the family.</i>
Out-of-pocket maximum	\$6,850 per person \$13,700 family maximum	\$6,850 per person \$13,700 family maximum	\$2,000 per person \$4,000 family maximum
Preventive care	100% covered	100% covered	100% covered
Primary care visit	\$20 copay	\$20 copay	\$10 copay
Specialist visit	\$40 copay	\$40 copay	\$10 copay
Virtual visit*	100% covered	100% covered	100% covered
Urgent care	\$60 copay	\$60 copay	\$10 copay
Emergency room	DED then \$200 copay	DED then \$200 copay	DED then \$50 copay
Inpatient hospital care	DED then \$300 copay/day up to \$1,500/admission	DED then \$300 copay/day up to \$1,500/admission	DED then you pay 0%
Outpatient surgery	DED then \$200 copay	DED then \$200 copay	DED then you pay 0%
Prescription drugs	(34 days 90 days)	(34 days 90 days)	(34 days 90 days)
Prescription deductible	\$200 individual/\$400 family	\$200 individual/\$400 family	\$100 individual/\$200 family
Generic	DED then: \$15 \$30	DED then: \$15 \$30	DED then: \$15 \$30
Preferred brand	DED then: \$35 \$70	DED then: \$35 \$70	DED then: \$35 \$70
Non-preferred brand	DED then: \$60 \$120	DED then: \$60 \$120	DED then: \$60 \$120
Preferred specialty	DED then you pay 50% up to: \$100 \$200	DED then you pay 50% up to: \$100 \$200	DED then you pay 50% up to: \$100 \$200
Non-preferred specialty	DED then you pay 50% up to: \$150 \$300	DED then you pay 50% up to: \$150 \$300	DED then you pay 50% up to: \$150 \$300
Out-of-network care	<i>See your plan summary for out-of-network information (balance billing applies).</i>		
Annual deductible	Not covered	\$2,000 / \$4,000	\$1,000 / \$2,000
Out-of-pocket maximum	Not covered	\$7,850 / \$15,700	\$3,000 / \$6,000

Medical: extra perks and support



Included with your medical coverage.

There's more to love with these extra perks — available when you join our medical plan.

How to Register for My Account

[See details](#)

Mobile app: CareFirst Mobile Access

Access claims information, get your ID card, and find a provider – all in one convenient location!

Member Resource Guide

[See details](#)

Wellbeing program

[Incentives Flyer](#)

[Member Flyer](#)

Care for your mind and body with our wellbeing program through CareFirst, included when you enroll in medical coverage with Higher Achievement Program.

Noom Well Being Account Flyer

[See details](#)

SmartDollar Financial Member Flyer

[See details](#)

Eat Right Now Weight Diabetes Prevention Flyer

[See details](#)

Complete care resources

Support for your health, finances, and life.



Mental health care

Mental Health Hub

Access now

Access **confidential**, on-demand mental health resources on a platform built with your mobile device in mind. The **Mental Health Hub** includes:

- Tips for managing day-to-day stressors,
- Resources for times of crisis,
- Practical information about mental health, and more!

Employee Assistance Program (EAP)

Learn more

Wallet card

Our Employee Assistance Program (EAP) through Unum provides **you and your family** with **no-cost, confidential assistance** with all things related to your life, including mental health, finances, caregiving, relationships, community resources, and more. Support is available **24 hours a day, 7 days a week, 365 days a year**.

Mental health: get visits per issue, per year at no cost to you. Household members are eligible as well.



1-800-854-1446

Online Support: unum.com/lifebalance

Rula: virtual mental health care

Get started

Schedule a virtual (online) session with a licensed mental health professional in about 5 minutes – and see your provider **as soon as tomorrow**.

- Care is available in all 50 states.
- Get a personalized cost estimate **before** your session based on your insurance coverage.
- Select from a list of providers who meet your needs: gender, language/culture, therapy type, and more.

Always-on toolkit

Mobile-friendly, no-cost monthly resources designed to help you support your health, understand your benefits, and manage your finances.

Go now

Dental insurance

Select from two dental options through CareFirst.

Both plans cover in-network preventive care at 100%. The differences are:

- what you pay for the **plan**,
- what you pay **when you get care**,
- the **maximum amount** CareFirst will pay each year for dental care (annual maximum benefit),
- how **out-of-network care** is covered, and
- whether **orthodontic** care is covered.



BlueDental Plus Plan 1 – Base

[See plan summary.](#)

BlueDental Plus Plan 2 with Ortho – Buy Up

[See plan summary.](#)

Network name:	BlueDental Plus		BlueDental Plus	
	In-network	Out-of-network	In-network	Out-of-network
Annual Deductible (DED)	\$25 per person \$75 family maximum	\$50 per person \$150 family maximum	\$25 per person \$75 family maximum	\$50 per person \$150 family maximum
Annual maximum benefit	\$1,500 per person	\$1,500 per person	\$1,500 per person	\$1,500 per person
Preventive care	100% covered	100% covered*	100% covered	You pay 20%*
Basic care	DED then you pay 20%	DED then you pay 20%	DED then you pay 20%	DED then you pay 40%
Major care	DED then you pay 50%	DED then you pay 50%	DED then you pay 50%	DED then you pay 65%
Orthodontic care				
Coverage	Not covered	Not covered	50% covered	35% covered
Lifetime max benefit	N/A	N/A	\$1,500 lifetime max benefit	\$1,500 lifetime max benefit

* **Balance billing** may apply to all out-of-network dental care, including preventive care.

Stay **in-network** to avoid **balance billing charges** (the difference between what an out-of-network provider charges and the amount your insurance pays).

Vision insurance

Your vision coverage is through CareFirst.

You'll get an annual exam with coverage for lenses and frames, or contacts in lieu of glasses.



[Find an in-network provider](#)

BlueVision Plus Option G

[See plan summary.](#)

Network name:	Davis Vision	
	In-network	Out-of-network (reimbursement)
Annual eye exam (every 12 months)	\$0 copay	Up to \$45
Materials copay (lenses)	\$20 copay	N/A
Lenses (every 12 months)	Included in materials copay	Up to \$52 / \$82 / \$101 / \$181
Frames (every 12 months)	\$150 allowance. 20% off discount	Up to \$60
Contact lenses Elective Medically necessary (every 12 months)	\$150 allowance, 15% off discount 100% covered	Up to \$112 (single) / \$127 (bifocal) Up to \$285

Your vision plan covers **either** glasses (lenses and frames) **or** contact lenses each year.
If you receive contact lenses, they will be instead of your glasses benefit.

Life and AD&D insurance

Financial peace of mind through Unum.

Life insurance pays your beneficiary if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

[Travel Assist Flyer](#)

[Travel Assist Wallet Card](#)

Basic life and AD&D insurance

[See plan summary](#)

Higher Achievement Program provides life and AD&D insurance **at no cost to you**.

	Basic life	Basic AD&D
Higher Achievement Program provides	\$25,000	\$25,000

Designate a **beneficiary** to make sure your family is cared for as you intend.

Voluntary life and AD&D insurance

[See plan summary](#)

[EOI Form](#)

You may also purchase additional coverage for you, your spouse, and your eligible child(ren).

	For you	For your spouse	For your child(ren)
Coverage increments	\$10,000	\$5,000	\$2,000
Coverage maximum	5x your annual earnings to \$500,000	Your (employee) coverage amount to \$500,000	\$10,000 (live birth to 6 months: \$1,000)
Medical question limit	\$100,000	\$15,000	Does not apply

Designate a **beneficiary** to make sure your family is cared for as you intend.



What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Medical question limit

When you're first eligible (a new hire), you can purchase additional life insurance **up to this limit** without any medical questions required.

Medical questions and approval will be required for all future increase and purchase requests.

Disability insurance

Protect your paycheck with disability insurance through Unum.

Disability coverage insures your paycheck, replacing a portion of your income if you're unable to work due to a covered illness or injury.



Short-term disability

[See plan summary.](#)

Short-term disability coverage can replace part of your paycheck if you're unable to work for a shorter period of time. Higher Achievement Program provides this coverage at no cost to you.

Benefits begin	After 30 days of inability to work
Coverage amount	60% of your income up to \$1,000 per week
Payments may continue	Up to 9 weeks if you're unable to return to work

Long-term disability

[See plan summary.](#)

Long-term disability coverage can provide lasting income protection if you remain unable to work. Higher Achievement Program provides this coverage at no cost to you.

Benefits begin	After 90 days of inability to work (once short-term disability ends)
Coverage amount	60% of your income up to \$5,000 per month
Payments may continue	Until your <u>Social Security Normal Retirement Age</u> if you remain unable to work*.

*See your benefit summary to learn more about the definition of unable to work.

Pre-existing condition limitations

If you make a disability claim within the **first year** of being covered, check your plan details to see how pre-existing condition limitations might impact your coverage.

Planning for the unexpected

Learn about preparing your finances for an illness, large expenses, or a loss of income.

[See details](#)

No-cost financial education

Customize your benefit package

These **additional benefit plans**, available for purchase, are selected to help you care for the unique needs of you and your family.



Accident coverage

[See plan summary.](#)

[Benefit summary.](#)

Accident coverage through Guardian pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is injured due to an accident. The money is yours to use as you choose.

Critical illness

[See plan summary.](#)

[Benefit summary.](#)

Critical illness coverage through Guardian pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is diagnosed with a covered critical illness. The money is yours to use as you choose.

Calm

[See plan summary.](#)

Higher Achievement Program provides Calm for you and your family at no cost to you. Calm is a mental health app designed to help you manage stress, sleep better and live a happier, healthier life.



2026-2027 benefits

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