

NAZARETH

Welcome!
**2026 Open Enrollment
Session**

Agenda

- Open Enrollment Health Presentation - Alera Group
- TIAA 403(b) Retirement Program Overview
- AFLAC Cancer Care & Accident Benefit Overview
- Meet with Vendors: AFLAC, Excellus, and TIAA
- **New:** meet with Kim Bannister from Alera 1:1 to review benefit plan options

NAZARETH

2026

Employee Benefits

Agenda

- Alera Group
- Enrollment Eligibility
- 2026 Plan Offerings, Highlights & Updates
- Plan Comparisons
- Flexible Spending & Health Savings Accounts
- Inspira/Benefit Resource Center (BRC)
- Questions, Answers & Helpful Benefit Information



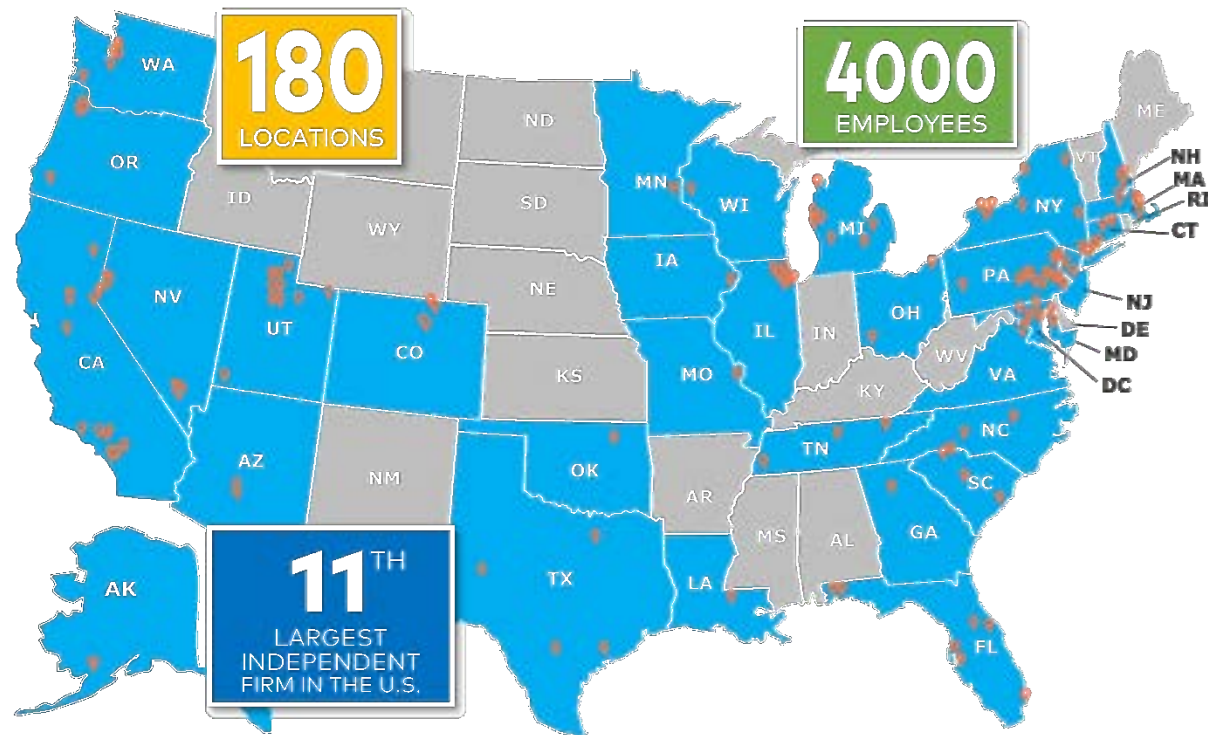
Alera Group:

National Scope. Local Service.

Independent

Industry leading solutions

- Health Informatics
- Benefits Administration Technology
- TPA Services
- Clinical & Actuarial Services
- National Practice Groups
- Pharmacy Management
- In House / Outsource Solutions
- Retirement / Wealth Management
- Business Insurance



Higher Education Employee Benefit Consulting Experience...



Teachers College
COLUMBIA UNIVERSITY



Bard



Pratt

VASSAR



Dickinson



ST JOHN'S
College



Gettysburg
COLLEGE

WASHINGTON AND LEE
UNIVERSITY

GEORGETOWN
UNIVERSITY

Open Enrollment

- **Open Enrollment dates are Monday, November 10 – Friday, November 21**
- Enrollment changes are effective January 1, 2026, and run on a calendar year basis
- Only time of the year to:
 - Enroll in or change plans
 - (Re) Enroll in the FSA plans
 - Add or Remove Dependents

Changes during the year are limited to qualifying events and a 30-day window

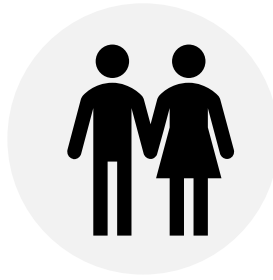
- For New Hires, benefits begin on the first of the month following full-time hire date
 - All payroll deductions will begin on the first paycheck of the month in which benefits begin

Who is Eligible?



Employee

- Full-Time working 32 Hours per Week, 32 Weeks per Year
- First of Month Following DOH



Spouse/Domestic Partner

- Legally married Spouse
- Domestic Partner - Same Gender and Opposite Gender



Child(ren)

- Covered up to age 26

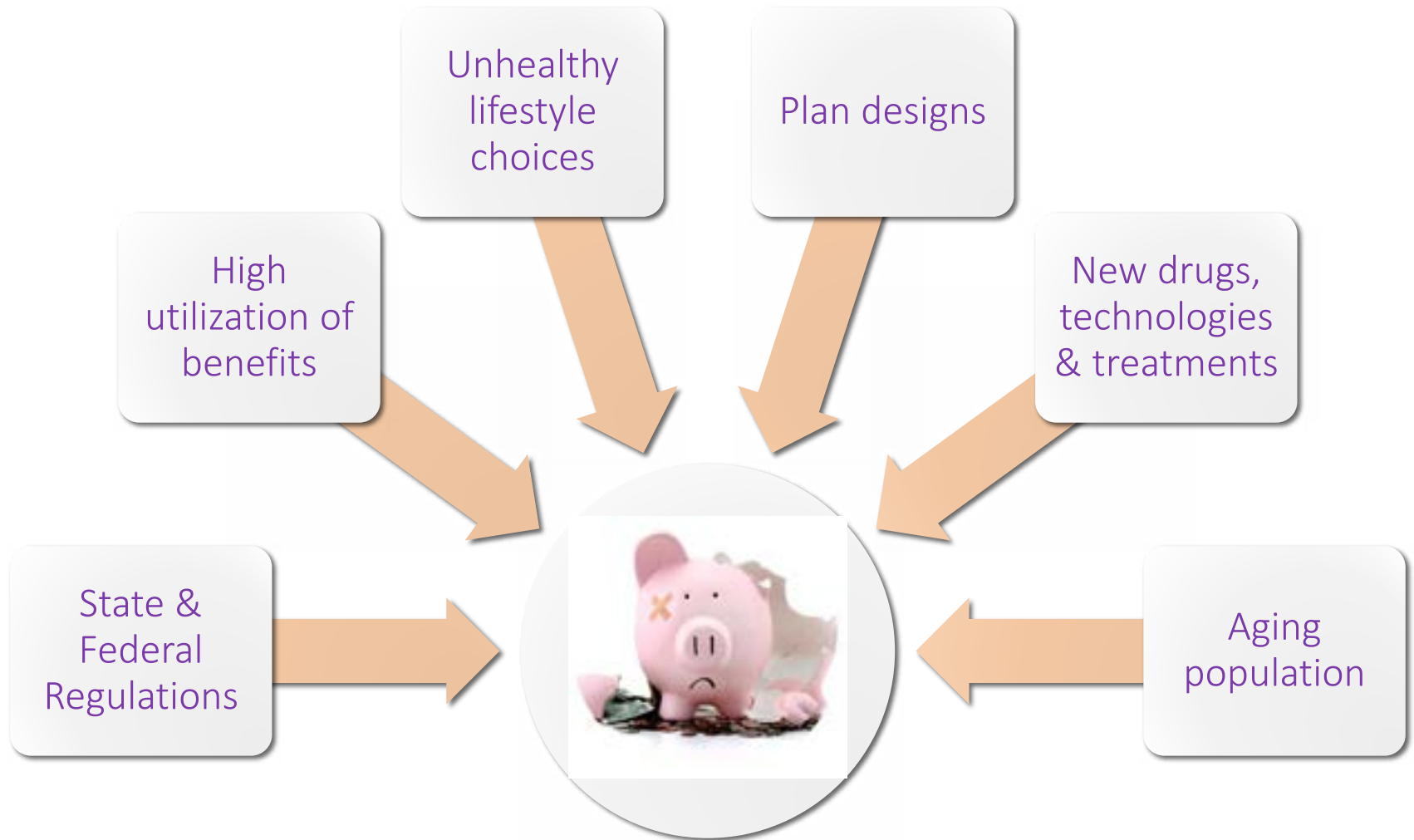
Overview of 2026 Benefit Plans

Benefit Type	Carrier
Medical	Excellus BCBS
Dental	Excellus BCBS
Vision	EyeMed
Voluntary Cancer Plan	Aflac
Voluntary Accident Plan	Aflac
Life Insurance (Employer Funded and Voluntary)	New York Life Insurance Co.
Long Term Disability	New York Life Insurance Co.
Pre-Tax Savings	Vendor
Flexible Spending Account (FSA)	Benefit Resource Inc.
Health Savings Account (HSA)	Health Equity

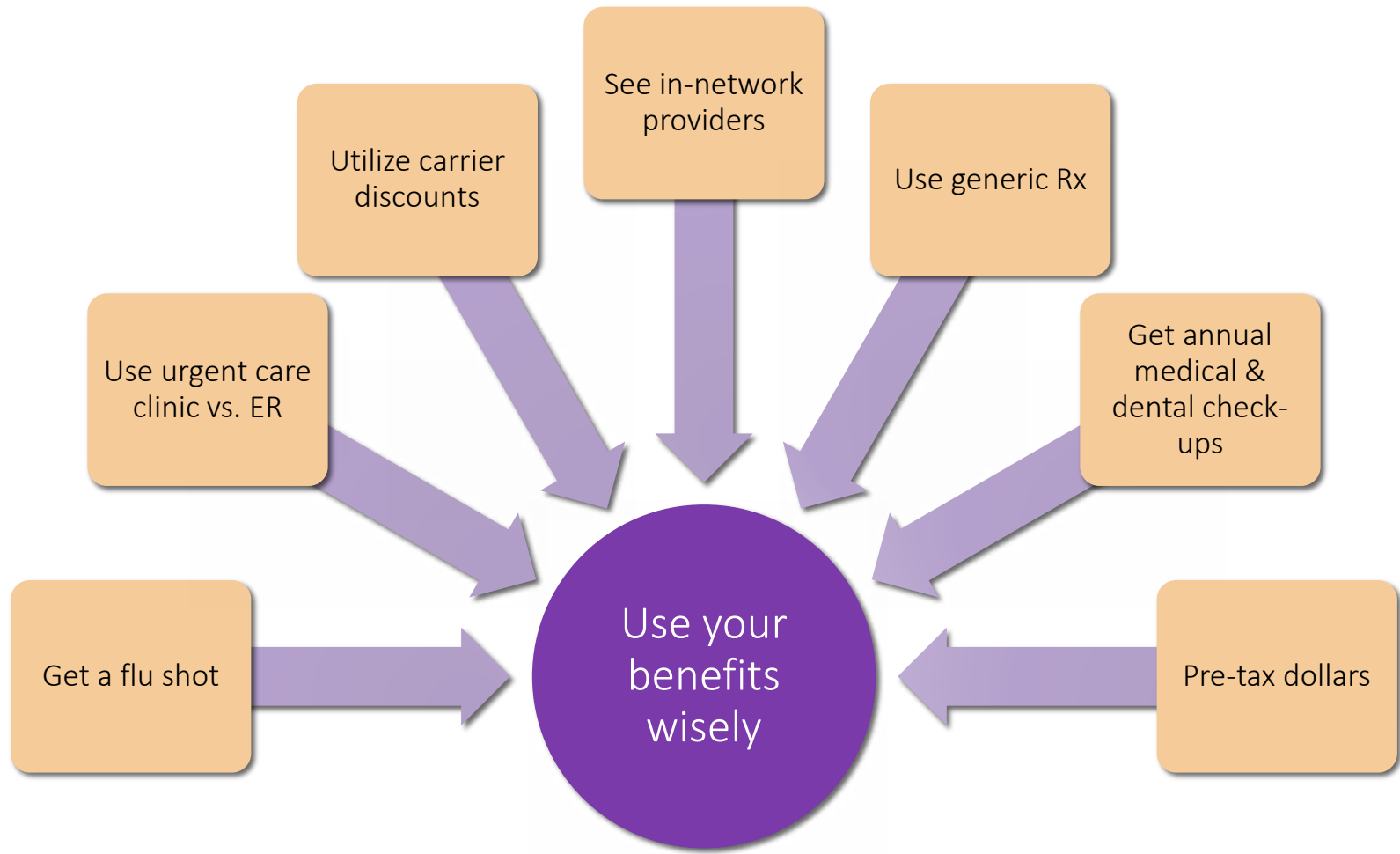
Medical/Rx

Excellus BCBS

What Impacts Your Medical Costs?



How Can You Control Costs?



2026 Medical Plan Offerings

Highest

Employee
premiums

Lowest

- SB 40-1000 Hybrid with \$7 generic Rx (non-creditable plan)
- 1800/3600 HDHP with Generic and Brand Rx
- 3500/7000 HDHP with Generic and Brand Rx

Medical/Rx – Plan Highlights

In-Network Services	Excellus BCBS 3500/7000 HDHP	Excellus BCBS 1800/3600 HDHP	Excellus BCBS SB 40-1000 Hybrid
Annual Deductible	\$3,500 per individual \$7,000 per family Plan pays benefits only after deductible is met	\$1,800 per individual \$3,600 per family Plan pays benefits only after deductible is met	\$1,000 per individual \$3,000 per family
Annual Out-of-Pocket Maximum (all copays, deductible & coinsurance)	\$7,000 per individual \$14,000 per family	\$3,500 per individual \$7,000 per family	\$3,500 per individual \$10,500 per family
Plan Coinsurance	20% after deductible	20% after deductible	20% after deductible
Office Visit / X-Ray / Emergency Room	20% after deductible	20% after deductible	\$40 / \$60 / \$250 copay
Outpatient Hospital	20% after deductible	20% after deductible	20% after deductible
Prescription Drug	Full cost up to deductible, then; \$15 / \$50 / 50%	Full cost up to deductible, then; \$5 / \$35 / \$70	Generic only coverage; \$7 copay w/ \$0 Generics for Kids
Inpatient Hospital	20% after deductible	20% after deductible	20% after deductible
Emergency Room	20% after deductible	20% after deductible	\$250 copay

Preventive services 100% covered in all plans

Excellus BCBS SB 40-1000 Hybrid

- No change in deductible or out of pocket maximum
- No change to copays
- Preventive services covered in full
- **Per pay deduction increase of 24-26% depending on tier selected**

In-Network Services	Excellus BCBS SB 40-1000 Hybrid
Annual Deductible	\$1,000 per individual \$3,000 per family
Annual Out-of-Pocket Maximum (all copays, deductible & coinsurance)	\$3,500 per individual \$10,500 per family
Plan Coinsurance	20% after deductible
Office Visit / X-Ray / Emergency Room	\$40 / \$60 / \$250 copay
Outpatient Hospital	20% after deductible
Prescription Drug	Generic only coverage; \$7 copay w/ \$0 Generics for Kids
Inpatient Hospital	20% after deductible
Emergency Room	\$250 copay

Excellus BCBS 1800/3600 HDHP

- No change in deductible or out of pocket maximum
- Preventive services covered in full
- **Per pay deduction increase of 12-17% depending on tier selected**

In-Network Services	Excellus BCBS 1800/3600 HDHP
Annual Deductible	\$1,800 per individual \$3,600 per family Plan pays benefits only after deductible is met
Annual Out-of-Pocket Maximum (all copays, deductible & coinsurance)	\$3,500 per individual \$7,000 per family
Plan Coinsurance	20% after deductible
Office Visit / X-Ray / Emergency Room	20% after deductible
Outpatient Hospital	20% after deductible
Prescription Drug	Full cost up to deductible, then; \$5 / \$35 / \$70
Inpatient Hospital	20% after deductible
Emergency Room	20% after deductible
	*Advanced funding HSA

Excellus BCBS 3500/7000 HDHP

- No change in deductible or out of pocket maximum
- Preventive services covered in full
- **No per pay deduction changes from current**

In-Network Services	Excellus BCBS 3500/7000 HDHP
Annual Deductible	\$3,500 per individual \$7,000 per family Plan pays benefits only after deductible is met
Annual Out-of-Pocket Maximum (all copays, deductible & coinsurance)	\$7,000 per individual \$14,000 per family
Plan Coinsurance	20% after deductible
Office Visit / X-Ray / Emergency Room	20% after deductible
Outpatient Hospital	20% after deductible
Prescription Drug	Full cost up to deductible, then; \$15 / \$50 / 50%
Inpatient Hospital	20% after deductible
Emergency Room	20% after deductible

Considerations for Open Enrollment

- Payroll savings transitioning to 3500/7000 HDHP
 - Significant savings in deductions can be deposited into HSA account
- Health Saving Account
 - Account balance rolls over, review balance going into 2026

Example – Single Coverage currently enrolled in Hybrid 40-1000

- 2026 Per pay cost for Hybrid 40-1000: \$262.65 (24% increase from current)
- **Per pay** cost savings moving to 3500/7000: **\$176.18** (\$262.65 - \$86.47)
- Deposit savings from current deduction to HSA: **\$2,969.98** (\$114.23 * 26 pays)
- Out of pocket medical expenses: **\$530.02**

Resources available while reviewing options:

- ✓ Review medical expenses for 2025 on Excellus member portal
 - Register at www.excellusbcbs.com – you only need your Excellus ID card to register
 - The portal will show how much of the deductible is satisfied
- ✓ Review medication costs on Excellus Formulary
- ✓ Consider medical expenses upcoming for 2026

Medical – Employee Contributions

Excellus BCBS 3500/7000 HDHP			Excellus BCBS 1800/3600 HDHP		Excellus BCBS SB 40-1000 Hybrid	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly
Employee Only	\$86.47 (\$0)	\$187.35 (\$0)	\$159.98 (+ \$18.41)	\$346.63 (+ \$39.89)	\$262.55 (+ \$61.95)	\$569.08 (+ \$134.22)
Employee + Child(ren)	\$250.85 (\$0)	\$543.50 (\$0)	\$408.86 (+ \$67.16)	\$885.87 (+ \$145.52)	\$629.55 (+ \$160.09)	\$1,364.02 (+ \$346.87)
Employee + Spouse	\$303.26 (\$0)	\$657.07 (\$0)	\$478.20 (+ \$85.17)	\$1,036.09 (+ \$184.54)	\$722.50 (+ \$187.77)	\$1,565.41 (+ \$406.95)
Family	\$329.55 (\$0)	\$714.02 (\$0)	\$514.76 (+ \$87.39)	\$1,115.31 (+ \$189.35)	\$773.43 (+ \$195.72)	\$1,675.76 (+ \$424.06)

*All deductions are done on a pre-tax basis unless requested otherwise.

Spending Accounts

Flexible Spending Account (FSA) - Medical Expenses		Health Savings Account (HSA)
Overview	A tax-free spending account used for qualified medical/dental/vision expenses; monies must be used by the end of each year or are forfeited	A tax-free, portable, employee-owned account offered for eligible employees with enrollment in a high deductible health plan (HDHP) to help pay for qualified medical/dental/vision expenses with pre-tax money
Vendor	Inspira Financial	HealthEquity
Funds available?	Plan Start Date	Available as deposited
Who owns the account?	Employer (University)	Employee
Who funds account?	Employee	Employee
2026 Annual Contribution Limits	\$3,400	\$4,400 Single; \$8,750 Family (+ up to \$1,000/year catch up if age 55 or older)
Current Fees	\$2.00/month (payroll deduction)	\$2.00/month (directly deducted from account)
Key Differences	<ul style="list-style-type: none"> Can be used with any health plan <u>except</u> a HDHP “Use it or lose it” regulation Cannot change contribution amount during the year except for qualifying event 	<ul style="list-style-type: none"> Unused funds roll over year after year Can change contribution at any time during the year

Flexible Spending Accounts (FSA)

Set aside **pre-tax dollars** to pay for health or dependent care expenses. The benefit must be (re)elected every year!

Healthcare Spending Account

- **\$3,400** Annual Maximum; Account is “Use It or Lose It”!
- Covers medical, Rx, dental & vision expenses for employee, spouse & tax dependent children
- Runout period of 105 days after plan year end to submit claims after end of the plan year.

Childcare Reimbursement Account

- Up to **\$7,500** annually (requires Tax ID # of provider)
- Eligible expenses include:
 - Care for dependent children: before and after school care, daycare, nursery school, preschool, summer camp
 - Care for your spouse or a relative who is physically or mentally incapable of self-care and lives in your home



Benefit must be re-elected every year!

Health Savings Account

Eligibility Requirements:

- Must be covered by a qualifying High Deductible Health Plan (HDHP)
- CANNOT be on Medicare
- CANNOT be covered by other health insurance that is not a HDHP
- CANNOT be eligible to be claimed as a dependent on another person's tax return

Four Tax Advantages of HSA's



100% deductible contributions up to a legally mandated maximum amount



Money withdrawn for medical spending never falls under taxable income



Tax deferred interest earnings



Tax free interest earnings, if money is spent on health care costs

Dental

Excellus BCBS

Dental – Benefit Highlights

In-Network Dental Providers: search at www.excellusbcbs.com

In-Network providers keep out of pocket costs lower and contained

	Excellus Blue Cross Blue Shield High Dental Plan		Excellus Blue Cross Blue Shield Low Dental Plan	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible				
Individual	\$25	\$25	\$50	\$50
Family	\$75	\$75	\$150	\$150
Waived for Preventive Care?	Yes	Yes	Yes	Yes
Annual Maximum				
Per Person / Family	\$1,750		\$1,500	
Preventive	100%	100%	100%	100%
Basic	80%	80%	50%	50%
Major	50%	50%	50%	50%
Orthodontia				
Benefit Percentage	50%	50%	Not Covered	Not Covered
Eligible	Children to age 19	Children to age 19	N/A	N/A
Lifetime Maximum	\$1,500	\$1,500	\$0	\$0
Benefit Waiting Periods	None	None	None	None

Dental – Employee Contributions

	Excellus BCBS Dental High Plan		Excellus BCBS Dental Low Plan	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly
Employee Only	\$21.80	\$47.23	\$16.76	\$36.32
Employee + Spouse	\$47.96	\$103.91	\$36.89	\$79.92
Employee + Child(ren)	\$43.59	\$94.45	\$33.54	\$72.67
Family	\$65.38	\$141.66	\$50.31	\$109.00

Premium Increase January 1, 2026

Vision

EyeMed Vision Care

Vision – Benefit Highlights

In-Network Vision Providers: Search at www.eyemed.com

EyeMed Vision Plan	
Exam Copay	\$20 copay Covered every 12 months
Benefits & Frequency	
Lenses	Every 12 months
Single Vision Bifocal Trifocal/Lenticular Progressive Standard Progressive – Premium Tier 1-3 Progressive – Premium Tier 4	\$25 copay \$25 copay \$25 copay \$90 copay \$110, \$120 or \$135 copay \$90 copay, 20% off retail price less \$120 allowance
Frames	\$130 Allowance; Additional discount of 20% off balance, every 12 months
Elective Contacts Medically Necessary Contacts	\$110 Allowance; 15% off balance, every 12 months \$0, covered in full up to \$300

Per Pay Deductions		
	Bi-Weekly	Monthly
Employee Only	\$2.88	\$6.25
Employee + Spouse	\$5.18	\$11.23
Employee + Child(ren)	\$5.47	\$11.86
Family	\$8.65	\$18.74

*All deductions are done on a pre-tax basis unless requested otherwise.

No cost or coverage changes for January 1, 2026

Ancillary Coverages

New York Life Insurance Company

Basic Life/AD&D

Nazareth University is pleased to continue providing an employer paid life and accidental death & dismemberment (AD&D) benefit to all eligible employees:

Employee Benefit

- \$25,000 Life Insurance

Please be sure to review and update your beneficiary information as needed. Can be done at anytime.

Voluntary Life and AD&D Insurance

Voluntary Life Insurance Options

- Employee: Increments of \$10,000 with a maximum benefit equal to the lesser of 7 times annual compensation or \$500,000
- Spouses: \$5,000 or \$10,000 not to exceed 50% of the employee benefit
- Eligible Children: \$2,000 or \$4,000

***Employee must enroll in order to elect coverage for spouse and/or child(ren)**

EOI (Evidence of Insurability) form is required if:

- You are requesting an amount in excess of the Guarantee Issue maximum of \$200,000
- You and/or your spouse are increasing the current level of coverage
- You and/or your spouse previously declined coverage and are electing coverage after initial eligibility

Cost can be found in HR@Hand or your Benefit Guide

100% paid for by the **employee** through after-tax payroll deductions

Long Term Disability

The following highlights details regarding our long-term disability plan.

NOTE: Eligibility for LTD – First of the month after 365 days of Active Service

	Long Term Disability (LTD) Core Plan	Long Term Disability (LTD) Buy-up Plan
Elimination Period before Benefits Begin	180 days	180 days
LTD Benefit	50% of pay up to a monthly maximum of \$6,000	70% of pay up to a monthly maximum of \$6,000
Definition of Disability	To age 65 own occupation	To age 65 own occupation
Maximum Disability Period	ADEA schedule	ADEA schedule
Pre-Existing Condition Limitations	12 months for conditions treated within the 3 months prior to effective date of coverage	12 months for conditions treated within the 3 months prior to effective date of coverage

*Deductions for buy-up LTD are taken **post-tax** basis.

Employee Assistance Program

An EAP is short-term counseling and referral service for you and your family members at no additional cost.

- 100% CONFIDENTIAL
- 24 / 7 Toll-Free Hot Line

Available Services

- Family & Personal relationships
- Grief / Depression
- Stress & Work Issues
- Gambling Addiction
- Compulsive Behavior
- Parenting / School Issues
- Child care referrals
- Elder care referrals
- Financial advice
- Legal advice

Contact the EAP today!

Call: (800) 344-9752

Online: www.guidanceresources.com

Web ID: NYLGBS

Questions & Resources

Alera Group Customer Support

Alera Group Customer Support

Single point of contact for all healthcare needs, insurance related questions and assistance navigating the Employee Navigator system

- ✓ Help understanding and navigating your health care plan
- ✓ Ordering replacement insurance I.D. cards
- ✓ Locating providers and specialists
- ✓ Estimates for out-of-pocket cost and plan coverage
- ✓ Assistance with resolving provider billing and insurance claims
- ✓ Help with facilitating approvals and prior authorizations for services, as required
- ✓ Support with out of area services
- ✓ Any other related healthcare topic

Office hours – Monday – Friday, 8:00 am – 4:30 pm

Phone – (800) 836-0026 Option 2

Email – support@aleracare.zendesk.com



Get a head start: Build a strong foundation for saving.

Explore your Nazareth University retirement plan



AGENDA

- 1** Know your benefit.
- 2** Manage your portfolio.
- 3** Get the advice you need.

*“The best way to
predict the future is
to create it.”*

— Alan Kay

STEP 1

Know your benefit.



Your direct path to tomorrow

Your plan offers a variety of benefits.



Helps you stay on track

Contribute right from your paycheck before you miss it.



Adds tax benefits

Save pretax to trim current-year taxes¹ and enjoy tax-deferred growth on any earnings.



Offers choice

Choose from a variety of investments to pursue your specific goals.

1. Actual reduction in take-home pay will depend on tax-withholding election selected.

Start with some basics



Eligibility

- Age 21 or older
- 2 years of service (1,000+ hours/yr)
- May be waived with prior service credit



Contributions

- Must contribute 2% of salary to receive employer match
- Employer Match
 - 5% if YOS is less than 5 years
 - 7% if YOS is greater than or equal to 5 years



Portability

- All contributions (employer and employee) are fully vested from day 1

Consider taxes as you save



Contributing before taxes are paid¹

- Lower taxable income now
- Pay taxes on savings and earnings at withdrawal, usually in retirement
- May benefit if you expect to be in a lower tax bracket when you retire

Contributing after taxes are paid (Roth)²

- Doesn't lower current taxable income
- Receive money tax-free when you retire
- May benefit if you expect to be in a higher tax bracket when you retire

1. Distributions from 403(b) plans (457(b) or 401(k) can be used if applicable to your plan) before age 59 ½, severance from employment, death or disability may be prohibited, limited and subject to substantial penalties. Different restrictions may apply to other types of plans.

2. A withdrawal of Roth earnings is tax-free, provided eligible participants meet the five-year seasoning period and attain age 59½ (or are disabled or deceased).

Save to the limit

2025 IRS salary contribution limits

Employees under age 50

\$23,500

Employees age 50 or older

\$31,000

Employees age 60, 61, 62 and 63

\$34,750



The perks of saving with TIAA



Retirement plan advice: no minimum investment

Know your options and
build a plan that works for
you¹



Income for the rest of your life

Combine guaranteed growth
and monthly income for life²



Choice and ease, on the go

Manage your money with
our secure mobile app

1. Advice is obtained using an advice methodology from an independent third party.
2. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

STEP 2

Manage your portfolio.





Step back or take the lead

Decide what role you want to have.

Hands-off investing

- Select a lifecycle fund for a diversified portfolio in a single fund

One-stop planning in one fund

With hands-off investing, you select the lifecycle fund closest to your retirement year, and fund managers do the rest.

Pies depict hypothetical examples

As with all mutual funds, the principal value of a lifecycle isn't guaranteed at any time, including at the target date, and will fluctuate with market changes. The target date approximates when investors may plan to start making withdrawals. However, you're not required to withdraw the funds at that target date. After the target date has been reached, some of your money may be merged into a fund with a more stable asset allocation. Lifecycle share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the lifecycle, there's exposure to the fees and expenses associated with the underlying mutual funds.



Lifecycle asset mixes
adjust over time to
reduce risk as you age

- Equity funds
- Fixed-income funds
- Direct real estate

The charts are visual representations of only the target date, fixed-income and equity percentages. Please refer to the prospectus for the funds for more details on asset allocation for each of the lifecycle.



Step back or take the lead

Decide what role you want to have.

Hands-on investing

- Select from the investment options in the plan
- Manage investments to keep your goal on track
- Get help from TIAA

Your portfolio your way

With hands-on investing, you select investments from the plan's menu.

- Get recommendations with the Retirement Journey Planner
- Work with a TIAA financial consultant



Online and on track

Make important updates to your account at **tiaa.org**.

- Review investment options
- Make changes to your portfolio
- View your progress to your goals
- Update beneficiaries
- Improve your financial know-how

Note: Brokerage service fees may apply.



STEP 3

Get the advice you need.



1

2

3

GET THE ADVICE YOU NEED

We've got your back as you plan ahead

Get advice how and when you need it.



Boost savings knowledge

Learn more about relevant financial topics

tiaa.org/learn



Create your action plan

Retirement Journey Planner offers recommendations for your plan

tiaa.org/retirementjourneyplanner



Talk to a financial consultant

Personalized advice from TIAA is available at no additional cost¹

tiaa.org/schedulenow

1. Financial consultants provide advice and education using an advice methodology from an independent third party.

One-on-one advice for your specific needs



Call TIAA. Consultants are available weekdays, 8 a.m. to 8 p.m. (ET)

800-842-2252



Visit us online

tiaa.org/nazareth



Contact a financial consultant to schedule a session

tiaa.org/schedulenow or call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET)

DISCLOSURES

You should consider the investment objectives, principal strategies, principal risks, portfolio turnover rate, performance data, and fee and expense information of each underlying investment carefully before directing an investment based on the model. For a free copy of the program description and the prospectus or other offering documents for each of the underlying investments (containing this and other information), call TIAA at 877-518-9161. Please read the program description and the prospectuses or other offering documents for the underlying investments carefully before investing.

This material is for informational, educational or non-fiduciary sales opportunities and/or activities only and does not constitute investment advice (e.g., fiduciary advice under ERISA or otherwise), a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations to invest through a model or to purchase any security or advice about investing or managing retirement savings. It does not take into account any specific objectives or circumstances of any particular customer, or suggest any specific course of action.

No registration under the Investment Company Act, the Securities Act or state securities laws—the model is not a mutual fund or other type of security and will not be registered with the Securities and Exchange Commission as an investment company under the Investment Company Act of 1940, as amended, and no units or shares of the model will be registered under the Securities Act of 1933, as amended, nor will they be registered with any state securities regulator. Accordingly, the model is not subject to compliance with the requirements of such acts, nor may plan participants investing in underlying investments based on the model avail themselves of the protections thereunder, except to the extent that one or more underlying investments or interests therein are registered under such acts.

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Assets allocated to the underlying investments based on the model will be invested in underlying mutual funds and annuities that are permissible investments under the plan. Some or all of the underlying investments included in the model may be sponsored or managed by TIAA or its affiliates and pay fees to TIAA and its affiliates. In general, the value of a model-based account will fluctuate based on the performance of the underlying investments in which the account invests. For a detailed discussion of the risks applicable to an underlying investment, please see the prospectus or disclosure document for such underlying investment.

TIAA RetirePlus Select® and TIAA RetirePlus Pro® are administered by Teachers Insurance and Annuity Association of America (“TIAA”) as plan recordkeeper. TIAA-CREF Individual & Institutional Services, Member FINRA distributes securities products. TIAA and CREF annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY, respectively. Each is solely responsible for its own financial condition and contractual obligations. Transactions in the underlying investments invested in based on the models on behalf of the plan participants are executed through TIAA-CREF Individual & Institutional Services, LLC, member FINRA.

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This material is for informational or educational purposes only and is not fiduciary investment advice, or a securities, investment strategy, or insurance product recommendation. This material does not consider an individual's own objectives or circumstances, which should be the basis of any investment decision.

The TIAA group of companies does not provide legal or tax advice. Please consult with your legal or tax advisor.

Diversification is a technique to help reduce risk. However, there is no guarantee that diversification will protect against a loss of income.

The TIAA Retirement Journey Planner is a brokerage service provided by TIAA-CREF Individual & Institutional Services, LLC, a registered broker-dealer, Member FINRA, SIPC.

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Thank you.

For more information on financial topics, TIAA invites you to visit:

ttaa.org/webinars

ttaa.org/learn



What is Aflac

- Aflac vs. health insurance
- Pays Cash directly to the policyholder
- Benefits available for spouse and children up to age 26
- Rate Stability
- Portable





The **HIDDEN** impact of cancer

When we think about cancer, we often think of the physical and emotional effects of diagnosis and living with the disease. But the financial impact is not always considered until the time comes. Many are simply unprepared.



Let's talk real numbers

FACT: With 1 in 2 men and 1 in 3 women in the United States having a lifetime risk of developing cancer,¹ it's important to understand the full impact.



\$42K

Estimated average annual cost of medical care and drugs following a cancer diagnosis.²

\$5K

Among people with cancer and survivors with medical debt, 51% said they had balances of more than \$5,000.³

\$2K

Almost half of cancer patients stop their treatment when out-of-pocket costs exceed \$2,000.⁴

IMPACT

How do these costs affect cancer patients and survivors?



22%

of cancer patients didn't fill a prescription due to cost.⁵



2.7X

Number of times the risk of filing bankruptcy increases when someone receives a cancer diagnosis.⁶

Aflac is committed to helping provide support during these difficult times



Offering cancer insurance* to help minimize the financial impact to policyholders.



Donating more than \$183 million toward pediatric cancer research and treatment.



Partnering with CancerCare® to provide added support to our policyholders.

Meet with an Aflac Benefits Advisor today to learn more or locate an advisor in your area by visiting [Aflac.com](https://www.aflac.com).

Aflac.

Aflac.

Cancer Care



- Provides cash benefits based on health services received upon a diagnosis of cancer
- Includes benefits for experimental treatment and annual wellness exams



- Important for those that have a family history of cancer or are worried about a diagnosis of cancer

Classic Cancer Care Benefit Overview

BENEFIT NAME

BENEFIT AMOUNT

Cancer Wellness Benefit \$75 per year, per Covered Person

Cancer Diagnosis Benefits:

Initial Diagnosis Benefit Insured/Spouse: \$4,000; Dependent Child: \$6,000; payable once per Covered Person
Medical Imaging With Diagnosis Benefit \$150; two payments per year, per Covered Person; no lifetime max
NO Evaluatory/Consultation Benefit \$500 payable only once per Covered Person

Cancer Treatment Benefits:

Injected Chemotherapy Benefit \$800 per day, limited to one payment per week; no lifetime max
Oral Chemotherapy Benefit \$250 per day up to \$150 max per month for Oral/Topical Benefit
Topical Chemotherapy Benefit \$150 per prescription, per month up to \$750 max per month for Oral/Topical Benefit
Radiation Therapy Benefit \$350 per day, limited to one payment per week; no lifetime max
Experimental Treatment Benefit \$100 per week outside of a clinical trial; \$100 per week as part of a clinical trial; no lifetime max
Immunotherapy Benefit \$350 once per month; \$1,750 lifetime max per Covered Person
Anticoagula Benefit \$100 per month; no lifetime max
Stem Cell Transplantation Benefit \$7,000; lifetime max \$7,000 per Covered Person
Bone Marrow Transplantation Benefit \$7,000; \$7,000 lifetime max per Covered Person; \$750 to donor
Blood and Plasma Benefit inpatient, \$100 times the number of days past under the Hospital Confinement Benefit; Outpatient, \$175 per day; no lifetime max
Surgical Anesthesia Benefit \$100-\$3,400 (preanesthesia, additional 20% of Surgical Benefit); maximum daily benefit not to exceed \$4,200; no lifetime max on number of operations
Skin Cancer Surgery Benefit \$25-\$400; no lifetime max on number of operations
Additional Surgical Option Benefit \$200 per day; no lifetime max

Hospitalization Benefits:

Hospital Confinement Benefit \$200 per day; no lifetime max
Outpatient Hospital Surgical Room Benefit \$200 payable in addition to Surgical Anesthesia Benefit; no lifetime max on number of operations

Continuing Care Benefits:

Extended Care Facility Benefit \$100 a day, limited to 30 days per year, per Covered Person
Home Health Care Benefit \$50 per day; lifetime max of 100 days per Covered Person
Hospice Care Benefit \$1,000 for the 1st day; \$50 per day thereafter; \$12,000 lifetime max per Covered Person
Nursing Services Benefit \$100 per day; no lifetime max
Surgical Prostheses Benefit \$1,000; lifetime max \$4,000 per Covered Person
Non-surgical Prostheses Benefit \$15 per occurrence; lifetime max \$500 per Covered Person
Reconstructive Surgery Benefit \$250-\$2,000 (preanesthesia, 20% of Reconstructive Surgery Benefit); no lifetime max on number of operations
Egg Harvesting and Storage/Cryopreservation Benefit \$1,000 to have oocytes extracted; \$300 for storage; \$1,000 lifetime max per Covered Person

Ambulance, Transportation, Lodging, and Other Benefits:

Ambulance Benefit \$250 ground or \$2,000 air; no lifetime max
Transportation Benefit \$40 per mile; max \$1,000 per round trip; no lifetime max
Lodging Benefit \$50 per day; limited to 90 days per year
Bone Marrow Donor Screening Benefit \$40; limited to one benefit per Covered Person, per lifetime

Premier Cancer Care Benefit Overview

BENEFIT NAME

BENEFIT AMOUNT

Cancer Wellness Benefit \$100 per year, per Covered Person

Cancer Diagnosis Benefits:

Initial Diagnosis Benefit Insured/Spouse: \$6,000; Dependent Child: \$10,000; payable once per Covered Person
Medical Imaging With Diagnosis Benefit \$200; two payments per year, per Covered Person; no lifetime max
NO Evaluatory/Consultation Benefit \$1,000 payable only once per Covered Person

Cancer Treatment Benefits:

Injected Chemotherapy Benefit \$800 per day, limited to one payment per week; no lifetime max
Oral Chemotherapy Benefit \$400 per day up to \$1,200 max per month for Oral/Topical Benefit
Topical Chemotherapy Benefit \$200 per prescription, per month up to \$1,200 max per month for Oral/Topical Benefit
Radiation Therapy Benefit \$200 per day, limited to one payment per week; no lifetime max
Experimental Treatment Benefit \$100 per week outside of a clinical trial; \$100 per week as part of a clinical trial; no lifetime max
Immunotherapy Benefit \$500 once per month; \$2,500 lifetime max per Covered Person
Anticoagula Benefit \$100 per month; no lifetime max
Stem Cell Transplantation Benefit \$10,000; lifetime max \$10,000 per Covered Person
Bone Marrow Transplantation Benefit \$10,000; \$10,000 lifetime max per Covered Person; \$1,000 to donor
Blood and Plasma Benefit inpatient, \$100 times the number of days past under the Hospital Confinement Benefit; Outpatient, \$250 per day; no lifetime max
Surgical Anesthesia Benefit \$100-\$8,000 (preanesthesia, additional 20% of Surgical Benefit); maximum daily benefit not to exceed \$9,250; no lifetime max on number of operations
Skin Cancer Surgery Benefit \$10-\$600; no lifetime max on number of operations
Additional Surgical Option Benefit \$300 per day; no lifetime max

Hospitalization Benefits:

Hospital Confinement Benefit \$200 per day; no lifetime max
Outpatient Hospital Surgical Room Benefit \$300 payable in addition to Surgical Anesthesia Benefit; no lifetime max on number of operations

Continuing Care Benefits:

Extended Care Facility Benefit \$150 a day, limited to 30 days per year, per Covered Person
Home Health Care Benefit \$75 per day; lifetime max of 100 days per Covered Person
Hospice Care Benefit \$1,000 for the 1st day; \$50 per day thereafter; \$12,000 lifetime max per Covered Person
Nursing Services Benefit \$100 per day; no lifetime max
Surgical Prostheses Benefit \$1,000; lifetime max \$5,000 per Covered Person
Non-surgical Prostheses Benefit \$20 per occurrence; lifetime max \$500 per Covered Person
Reconstructive Surgery Benefit \$250-\$3,000 (preanesthesia, 20% of Reconstructive Surgery Benefit); no lifetime max on number of operations
Egg Harvesting and Storage/Cryopreservation Benefit \$1,000 to have oocytes extracted; \$300 for storage; \$2,000 lifetime max per Covered Person

Ambulance, Transportation, Lodging, and Other Benefits:

Ambulance Benefit \$250 ground or \$2,000 air; no lifetime max
Transportation Benefit \$50 per mile; max \$1,500 per round trip; no lifetime max
Lodging Benefit \$80 per day; limited to 90 days per year
Bone Marrow Donor Screening Benefit \$40; limited to one benefit per Covered Person, per lifetime

Accident



- Covers accidental injuries
- Covered both on and off the job
- Beneficial for those who are active, have active children or are worried about unforeseen injuries

AFLAC ACCIDENT ADVANTAGE – OPTION 4 BENEFIT OVERVIEW

BENEFIT NAME	BENEFIT AMOUNT
INITIAL ACCIDENT HOSPITALIZATION BENEFIT	\$1,950 when admitted for a hospital confinement of at least 18 hours or \$3,250 when admitted directly to an intensive care unit of a hospital for a covered accident, per calendar year, per covered person
ACCIDENT HOSPITAL CONFINEMENT BENEFIT	\$215 per day, up to 365 days per covered accident, per covered person
INTENSIVE CARE UNIT CONFINEMENT BENEFIT	\$800 per day for up to 15 days, per covered accident, per covered person
ACCIDENT TREATMENT BENEFIT	Payable once per 24-hour period and only once per covered accident, per covered person Hospital emergency room with X-ray: \$220 Hospital emergency room without X-ray: \$170 Office or facility (other than a hospital emergency room) with X-ray: \$170 Office or facility (other than a hospital emergency room) without X-ray: \$120
AMBULANCE BENEFIT	\$250 ground ambulance transportation or \$1,875 air ambulance transportation
BLOOD/PLASMA/PLATELETS BENEFIT	\$300 once per covered accident, per covered person
MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT	\$375 per calendar year, per covered person
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	\$65 for one treatment per day (up to a max of 6 treatments), per covered accident, per covered person
THERAPY BENEFIT	\$65 for one treatment per day (up to a max of 10 treatments), per covered accident, per covered person
APPLIANCES BENEFIT	Benefits are payable for the medical appliances listed below: Back brace: \$250 Wheelchair: \$250 Walker: \$120 Body jacket: \$350 Leg brace: \$150 Walking boot: \$120 Knee scooter: \$350 Crutches: \$120 Cane: \$25 Payable once per covered accident, per covered person
PROSTHESIS BENEFIT	\$1,000 once per covered accident, per covered person
PROSTHESIS REPAIR OR REPLACEMENT BENEFIT	\$1,000 once per covered person, per lifetime
REHABILITATION FACILITY BENEFIT	\$200 per day
HOME MODIFICATION BENEFIT	\$4,000 once per covered accident, per covered person
ACCIDENT SPECIFIC-SUM INJURIES BENEFITS	Pays benefits for the treatments listed below: DISLOCATIONS\$120-\$4,500 EMERGENCY DENTAL WORK BURNS\$135-\$13,000 Broken tooth repaired with crown.....\$500 SKIN GRAFTS50% of the burn benefit Broken tooth resulting in extraction.....\$180amount paid for the burn involved PARALYSIS EYE INJURIES Quadriplegia.....\$12,500 Surgical repair.....\$350 Paraplegia.....\$6,250 Removal of foreign body by a physician.....\$75 Hemiplegia.....\$4,750 LACERATIONS SURGICAL PROCEDURES\$250-\$1,500 Not requiring sutures.....\$40 MISCELLANEOUS SURGICAL Less than 5 centimeters.....\$90 PROCEDURES\$180-\$350 At least 5 cm but not more than 15 cm.....\$300 PAIN MANAGEMENT (NON-SURGICAL) Over 15 centimeters.....\$600 Epidural.....\$100 FRACTURES\$150-\$4,000 CONCUSSION (BRAIN)\$150
ACCIDENTAL-DEATH BENEFIT	Common-Carrier Accident Other Accident
INSURED	\$250,000 \$80,000
SPOUSE	\$250,000 \$80,000
CHILD	\$38,000 \$20,000
ACCIDENTAL-DISMEMBERMENT BENEFIT	\$300-\$50,000
CONTINUATION OF COVERAGE BENEFIT	Waives all monthly premiums for up to two months, if conditions are met
WAIVER OF PREMIUM BENEFIT	Yes
TRANSPORTATION BENEFIT	\$700 per round trip, up to 3 round trips per calendar year, per covered person
FAMILY LODGING BENEFIT	\$150 per night, up to 30 days per covered accident

Claims

- Local Customer Service
- Online Portal
- Mobile App: “MyAflac”
- Direct Deposit





Home



My Account



New Claims



My Claims



My Coverage



Messages



Support

Hello Charles!

What's on your mind?

We specialize in covering things other insurers don't. It's called "supplemental insurance." How can we help you today?



I WANT TO

Submit a new claim



Let's Go

My Coverage

See All Coverages →



What happened?

Please choose the type of claim you'd like to submit.



An Accident

Get help paying for medical treatment and services for an unexpected injury.



A Cancer Diagnosis And Treatment

Get help with treatment costs during the different stages of cancer care and recovery.



Someone Passed Away

Get financial help when someone covered passes away.



A Physician's Visit

Get help paying for a routine or preventative service.



Months Ago

OCT

19

2023

Clinical Support

Jared Beiling, PT,DPT,CHT

URMC Hand and Upper Extremity Rehabilitation

 View notes

 View After Visit Summary*

OCT

17

2023

Appointment (Missed)

Jared Beiling, PT,DPT,CHT

URMC Hand and Upper Extremity Rehabilitation

 View visit details

SEP

26

2023

Clinical Support

Jared Beiling, PT,DPT,CHT

URMC Hand and Upper Extremity Rehabilitation

 View notes

 View After Visit Summary*

SEP

12

2023

Clinical Support

Jared Beiling, PT,DPT,CHT

URMC Hand and Upper Extremity Rehabilitation

 View notes

 View After Visit Summary*

Accident Advantage

(24-Hour Option 4)

Age	Individual	Individual & Spouse	One Parent Family	Two Parent Family
18 - 75	9.24	14.40	15.72	20.64

Cancer Care (With IDR)

Age	Individual	Individual & Spouse	One Parent Family	Two Parent Family
18-75 (Classic)	17.88	31.98	17.88	31.98
18-75 (Premier)	24.78	44.58	24.78	44.58

Specified Health Event Rider (S.H.E.)

Age	Individual	Individual & Spouse	One Parent Family	Two Parent Family
18-35	4.38	7.44	4.68	7.44
36-45	7.20	12.36	7.26	12.36
46-55	9.90	18.12	9.96	18.12
56-75	12.36	25.02	12.72	25.02

Amounts above are per pay / bi-weekly deduction amounts - 26 deductions per year

Accident and Cancer are pre-tax deductions

The rates shown on this insert page are for illustration purposes only; they do not imply coverage. For more information about policy/plan benefits and limitations, please refer to the accompanying product brochure for each insurance policy/plan.

How To Enroll

- Schedule a time to speak with your Aflac representative
- Enrollments must be completed by November 20th for coverage effective 01/01/2026
- Scan QR Code to Schedule an appointment

