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
 - New account offering
- Inspira/Benefit Resource Center (BRC)
- •Questions, Answers & Helpful Benefit Information



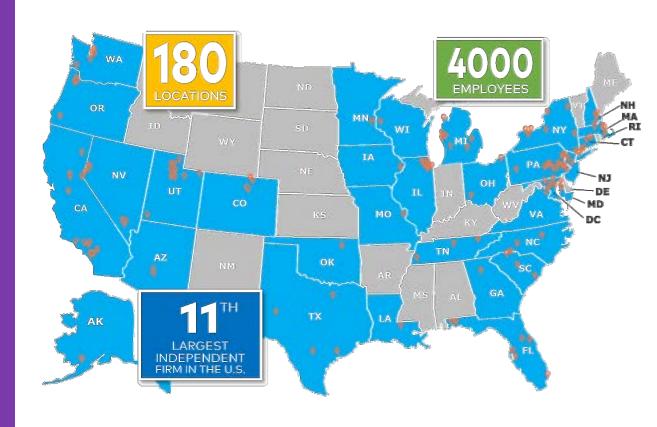
Independent

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

Alera Group:

National Scope. Local Service.



Higher Education Employee Benefit Consulting Experience...















Bard

































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

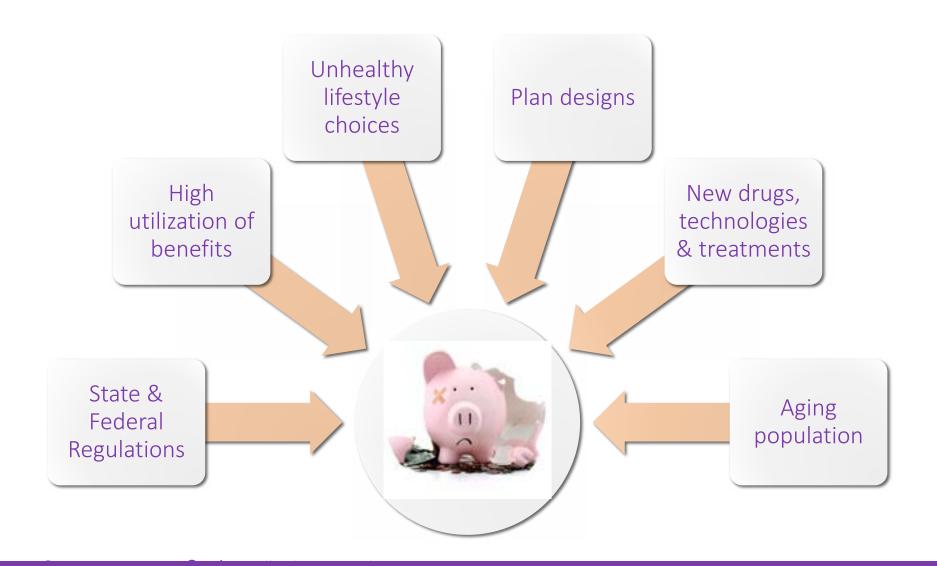
Overview of 2026 Benefit Plans

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.
Medical Expense Reimbursement Plan (MERP)	Benefit Resource Inc.
Health Savings Account (HSA)	Health Equity

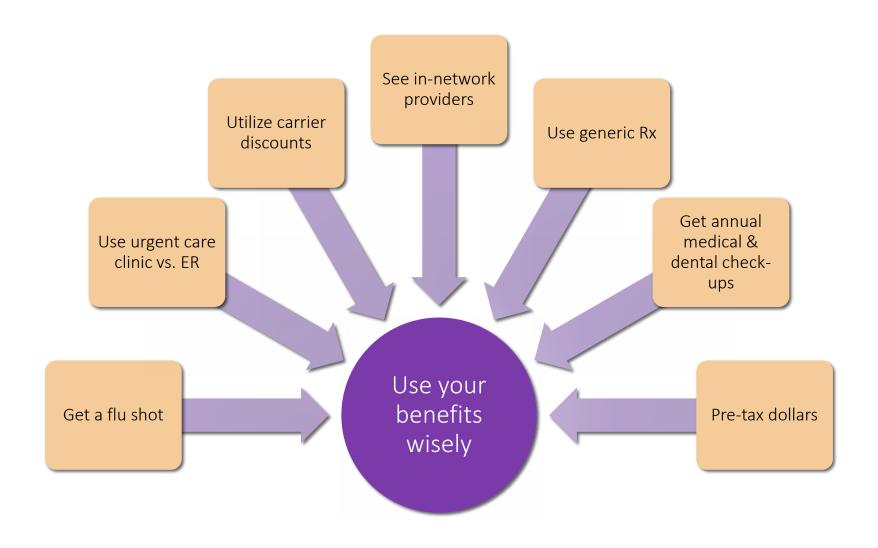
Medical/Rx

Excellus BCBS

What Impacts Your Medical Costs?



How Can You Control Costs?



2026 Medical Plan Offerings

Highest

Employee premiums 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

Lowest

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 \$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
	*Option to elect MERP to pay all copays and coinsurance after deductible		

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
- Enhancements for 2026:
 - Medical Expense Reimbursement Plan
 - Voluntary enrollment Account will pay all copays and coinsurance expenses after deductible is satisfied.
- 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
- Medical Expense Reimbursement Plan (MERP) Only available under 3500/7000 HDHP
 - Employee must enroll and pay premium for account
 - Pays all coinsurance and copays after deductible is satisfied
 - Administered through current FSA vendor, Benefit Resources
 - Member will submit proof of satisfied deductible
 - Excellus Explanation of Benefit statements will show deductible
 - BRI will then process all coinsurance, and copay claims and reimburse member directly

Considerations for Open Enrollment

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
- MERP pays everything after \$3500 deductible

Resources available while reviewing options:

- ✓ Review medical expenses for 2025 on Excellus member portal
 - Register at <u>www.excellusbcbs.com</u> 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 3500/ HDI	7000		s BCBS 00 HDHP		ıs BCBS 00 Hybrid
	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly
Employee	\$86.47	\$187.35	\$159.98	\$346.63	\$262.55	\$569.08
Only	(\$0)	(\$0)	(+\$18.41)	(+\$39.89)	(+\$61.95)	(+\$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	\$303.26	\$657.07	\$478.20	\$1,036.09	\$722.50	\$1,565.41
+ Spouse	(\$0)	(\$0)	(+\$85.17)	(+\$184.54)	(+\$187.77)	(+\$406.95)
Family	\$329.55	\$714.02	\$514.76	\$1,115.31	\$773.43	\$1,675.76
	(\$0)	(\$0)	(+87.39)	(+\$189.35)	(+\$195.72)	(+\$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)	Medical Expense Reimbursement Plan
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	An employer-funded account for employees enrolled in the 3500/7000 HDHP Medical plan. This account will pay for all copays and coinsurance expense after the deductible is satisfied
Vendor	Inspira Financial	HealthEquity	Inspira Financial (Benefit Resources Inc.)
Funds available?	Plan Start Date	Available as deposited	Once medical deductible is satisfied
Who owns the account?	Employer (University)	Employee	Employee
Who funds account?	Employee	Employee	Employer *Employee deduction
2026 Annual Contribution Limits	\$3,400	\$4,400 Single; \$8,750 Family (+ up to \$1,000/year catch up if age 55 or older)	\$3,500 Single; \$7,000 Family Coinsurance and copay expenses applied to out-of-pocket maximum
Current Fees	\$2.00/month (payroll deduction)	\$2.00/month (directly deducted from account)	
Key Differences	 Can be used with any health plan except a HDHP "Use it or lose it" regulation Cannot change contribution amount during the year except for qualifying event 	 Unused funds roll over year after year Can change contribution at any time during the year 	 Funds only used for coinsurance and copay expenses on 3500/7000 HDHP Proof of deductible satisfied required for account to start paying

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







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

Medical Expense Reimbursement Plan

Administered through Inspira/Benefit Resources

Available only to those enrolling in 3500/7000 HDHP Medical Plan

Process:

- Enroll in Excellus 3500/7000 HDHP Medical plan
- Pay for all services towards deductible (\$3,500 Single/\$7,000 Family)
 - Use HSA money for deductible expenses
- After deductible satisfied send proof to Inspira
 - Provide Excellus Explanation of Benefits (available online in member potal showing deductible satisfied
- Inspira will then open account
 - All medical services thereafter, copays and coinsurance, may be paid for with this account
 - Submit claim online or via mail for reimbursement



Coordinate Medical/HSA/MERP

- 1 Present your Excellus ID card to the doctor's office.
 - · Pay nothing at the time of service
 - Provider will submit the claim to Anthem for processing

- Excellus will send you and your provider the Explanation of benefits (EOB) that will outline your member responsibility
 - Your provider will then send an invoice
 - The amount due on the invoice should match your member responsibility amount on your EOB
- If you have NOT satisfied your deductible and have funds in your HSA account, you can use those to pay your provider
 - If you have satisfied your deductible, your cost should be 20% coinsurance, submit that claim to Benefit Resources and they will reimburse you directly.
 - *NOTE: BRI must receive proof that your deductible has been satisfied in order to start reimbursing claims



3500/7000 HDHP Total Premium with MERP

MERP Medical Expense Reimbursement Plan				
Bi-Weekly Monthly				
Employee Only	\$36.55	\$79.20		
Employee + Child(ren)	\$78.58	\$170.25		
Employee + Spouse \$86.98 \$188.46				
Family \$92.10 \$199.54				

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 Shie 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

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

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

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.

Available Services

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
 - 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
- \checkmark Help with facilitating approvals and prior authorizations for services, as required \checkmark Support with out of area services
- √ Any other related healthcare topic

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Office hours – Monday – Friday, 8:00 am – 4:30 pm
Phone – (800) 836-0026 Option 2
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Email – <u>support@aleracare.zendesk.com</u>





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 59% (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

- Advice is obtained using an advice methodology from an independent third party.
- 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

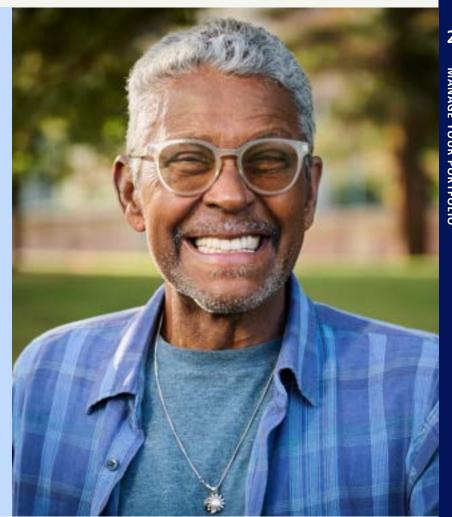
- Select from the investment options in the plan
- Manage investments to keep your goal on track
- Get help from TIAA



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.

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STEP 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.

No guarantee—Neither the models nor any investment made pursuant to the models are deposits of, or obligations of, or guaranteed or endorsed by TIAA or their affiliates (except with respect to certain annuities sponsored by TIAA or its affiliates), or insured by the Federal Deposit Insurance Corporation, or any other agency. There is no guarantee that the underlying investments will provide adequate income at and through retirement, and participants may experience losses. Participants should not allocate their retirement savings to the underlying investments unless they can readily bear the consequences of such loss.

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.



DISCLOSURES

IMPORTANT: The projections or other information generated by the tools listed above regarding the likelihood of various investment outcomes, investment allocations and retirement income are hypothetical in nature, do not reflect actual results and are not guarantees of future results. Results may vary with each use and over time.

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Thank you.

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

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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





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,' 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 concer and survivors with medical debt, 51% said they had balances of more than \$5,000.8

\$2K

Almost half of cancer patients stop their treatment when out-of-pocket costs exceed \$2,000.*

IMPACT

How do these costs affect cancer patients and survivors?



22%

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



2.7X

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

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.





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

Carbon Vertices Serviti \$15 per year, per Coverst Person

Care or Diagnosis Benefits:

Hitle Diagnoss Birrell (mareo Spouse \$4,000, Department Ories \$6,000; possible most person

Allodical imaging RRP Chagnosis ElevaRF 8150, her payments per your, per Cosseed Pensin, no Rollmannas

NCI Evaluation/Consultation Servell 8000 parable onto once per Covered Person.

Carser Treatment Senetts:

Record Chemistrary Swint BOO per day Insted to one payment per week, no deline man

One Cherodherapy Resett \$150 per day as to \$150 may per month for Chell Topica Renetif

Topical Chamothurapy Denett 8550 per prescription; per month-up to \$550 man per month for Chall-Topical Executif

Flashalter Thoragy Genefit \$150 per day limited to one payment per week, no thelms may

Equipmental Treatment (benefit) \$100 per week outside of a clinical that, \$100 per week as part of a clinical that, no delifers must

Intranchinasy Sensit. \$155 once per marth, \$1,755 father may per Covered Person.

Anthropius Genetic for Matter must

Stein Cell Transplantation (breaff \$1,000) determinan \$1,000 per Covered Plance.

Sine Marce Transportation Senior \$150 to donor

Stool and Places Senith Special Stool Senior the market of data paid under the Hospital Confinement Street, Collegions.

\$175 per day, no Believe man

\$100-\$1,600 (Assertionia additional 20% of Europea Denville, reasonum data benvill not to

second \$4,250 to Matter top or number of questions

Skin Cancer Surgery Servell \$255-5400, no destrue may not number of sponstress

Additional Surgical Operior Servell \$200 per day on Meltine man

Hospitalization Benefits:

Surgical Annahosis Servett

Hospital Conference Servet . \$200 per day on thebre man

Columbrat Hagelia Surgeal Room Servell SCO (Specialle in Addition to Surgeal Assertation Street), no Bellina train on number of specialism

Continuing Core Benefits:

Estimated Care Facility Streets \$100 a day, instruct to 30 days per year, per Covered Person

Home Health Care Servell: 800 per day, Meltine max of 100 days per Covered Person

Hospice Care Densitt 81,000 for the Intuition SSC per day Remarker, \$10,000 finding may par Covered Person.

Having Services Sterett \$100 per day to Welling Has

Supplied Providence State (E. 1997) States of the States of Participant Partic

Name agree Province General British and Edition of Control Parties and Edition of Control Parties and Edition of Control Parties and Control Parti

Reconstructive Surgery Samett \$200-42,000 Prosphesia; 25% of Reconstructive Surgery Sametty on Malmon max

on representations

Egg Har entiring and Storage Cryogress-redors Benefit \$1,000 to have occupied extended \$200 for storage, \$1,000 delines may per Covered Ference

Andretones, Transportation, Lodging, and Other Benefits:

Annualmon formitt \$2,000 per no filtere man
Temporation formit \$4.00 per nine, man \$1,000 per novel tip, no filtere man

Lodging Grewitt BSS pile day, feelbuil to 90 days pier year

Stone Marrow Donor Summing State® \$40, World to one Sanakit par Covered Person, par Baltima

Premier Cancer Care Benefit Overview

BENEFIT NAME BENEFIT AMOUNT

Concor Visitesia Servitt. \$100 per year, pier Covered Person

Cancer Diagnosis Benefits

Mile Dagness Bredli Volume Scott Strome Stro

Medical traging 10th Diagnose Denvill \$200 has payments per year per Covered Person, no Balancinas

NO Columbia Consultation Dennitt \$1,000 possible only once per Covered Florum

Concer Treatment Benefits:

Vacched Cherustherapy Nerwill 8000 per day, Writted to one payment par week, no Malma mass

One Overcothergy Sensit \$400 per day up to \$1,200 may per month for One Topical Revell?"

Total Christhesia Broki \$200 per procriptor, per ropting to \$1200 mis per month for Cop Topical blendff

Flackation Therapic Shrinds \$1000 per cities throtted to one payment per week, no delitron mass

Exportmental Teachment Densett \$100 per week subside of a climical trial, \$100 per week as part of a climical trial, or deleteral trial, or deleteral trial, \$100 per week as part of a climical tria

Immunitarigy Sendt \$100 one per north, \$2,000 febru-max per Covered Person

Antinopous Sonoth Edit per month, no Malerie man

Stein Cell Yorsphartation Servett 810,000; Stellere max \$10,000 per Covered Person

Sure Marco Transplertation Servet. BYLOSS BYLOSS Billions must per Governol Person. \$1,000 to stoner

Book and Planta Smith Expellent Still lines the further of dign part under the ringstal Certification Colpations

ESS per year, no distinue mass

Suggest American Street: \$100, 80,000 (American and Street) 27%, of Suggest Street(s) maximum deals remail and do

exceed \$0.250, to thebre has an runter of spendore.

394 Carciar Surgery Streets \$10,4000 no district your on various of operature.

Additional Surgical Elphon Servett \$100 per stay, no distins man

Hospitalization Benefits:

resignar Conference Should: \$200 per day, no delettre max

Outputert Hospital Surgicial Florer Dansell \$1000 population underter in Dangeout/Newsthela Dansell, not Minima may be number of operations

Continuing Care Bunefitie

Extension Care Facility Servell \$150 a day, lettled to 30 days per year, per Coveral Person.

Harris Health Clark Develli STS per day, Methic may of 400 days per Covered Person

Hispatic Care Servilli \$1,000 for the 1st day, \$50 per day Harmafile: \$12,000 Shiften injuryor Colored Person

Number Services Benefit \$150 per day, no theline man

Surgoul Prostranta Dannell \$1,000, Motion may \$1,000 per Created Person

Name and Products Dentally \$250 per common Matters may \$100 per Control Person.

Reconstructive Surgery Benefit EVV 43,000 Wresthesia. 20% of Reconstructive Surgery Denefit, no Waters man

of number of spendors

Tigg the writing and Strage Congruencebus Serett \$1,000 to have couples extracted, \$100 for strage, \$2,000 to have only for size of the strage, \$2,000 to have only for size of the strage, \$2,000 to have only for size of the strage, \$2,000 to have only for size of the strage, \$2,000 to have only for size of the strage, \$2,000 to have only for size of the strage, \$2,000 to have only for size of the strage, \$2,000 to have only for size of the strage, \$2,000 to have only for size of the size of th

Andrelance, Transportation, Lodging, and Other Benefits:

Antourno Benefit. \$350 yound or \$2,000 air, no thitme mux

Transportation Denset: \$100 per miles may \$1,000 per manel hip, no altation may

Lindging Servell. \$50 per day Street to 60 days per year.

Done Marrow Donor Screening Genetit \$40, Invited to one Sensiti per Orwanol Person, per Maline



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 intensive care unit of a hospital for a covered acc	t of at least 18 hours or \$3,250 when admitted directly to a ident, per calendar year, per covered person	
ACCIDENT HOSPITAL CONFINEMENT BENEFIT	\$215 per day, up to 365 days per covered accide	THE RESERVE OF THE PERSON OF T	
INTERCORE CASE UNIT CONTINUMENT BENEFIT	\$800 per day for up to 15 days, per covered accident, per covered person		
	Payable once per 24-hour period and only once per covered accident, per covered person		
ACCIDENT TREATMENT BENEFIT	Hospital emergency room with X-ray: \$220 Hospital emergency room without X-ray: \$170 Office or facility jother than a hospital envergency room) with X-ray: \$170 Office or facility jother than a hospital envergency room) without X-ray: \$120		
AMBULANCE BEREFIT	\$250 ground ambulance transportation or \$1.87		
BLDOG/PLASMA/PLATELETS SENERIT	\$300 once per covered accident, per covered per	noe	
MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT	\$375 per calendar year, per covered person		
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	\$65 for one treatment per day jup to a max of 6 t	treatments), per covered accident, per covered person	
THERAPY BENEFIT		treatments), per covered accident, per covered person	
APPLIANCES BÉNEFIT	Benefits are payable for the medical appliances to Back brace: \$350. Wheelchair Back jacket: \$350. Leg brace: Knee scooter: \$350. Crutches: 1 Payable most per covered socidinst, per covered ;	\$350 Waker \$100 \$150 Waking boot \$100 \$120 Cater \$25	
PROSTRESIS DENEFIT	\$1,000 ence per covered accident, per covered person		
PROSTHESIS REPAIR OR REPLACEMENT BENEFIT	\$1,000 price per covered person, per lifetime		
REHABILITATION FACILITY BENEFIT	\$200 per day		
HOME MODIFICATION BENEFIT	\$4,000 once per powered accident, per covered p	erson.	
ACCIDENT SPECIFIC SUM INJUNIES BENEFITS	DISLOCATIONS \$120-\$4,500 BOTHS \$125-\$12,000 BOTHS \$125-\$12,000 BOTH GRAFTS \$0% of the burne benefit amount people for the burne involved. EYE INJURIES \$150-\$4,000 EYE INJURIES \$150-\$4,000 Discription of bringer body by a physician \$75 LACERATIONS but regarding submer \$45 Less than 5 continenters \$90 At least 5 on but not more than 15 on \$300 Discriptions \$500 FRACTURES \$150-\$4,000 CORCUSSION (ERAIN) \$150	EMERITAL POPE finish took repaind with cross	
ACCIDENTAL-DEATH BENEFIT	Common-Carrier Accident	Other Accident	
NSURED	\$250,000	\$65,000	
SPOUSE	\$250,000	\$45,000	
OHD	\$38,000	\$20,000	
ACCIDENTAL-DISMEMBERMENT BENEFIT	\$300-\$50,000		
CONTINUATION OF COVERAGE BENEFIT	Walves all monthly premiums for up to two months, if conditions are met		
MANYOR OF PREMIUM REMOTE	The		
TRANSPORTATION BENEFIT	\$700 per round trip, up to 3 round trips per calendar year, per covered person		
FAMILY CODGING BENEFIT	\$150 per right, up to 30 days per covered accident		



Claims

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





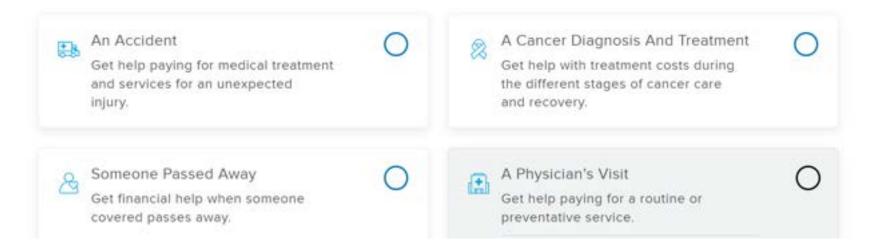




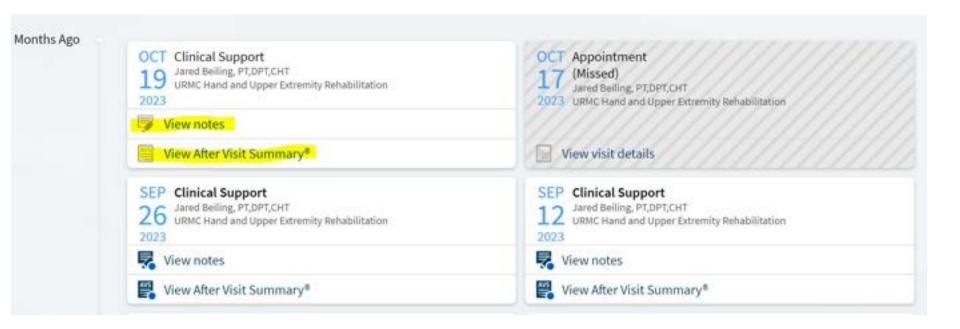


What happened?

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









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

