

KIPP: NJ KIPP: MIAMI

2025-2026 OPEN ENROLLMENT GUIDE



Open Enrollment will be held May 1 - May 31, 2025

This is the period during which you have the opportunity to enroll or make changes to medical, vision, dental, and other benefit elections for you and your family.

Open Enrollment is the time when you are able to review the benefits available to you, determine which plans meet the needs of you and your eligible dependents, then enroll for the benefits you choose.

The benefits you elect during Open Enrollment will be effective from July 1, 2025 through June 30, 2026.

Once you have submitted your final elections, you will not be able to change them until the next Open Enrollment period, unless you experience a qualifying life event (see page 3 for details).

We encourage you to take the time to carefully review the information in this guide to ensure that you make the best benefit decisions for you and your family.

INSIDE THIS GUIDE

Active Open Enrollment	3
Eligibility & Making Plan Changes	4
Your Benefits Resources	5
Medical Plan	6
Health Savings Account	7
Prescription Drug Plan	8
Flexible Spending Accounts	9
Commuter Benefits	9
Vision Plan	10
Dental Plan	11
United Healthcare Benefit Resources	12
Voluntary Accident & Hospital Plans	18
Voluntary Critical Illness Plan	19
Voluntary Short-Term and Long-Term Disability Plans	20
Pet Insurance	21
Employee Assistance Program	22
Retirement Plans	23
Financial Advisors	24
Value-Added Services	25
Carrier Contacts	26

QUESTIONS?

If you have any questions about the benefits outlined in this guide or the enrollment process, please contact Human Resources by email at humanresources@kippnj.org.



IT'S TIME FOR OPEN ENROLLMENT!

Open Enrollment runs from May 1 - May 31, 2025

BENEFIT HIGHLIGHTS

- **Medical/Prescription Drug:** This benefit will transition from Aetna to **UnitedHealthcare** with no changes to the plan design; the same type of High Deductible Health Plan (HDHP) will be offered.
 - The annual deductible will increase slightly on July 1, 2025 as per IRS mandates; therefore, KIPP will be increasing the contribution the company makes to member's Health Savings Accounts. Additional details can be found in this guide.
- **Dental:** These benefits will also transition from Aetna to **UnitedHealthcare** with no changes to the plan design; the current two plans will continue to be offered.
- **Vision:** This benefit will also transition from Aetna to **UnitedHealthcare**.
- **Flexible Spending Account (FSA):** This benefit will also transition from Inspira Financial to **UnitedHealthcare**.
- **Health Savings Account (HSA):** This benefit will transition from Inspira Financial to **Optum Financial**.
- **NEW! Voluntary Benefit Offering:** Pet Insurance via **PetPartners** will be offered for your furry family members.
- Voya will continue to administered the voluntary plans such as Short- and Long-Term Disability, Accident, Hospital, and Critical Illness.
- Curalinc will continue to administer the Employee Assistance Program.
- Mariner will remain our Financial Advisors.



ACTIVE OPEN ENROLLMENT

This is an ACTIVE Open Enrollment. All employees **MUST** complete new enrollments for the upcoming plan year. All benefit eligible employees are required to log into the ADP Workforce Now Portal at <https://workforcenow.adp.com> and elect or waive coverage. **If you do not make an election, you will not have coverage for the 2025-2026 plan year.**

After this open enrollment period, you will not be able to make changes to your elections until the next open enrollment period unless you experience a qualifying life event.

PRE-ENROLLMENT QUESTIONS?

Employees can speak to a United Healthcare advocate prior to the 7/1 effective date, simply call 866.314.0335.

ELIGIBILITY & MAKING PLAN CHANGES

WHO IS ELIGIBLE?

Full-time permanent employees regularly working at least 30 hours per week are eligible to enroll in the KIPP TEAM and Family benefit plans.

MAKING PLAN CHANGES

IRS Section 125 prohibits you from changing your enrollment during the plan year unless you experience a qualifying life event, such as marriage, divorce, death of a spouse, civil union partner or a dependent, birth or adoption of a child, termination or commencement of employment for your spouse/civil union partner, a change in employment status (full-time to part-time or part-time to full-time) for you or your spouse/civil union partner that affects benefits eligibility, or taking an unpaid, medical leave of absence by either you or your spouse/civil union partner.

If you experience one of these qualifying life events, you must notify Human Resources via email at humanresources@kippnj.org within 30 days of the event.



BENEFIT RESOURCES

Conner Strong & Bucklew

MEMBER ADVOCACY

We know it is often difficult to fully understand your health benefits and use them properly, especially when insurance companies make more and more changes to the way plans are administered and how claims are paid. You can contact the Benefits Member Advocacy Center (Benefits MAC) for assistance if you:

- Believe your claim was not paid properly
- Need clarification on information from the insurance company
- Have a question regarding a bill from a doctor, lab or hospital
- Are unclear on how your healthcare benefits work
- Need help to resolve a problem you've been working on

Member Advocates are available Monday through Friday, 8:30 am to 5:00 pm ET. You can contact the Benefits Member Advocacy Center in any of the following ways:

- Via phone: **800.563.9929**
- Via the web:
www.connerstrong.com/memberadvocacy
- Via email: cssteam@connerstrong.com



BENEPORTAL

For your convenience, the KIPP Beneportal is available at www.kippteamandfamilybenefits.org. The website offers easy viewing of your location's benefits. **Simply open the website and go to the "Locations" tab. When you click on the tab you will see locations listed. Click on your location to see all of the benefits available to you.**

Budgeting for your benefits is easy.

Visit www.kippteamandfamilybenefits.org/my-healthcare-cost-estimator or click on the "Calculating My Benefit Cost" tab on Beneportal. There you can determine the costs for Medical, Dental and Vision plans for you or you and your family. The calculator uses a "Per Pay" contribution.

MEDICAL PLAN OPTION

UnitedHealthcare

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

BENEFIT DESCRIPTION	IN-NETWORK	OUT-OF-NETWORK**
Deductible Individual / Family	\$1,650/\$3,300*	\$1,750/\$3,500
Coinsurance Applies to all expenses unless otherwise stated.	Member pays 0%	Member pays 20%
Out-of-Pocket Maximum Individual / Family	\$2,100/\$4,200	\$2,550 / \$5,100
Preventive Care Services	Plan pays 100%	Plan pays 80% after deductible
Primary Care Physician (PCP) Office Visit	Plan pays 100% after deductible	Plan pays 80% after deductible
Specialist Office Visit	Plan pays 100% after deductible	Plan pays 80% after deductible
Diagnostic Lab/ X-Ray Diagnostic Laboratory Diagnostic X-ray Diagnostic Outpatient Complex Imaging	Plan pays 100% after deductible Plan pays 100% after deductible Plan pays 100% after deductible	Plan pays 80% after deductible Plan pays 80% after deductible Plan pays 80% after deductible
Emergency Room	Plan pays 100% after deductible	Plan pays 100% after deductible
Urgent Care Center	Plan pays 100% after deductible	Plan pays 80% after deductible
Inpatient Hospital	Plan pays 100% after deductible	Plan pays 80% after deductible
Outpatient Surgery Physician's Office or Ambulatory Surgical Center Hospital Surgical Center	Plan pays 100% after deductible Plan pays 100% after deductible	Plan pays 80% after deductible Plan pays 80% after deductible
Bariatric Surgery	Plan pays 100% after deductible	Plan pays 80% after deductible

* KIPP will provide you with a wellness bonus of 80% of your in-network deductible if you elect our medical plan.

** Out-of-network claims payments are based on usual and customary (UCR) charges; for the specific level reimbursement for out-of-network claims, please see the Summary Plan Description. Out-of-network providers are not contractually obligated to accept the insurance company's reimbursement as payment in full. This means that the out-of-network providers can balance-bill the member for additional charges above the allowed amount paid by the insurance company. Members will realize less out-of-pocket expenses if they seek care from a network provider.

Note: The benefits represented in this Guide is a brief summary of benefits. For a more detailed listing of benefits, including exclusions, please visit www.kippteamandfamilybenefits.org

PREVENTIVE CARE

Preventive Care services are covered 100% in-network - no copays or coinsurance!

Screenings for cholesterol, diabetes, prostate cancer and thyroid disease are just some of the preventive care screenings available through our medical plans. Don't guess when it comes to your health - make the most of your healthcare investment and take advantage of the preventive care services that are covered 100% in-network.

MEDICAL OPT-OUT BONUS

If you decide to waive KIPP's medical coverage, you will be eligible for a \$1,500 bonus. You must provide proof of other coverage to opt out of our plan and receive the bonus.

The first half of the bonus (\$750) is paid out in the October 15th payroll. The second half (\$750) is paid out in the February 15th payroll.

HEALTH SAVINGS ACCOUNT

Optum Financial

WHAT IS AN HSA?

If you participate in the Medical HDHP, you will be automatically enrolled into a Health Savings Account (HSA). An HSA is a tax-exempt savings account that can be used for contributions, earnings and withdrawals for eligible expenses (an expense which pays for care as described in Section 213 (d) of the Internal Revenue Code).

Please note that KIPP New Jersey and KIPP Miami will contribute \$1,320 toward your HSA for employee only coverage, and \$2,640 if you cover at least one dependent. The contributions are deposited directly into the employee's HSA account. Please keep in mind that this amount is 80% of your health plan in-network deductible! If needed, you will be responsible for the remaining 20% of your medical deductible.

The major differences between an HSA and a Flexible Spending Account (FSA) are:

- An HSA is portable.
- There is no “use it or lose it” provision with an HSA. If you don’t use the money in your account by the end of the year, it stays there and collects interest on a tax-deferred basis.
- An HSA includes a banking partner that offers you several investment options that suit your needs.
- An HSA does not require third party substantiation for transactions; however, you should keep records of these transactions in the event of an IRS audit.



GETTING STARTED IS EASY!

The maximum amount that can be contributed to an HSA in a tax year is established by the IRS and is dependent on whether you have single or family coverage in the HDHP plan.

For 2025, the contribution limits are:

- **\$4,300** (\$5,300 if age 55 or over) for single coverage
- **\$8,550** (\$9,550 if age 55 or over) for family coverage

Please note these maximum amounts include the funds deposited into your account from KIPP. **You are able to contribute \$2,980 for single coverage and \$5,910 for family coverage for the 2025 year.**

PLEASE NOTE: If you are covered under another health plan, including Medicare, that is not a high-deductible health plan, you are not eligible for a health savings account.

Scan the QR Code to
download the Optum
Bank mobile app or visit
www.myuhc.com



PRESCRIPTION DRUG PLAN

UnitedHealthcare

If you elect to participate in the medical plan, you are automatically enrolled in the prescription drug plan.

Please Note: You must meet your medical deductible before the prescription drug copay amounts apply. You may experience higher than usual prescription payments until your yearly deductible has been met. However, you will have access to your HSA card to help pay for any medical expenses incurred before that time.

PRESCRIPTION TYPE	RETAIL PHARMACY	MAIL ORDER
	UP TO A 30-DAY SUPPLY	UP TO A 90-DAY SUPPLY
Generic	\$15 copay*	\$30 copay*
Preferred Brand	\$25 copay*	\$50 copay*
Non-Preferred Brand	\$40 copay*	\$80 copay*

* After in-network medical deductible (\$1,650/\$3,300).

SAVE WITH MAIL ORDER

Using the mail order program for your maintenance medications will save you money. You will receive **up to a 90-day (3-month) supply** for two retail copays. In addition to the savings, your prescriptions will be delivered right to your home.

For more information and to begin using mail order please visit www.myuhc.com. You will also need to obtain a prescription from your doctor written for 90 days.

How Much Can You Save When You Use Mail Order? *Compare for yourself..*

RETAIL PHARMACY UP TO A 30-DAY SUPPLY	MAIL ORDER UP TO A 90-DAY SUPPLY	ANNUAL SAVINGS
Preferred Brand-Name Copay \$25	Preferred Brand-Name Copay \$50	\$100
Annual cost (\$25 per month x 12 fills) \$300	Annual cost (\$50 per order x 4 fills per year) \$200	



FLEXIBLE SPENDING ACCOUNTS (FSA)

UnitedHealthcare

HEALTHCARE FSA

Please note that only employees who are not enrolled in the KIPP TEAM and Family medical plan are eligible to enroll in a medical Flexible Spending Account.

A **Healthcare Flexible Spending Account** is used to reimburse eligible healthcare out-of-pocket medical expenses incurred by you and your dependents. You have the option to use your FSA debit card to pay for expenses up front or submit paid receipts for reimbursement. The 2025 maximum that you can contribute to the Healthcare FSA is \$3,300 in accordance with IRS regulations. KIPP TEAM and Family does **NOT** provide employer contributions towards your FSA.

Note: If you are re-enrolling in the FSA, you will receive new Health Care Spending Cards from United Healthcare.

Reminder: You are eligible to carry over up to \$640 of Healthcare FSA unused funds remaining, permitting re-enrollment in the new plan year. Any eligible funds will be credited towards your new FSA account balance after the run out period ends. Any unused amounts over \$640 will be forfeited.

Run Out Period: You have 90 days after the end of the plan year to submit claims incurred prior to the 2025-2026 FSA plan year.



DEPENDENT CARE FSA

A **Dependent Care Flexible Spending Account** is used to reimburse expenses related to the care of eligible dependents while you and your spouse work. The maximum that you can contribute to the Dependent Care FSA is \$5,000 if you are a single employee or married filing jointly, or \$2,500 if you are married and filing separately.

Reminder: The Dependent Care FSA has a "Grace Period" of 2 1/2 months. During the Grace Period you may incur and submit prior year dependent care expenses.

COMMUTER BENEFIT

Administered by Optum Financial

A **Commuter Benefit** plan allows you to set aside up to \$325 per month (on a pre-tax basis) that can be used for qualified transit to commute to and from work, such as: mass transit, train, subway, bus fares, and ferry rides.

You can use your benefits debit card to pay providers directly at the time of service from your transit account. If a transit facility doesn't accept the debit card payment, you can pay out of pocket and submit a reimbursement request through your online account.

View an expanded list of eligible medical expenses, information about using the debit card, as well as additional details for the pre tax Commuter Benefit by visiting www.myuhc.com.

VISION PLAN

UnitedHealthcare

BENEFITS	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT
Exam	\$20 Copay	Up to \$40
Material Copay Frames/Spectacle Lenses or Necessary Contact Lenses	\$20 Copay	N/A
Frames	Up to \$130 ; 30% discount on frame coverage at participating providers	Up to \$45
Lenses Single Vision Lined Bifocal Lenses Lined Trifocal Lenses Lenticular Lenses	100% 100% 100% 100%	Up to \$40 Up to \$60 Up to \$80 Up to \$80
Elective Contact Lenses Contact Lens Material Allowance Contact Lens Fitting and Evaluation Allowance Necessary Contact Lenses	Up to \$130 Up to \$60 100%	Up to \$105 \$0 Up to \$210
Covered In-Full Lens Options	Polycarbonate Lenses for Children up to Age 19 Standard scratch coating	N/A
Frequency Exam Lenses Frames Contacts		Covered once every 12 months Covered once every 12 months Covered once every 24 months Covered once every 12 months
Laser Vision Discount	United Healthcare is proud to add value to your program by offering access to discounted laser vision correction procedures through QualSight LASIK, the largest LASIK manager in the United States. Member savings represent up to 35% off the national average price of LASIK. Discounts are also provided on newer technologies such as Custom Bladeless (all laser) LASIK. Visit myuhcvision.com for more information.	
Blue Light Protection Discount	United Healthcare Vision has collaborated with industry partners to provide members with discounts off the retail price on blue-light screen filters for their devices. Members can learn more and access discount information by visiting their plan website.	
Children's and Maternity Eye Care Replacement Glasses Additional eyeglasses frame/lenses due to prescription change (ages 0-18 and pregnant or breastfeeding women)	Members ages 0-18 and members pregnant or breastfeeding who have a prescription change of 0.5 diopter or more are eligible for a replacement frame and lenses. The replacement benefits are the same as the benefits for the initial frame and lenses. Not applicable for Exam Core or Exam with Discounted Material Plans.	

* Allowances are one-time use benefits. No remaining balances may be used. United Healthcare does not provide a declining balance benefit.

Note: The benefits represented in this Guide are a brief summary of benefits. For a more detailed listing of benefits, including exclusions, please visit www.kippteamandfamilybenefits.org,

NEED HELP FINDING A PROVIDER?

Go to www.myuhc.com, click "Find a Vision Provider", select Employer and Individual plans, then search based on city and state or zip code.



DENTAL PLAN

UnitedHealthcare

LOW PLAN

HIGH PLAN

	IN & OUT-OF-NETWORK*	IN & OUT-OF-NETWORK*
Annual Deductible		
Individual	\$100	\$25
Family	\$300	\$75
Annual Maximum (per patient)	\$1,000	\$3,000
Preventive & Diagnostic Services		
Exams, Cleanings, Bitewing X-rays (each twice in a calendar year) Fluoride Treatment (once in a calendar year, children to age 19)	Plan pays 100% No Deductible	Plan pays 100% No Deductible
Basic Services		
Fillings, Stainless Steel Crowns, Uncomplicated Extractions, Surgical Removal of Erupted Tooth, Surgical Removal of Impacted Tooth	Plan pays 60% after deductible	Plan pays 100% after deductible
Major Services		
Root Canal Therapy, Inlays, Onlays, Crowns, Full and Partial Dentures	Plan pays 40% after deductible	Plan pays 60% after deductible
Orthodontia Benefits (Adult and Child)	Not Covered	Plan pays 50% No Deductible
Orthodontia Lifetime Maximum	Not Covered	\$3,000

* Out-of-network claims payments are based on usual and customary (UCR) charges; for the specific level reimbursement for out-of-network claims, please see the Summary Plan Description. Out-of-network providers are not contractually obligated to accept the insurance company's reimbursement as payment in full. This means that the out-of-network providers can balance-bill the member for additional charges above the allowed amount paid by the insurance company. Members will realize less out-of-pocket expenses if they seek care from a network provider.

Note: The benefits represented in this Guide is a brief summary of benefits. For a more detailed listing of benefits, including exclusions, please visit www.kippteamandfamilybenefits.org.

HAVE QUESTIONS?

For more information or to locate a participating UnitedHealthcare dental provider, please visit www.myuhc.com and click "Find a Dentist".



BENEFIT RESOURCES

UnitedHealthcare

FINDING A PROVIDER

Medical

- Go to www.myuhc.com and scroll down to “Find a Provider”
- Select **Medical Directory**
- Select **Employer and Individual Plans**
- Select **Choice Plus**
- Be sure to enter your street address or zip code to begin searching for providers by name, specialty, services and treatments.

Dental

- Go to www.myuhc.com and scroll down to “Find a Dentist”
- Select **Employer and Individual Plans**
- Enter your street address or zip code
- Select **National Options PPO 30 Network**
- Begin your search for General Dentists or Dental Specialists

Vision

- Go to www.myuhc.com and scroll down to “Find a Vision Provider”
- Select **Employer and Individual Plans**
- Enter your street address or zip code
- Begin your search for Optometrists, Ophthalmologists, Private Practice and Retail Chains, and Online Providers

REGISTERING FOR A MEMBER ACCOUNT

Once your benefits are active with United Healthcare you can register as a member.

Whether on the go or online, you will have access to resources designed to help you:

- View benefit information, claim details, and account balances
- Search network providers and facilities for the type of care you may need
- Quickly compare cost estimates before you get care
- Learn about covered preventive care
- Access your health plan ID card and add your plan details to your smartphone’s digital wallet

Register once to access both tools!

Start by downloading the United Healthcare app or going to www.myuhc.com and then:

- Tap **Register Now** on the app, or select **Register** on the website
- Fill in the required fields and create your username and password
- Enter your contact information and select SMS text or phone call for two-factor authentication - then, agree to the terms and conditions
- Opt-in to paperless delivery from your communication preferences
- Now you are registered for—and connected to—the app and the website!

Scan the QR Code to download the UnitedHealthcare app and register, or visit www.myuhc.com



BENEFIT RESOURCES

UnitedHealthcare

Note: These additional benefits are only available to employees enrolled in the medical plan.

VIRTUAL VISITS

Visit with a provider 24/7—whenever, wherever.

With 24/7 Virtual Visits, you can connect to a provider by phone or video through www.myuhc.com or the UnitedHealthcare app.

With a United Healthcare plan, your cost for a 24/7 Virtual Visit is usually \$54 or less. Virtual visits can treat conditions such as: Cough, Headache, Sore Throat, Fatigue/Weakness, Difficulty Sleeping, Sinus Pain, Fever, and more!

To get started:

- Visit www.myuhc.com/virtualvisits
- Call the number on your medical ID card
- Download the UnitedHealthcare app



QUIT FOR LIFE

If you use tobacco and have thought about quitting, Quit for Life on Rally Coach may be able to help. Get tools and online resources designed to help you quit—and stay quit—at no additional cost.

- **Get Coach Support:** Connect with a coach who will help create a personalized Quit Plan and guide you at every step
- **Access Anytime, Anywhere:** Manage triggers with help from coach led group sessions, trackers, text support, and more
- **View Quit Recommendations:** Get real life tips and plan your path to quit

To get started visit www.myuhc.com and select **My Coverage and Benefits**, then select **Additional Benefits**, and **View All Additional Benefits**.



Note: The benefits represented in this Guide are a brief summary of benefits. For a more detailed listing of benefits, including exclusions, please visit www.kipteamandfamilybenefits.org,

BENEFIT RESOURCES

UnitedHealthcare

Note: These additional benefits are only available to employees enrolled in the medical plan.

SWEAT EQUITY

Get Rewarded for Exercising!

To help you on your way, United Healthcare created the Sweat Equity physical fitness reimbursement program. Members may earn up to \$200 in six (6) months for completing 50 workouts—gym visits, classes, or group events.

50 gym visits + 6 months = \$200 reimbursed!

How it Works

- **Subscribers:** May earn up to \$200 in a 6-month period; up to \$400 in a plan year when you participate for 2 consecutive 6-month periods.
- **Spouses/Partners or Dependents*:** May earn up to \$100 in a 6-month period; up to \$200 in a plan year when they participate for 2 consecutive 6-month periods.

** For the spouse/domestic partner and dependents ages 13 and older to be eligible for this benefit, they must also be enrolled members of your UnitedHealthcare health plan.*



Note: The benefits represented in this Guide are a brief summary of benefits. For a more detailed listing of benefits, including exclusions, please visit www.kippteamandfamilybenefits.org,

BENEFIT RESOURCES

UnitedHealthcare

Note: These additional benefits are only available to employees enrolled in the medical plan.

UHC REWARDS

Get to know UHC Rewards!

UHC Rewards is an incentive program that's included in your health plan, where members* can earn up to \$1,000 for a variety of things you may already be doing. Members get to choose their activities as well as how to spend their earnings. Here are a few examples of reward activities:

WAYS TO EARN REWARDS

ACTION	DESCRIPTION	\$\$ EARNED
Activate UHC Rewards	First time users may earn for activating UHC Rewards. Rewardable only once.	\$40
ONE-TIME ACTIVITIES		
Complete Health Survey	Learn how your health journey is going and offers to help improve your well-being	\$25
Go Paperless	Switch to paperless communications	\$5
Annual Checkup	Complete an annual checkup to support health and prevent illness	\$30
TRACKER BASED		
Connect a Tracker	Automatically track activities	\$65
Daily Activity—Goal 1	Track 15 active minutes or 5k steps per day	\$0.75
Daily Activity—Goal 2	Track 30 active minutes or 10k steps per day	\$1.25
Fitness Challenge - Weekly Goal	Complete the daily activity goals 5 out of 7 days (Sun-Sat)	\$5

Need help with program activation or have other questions? Call UHC Rewards Customer Service at 866.230.2305.

Redeeming Rewards

With UHC Rewards, you choose how your earnings are spent. Once you've earned \$5 or more, log in to UHC Rewards to view your options including:

- A digital Visa gift card
- An HSA deposit
- To use toward the purchase of a tracker
- To use toward a OnePassSelect membership

There are two ways to get started! Download the United Healthcare App or get started online.

To download the UnitedHealthcare app:

- Search for the United Healthcare app in the App Store or Google Play
- **Sign in or Register**
- Select **UHC Rewards** and activate rewards
- Choose reward activities and start earning. Connect a tracker and get access to even more reward activities

To get started online:

- Visit www.myuhc.com
- **Sign in or Register**
- Select **UHC Rewards** and activate rewards
- Choose reward activities and start earning

** The UHC Rewards is only available to employees and their spouses.*

Note: The benefits represented in this Guide are a brief summary of benefits. For a more detailed listing of benefits, including exclusions, please visit www.kippteamandfamilybenefits.org.

BENEFIT RESOURCES

UnitedHealthcare

Note: These additional benefits are only available to employees enrolled in the medical plan.

ONE PASS SELECT

One Pass Select is a gym subscription program with zero contracts. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan. You and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership. An enrollment fee may apply. Or get started with a digital only plan for \$10 a month. Find a routine that's right for you whether you work out at home or at the gym.

At the Gym

Choose from a large network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.

At Home

Work out at home with live or on-demand online fitness classes. Try the workout builder to get routines created just for you based on your fitness level and interests.

A VARIETY OF EMPLOYEE MEMBERSHIP OPTIONS TO FIT LIFESTYLE GOALS

CATEGORY	DIGITAL	CLASSIC	STANDARD	PREMIUM	ELITE
Monthly Fee	\$10	\$34	\$69	\$109	\$159
One-Time Enrollment Fee	\$10	\$29	\$29	\$29	\$29
Gym Network Size		12,000+	14,000+	16,000+	20,000+
Premium Network			✓	✓	✓
Multi-Location Access		✓	✓	✓	✓
Digital Classes	23,000+	23,000+	23,000+	23,000+	23,000+
On-Demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout Builder	✓	✓	✓	✓	✓
Family Memberships*	✓	✓	✓	✓	✓
Upgrade/Downgrade	✓	✓	✓	✓	✓
Cancel Within 30 Days	✓	✓	✓	✓	✓

*10% discount

Note: The benefits represented in this Guide are a brief summary of benefits. For a more detailed listing of benefits, including exclusions, please visit www.kippteamandfamilybenefits.org,



Scan the QR Code to download the UnitedHealthcare app. Sign in or register and select UHC Rewards, then select Redeem Rewards to access One Pass Select.



BENEFIT RESOURCES

UnitedHealthcare

Note: These additional benefits are only available to employees enrolled in the medical plan.

WELLOS

Healthy changes at your own pace. A wellness program made for real life - at no additional cost to you!

The Wellos program offered by UHC is a health transformation app that provides personalized, goal based-content, coaching, and resources to help users improve their well-being and address various health concerns. Get support to help you make sustainable changes at your own pace.

- **Tracking to help you learn:** Personalized suggestions based on your real-life data
- **Coaching that comes to you:** Online coaches and behavior change lessons by your side as you build sustainable habits
- **Personalized support:** Challenges designed to help keep you excited about the changes you're making



REAL APPEAL

An online weight loss program!

Real Appeal provides personal coaching to help you and your eligible family members lose weight and keep it off! Get support to help you reach your goals:

- **1:1 Coaching:** Get help to stay on track to reach your goals with online, coach-led group sessions.
- **\$0 Out-of-Pocket:** Real Appeal is offered at no additional cost, as part of your health plan benefits.
- **Success Kit:** Get scales, recipes, fitness equipment, and more delivered to your door.

Learn more and start today by visit

www.success.realappeal.com.



Scan the QR code to get started or visit www.wellos.com/member

ACCIDENT & HOSPITAL COVERAGE



VOLUNTARY ACCIDENT INSURANCE

Life offers plenty of opportunities for accidental injuries. When an injury happens, Accident Insurance can help. Accident Insurance doesn't replace your medical coverage; instead, it complements it. The benefit payments do not go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.

What's Covered:

Accident Insurance provides a benefit payment after a covered accident that results in the specific injuries and treatments listed in this document. Some of the most common treatments and conditions eligible include:

- ER Treatment
- Stitches
- X-Rays
- Follow-up Doctor Treatments
- Hospital Admission

TREATMENT EXAMPLES	BENEFIT
Emergency Room Treatment	\$225
X-Ray	\$45
Physical/Occupational Therapy (up to six per accident)	\$45
Hospital Admission	\$1,250

Additional Benefits:

- Accidental Death & Dismemberment coverage
- Catastrophic Accidental coverage
- Wellness benefits
- Travel Assistance

For a more detailed listing of benefits, list of exclusions and limitations, and additional information regarding this plan, please access <https://presents.voya.com/EBRC/KIPP>.

VOLUNTARY HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance doesn't replace your medical coverage; instead, it complements it.

The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like. The plan pays a daily benefit if you stay in a hospital, critical unit, or rehabilitation facility.

Initial confinement benefit:

The benefit is one additional benefit of \$250 after confinement in a hospital, critical care unit, and or rehabilitation facility. This benefit is limited to a maximum of four Initial Confinement Benefits per calendar year for all covered persons, but no more than one for each covered person.

As your stay continues:

When you have a covered confinement, you'll be eligible for a fixed daily benefit payment up to the maximum per confinement. The benefit amount and maximum number of days per confinement varies by facility:

TYPE OF FACILITY	DAILY BENEFIT
Hospital	\$250
Rehabilitation Facility	\$125
Critical Care Unit	\$500

For a list of exclusions and limitations, definition of the facilities listed above, and additional information regarding this plan, please access more details via

<https://presents.voya.com/EBRC/KIPP>.

CRITICAL ILLNESS COVERAGE

Voya

VOLUNTARY CRITICAL ILLNESS INSURANCE

There are more than just medical bills to pay after an unexpected covered medical condition. Critical Illness Insurance provides a benefit payment that can help. It pays a lump-sum directly to you if diagnosed with a covered illness or condition on or after your coverage effective date.

Critical Illness Insurance doesn't replace your medical coverage; instead, it complements it. The benefit payments don't go out to pay for medical bills or treatments you may need, they come in—directly to you—to be used however you'd like.

What's covered by Critical Illness Insurance?

The plan provides benefits for covered medical conditions and diagnoses such as: heart attack, stroke, end stage renal failure, major organ failure, cancer, permanent paralysis. These are just a few examples; a full schedule of benefits is available via the link located at the end of this benefit page.

How much coverage is available?

You have the option to enroll in coverage up to a maximum benefit amount below.

	COVERAGE AMOUNT
For You	\$5,000 \$10,000 \$15,000 \$20,000
Your Spouse*	\$5,000 \$10,000
Your Children*	\$5,000 \$10,000

* Child(ren) up to age 26. Number of children limited.



For a more detailed listing of benefits, premium costs, list of exclusions and limitations, and additional information regarding this plan, please access more details via <https://presents.voya.com/EBRC/KIPP>.

VOLUNTARY DISABILITY COVERAGE



VOLUNTARY SHORT-TERM DISABILITY (STD)

If a maternity leave, planned surgery, or unexpected illness or injury affect your income, **Supplemental Short Term Disability Income Insurance** can help fill in the income gaps of the short-term disability insurance your employer already provides to you.

With STD insurance, you'll still be able to replace a portion of your income if a disabling illness or injury prevents you from working.



VOLUNTARY LONG-TERM DISABILITY (LTD)

It can take time to recover from a disabling illness or injury. When that time extends past your Short-Term Disability coverage, Long Term Disability Income Insurance can help.

VOLUNTARY STD BENEFIT	
Waiting Period	7 days
Benefit Payable	66.67% of your basic weekly earnings to a maximum of \$2,500 weekly
Benefit Duration	Up to 26 weeks

Like any voluntary short-term disability insurance, there is a pre-existing condition exclusion. In addition, most disability policies, like this one, your benefits at the time of claim will be reduced by any other income source. For a more detailed list of exclusions and limitations, detailed listing of benefits, premium costs, and additional information regarding this plan, please access via <https://presents.voya.com/EBRC/KIPP>.

VOLUNTARY LTD BENEFIT	
Waiting Period	After your STD coverage ends at 180 consecutive days
Benefit Payable	60% of your basic monthly earnings to a maximum of \$15,000 monthly

Additional benefits provided with Voluntary LTD:

- Survivor Benefit
- Vocational Rehabilitation Benefit
- Family Member Expense Benefit

Like most disability policies, your benefits at the time of claim will be reduced by other income sources, such as any other disability payments including the New Jersey State TDB.

For a detailed list of exclusions and limitations, detailed listing of benefits including benefit duration periods, premium costs, and additional information regarding this plan, please access via <https://presents.voya.com/EBRC/KIPP>.

NEW! PET INSURANCE

PetPartners



Take the Stress Out of Unexpected Vet Bills

If you are a pet parent, your fur babies are an important part of your family, bringing comfort, joy, and unconditional love. In return, you do the best you can to take care of them.

Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life. Here's how it works:

- Visit your vet (or any licensed vet or clinic)
- Pay your vet then submit a claim
- Get reimbursed for eligible expenses

What's Covered

- Pre-Existing Conditions*
- Broken bones
- Diagnostics
- Surgery
- Prescription medication
- Alternative medicine**
- Toxin ingestion
- Digestive issues
- Behavioral issues***
- Cancer
- Hospitalization

* Per covered Pet

** Prior Coverage Credit: Credit towards satisfying the Benefit Waiting Periods and the Pre-Existing Condition provision for comparable, prior pet insurance which was in effective immediately before the effective date.

*** Preventive Vaccines: Limit shown is maximum paid for all vaccines, regardless of number.

PET INSURANCE RATES (BI-MONTHLY)

AGE	ADULT WEIGHT IN POUNDS (0-90+)	
	WITHOUT PREVENTIVE WELLNESS CARE OPTION	WITH PREVENTIVE WELLNESS CARE OPTION
Dog (Age 0-10*)	\$26.90	\$42.16
Cat (Age 0-10*)	\$13.61	\$25.78

* If a pet is 11 years of age or older, they are not eligible for coverage under this plan.

PET INSURANCE BENEFITS*	
Annual Deductible	\$500
Coinsurance	80%
Out-of-Pocket Maximum	\$5,000
Minimum Issue Age of Pet at Effective Date	8 weeks
Maximum Issue Age of Pet at Effective Date	10 years
Expiration Age of Pet	None
BENEFIT WAITING PERIODS	
Injuries and Illnesses	Waived
Cruciate Ligament	6 months
Pre-Existing Conditions	6 months look back, then covered after 12 months
Prior Coverage Credit	Included**
Office Exams and Telehealth Consult	Not included
Rehabilitation and Physical Therapy	Subject to deductible and coinsurance
Inherited and Congenital Care	Subject to deductible and coinsurance; and 30-day benefit waiting period
ALTERNATIVE AND BEHAVIORAL CARE	
Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/Supplements	Subject to deductible and coinsurance; Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period
Final Respects (Cremation, Burial, Remains Disposal Only)	\$300 limit; Pain in excess of Annual Limit; Not subject to deductible or coinsurance
Routine Dental	Not Included
OPTIONAL PREVENTIVE WELLNESS CARE: MAX ALLOWABLE LIMITS	
Rabies Vaccine	\$50
Flea/Tick Prevention	\$100
Heartworm Prevention	\$100
Blood, Fecal, Parasite Test	\$50
Preventive Vaccines***	\$75
Spay/Neuter	\$100
Office Visit/Exam	\$55

EMPLOYEE ASSISTANCE PROGRAM

SupportLinc

At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, SupportLinc will be there to help. The SupportLinc employee assistance program (EAP) is a free, confidential resource that helps you deal with life's challenges and the demands that come with balancing home and work. SupportLinc, available to you and your immediate family members, provides confidential, professional referrals and up to five (5) face-to-face counseling sessions for a wide variety of concerns, such as:

- Anxiety
- Depression
- Marriage and relationship problems
- Grief and loss
- Substance abuse
- Anger management
- Work-related pressures
- Stress

EXPERT REFERRALS AND CONSULTATION

Whether you are a new parent, a caregiver, selling your home or looking for legal advice, you're likely to need guidance and referrals to expert resources.

- **Legal Assist.** Free telephonic or face-to-face legal consultation
- **Financial Assist.** Expert financial planning and consultation
- **Family Assist.** Consultation and referrals for everyday issues, such as dependent care, auto repair, pet care and home improvement.

CONFIDENTIALITY

SupportLinc upholds strict confidentiality standards. Nobody, including your employer, will know you have accessed the program unless you specifically grant permission or express a concern that presents us with a legal obligation to release information.

TECHNOLOGY AND YOUR EAP

WEB

- Thousands of helpful articles and tip sheets for personal and work-related topics
- Search engines and directories for child care, elder care, education, legal, financial and convenience services
- Discounted fitness center memberships
- Secure video counseling through the eConnect® Portal
- 20-minute eLearning modules
- Bilingual content (English and Spanish)

MOBILE

- eConnect® Mobile App for on-the-go access to the EAP
- Call or live chat with a licensed counselor
- Schedule video or in-person counseling
- Review a summary of the EAP

CONTACT SUPPORTLINC

Call us at **888.881.5462** or visit **www.supportlinc.com** and use the company code **"kipptaf"**.

RETIREMENT PLANS

NEW! 403(B) CONTRIBUTION ROTH (post-tax)

Beginning this Open Enrolment period, employees will now have the option to contribute to their 403 (b) plan on a post-tax basis through a ROTH account—in addition to the existing pre-tax option.

This enhancement gives you more flexibility in planning for your retirement. With the ROTH option, your contributions are taxed now, but your withdrawals in retirement (including earnings) can be tax-free, depending on IRS rules. You can elect to contribute:

- Pre-tax only
- ROTH (post-tax) only
- Or a combination of both

As always we encourage you to consult a financial advisor to determine the best approach for your retirement savings goals.

EMPLOYEES OF KIPP TEAM AND FAMILY & KIPP MIAMI

KTAF (CMO) and KIPP Miami staff are not eligible to participate in the State Pension program, so these employees are automatically enrolled in a 403(b) retirement plan. KTAF (CMO) & KIPP Miami provides a 3% profit share and will match employee elections - dollar for dollar - up to 3% of their salary each pay.

Employee contributions are collected through payroll deductions.

- 3% of your salary is automatically contributed
- Plus, a dollar for dollar match for any amount that you contribute up to 3% of your salary
- Full vesting in 3 years



EMPLOYEES OF KIPP NEW JERSEY (TEAM & KCNA)

School-based staff are automatically enrolled in the New Jersey State Pension program. The 2025-2026 pension contribution is 7.5% of your salary. The pension includes life insurance while you are enrolled, and offers vesting after 10 years of service.

An optional 403(b) retirement plan is also offered, and KIPP Newark and KIPP Camden will provide a yearly contribution match as shown in the table below.

Contributions for both retirement programs are collected through payroll deductions.

YEARS WITH TEAM/KCNA	MATCH
1st Year	\$600
2nd Year	\$900
3rd Year	\$1,200
4th+Year	\$1,500

FINANCIAL ADVISORS

Mariner Financial Wellness

All KIPP New Jersey and KIPP Miami employees have access to free one-on-one financial coaching and advisement through our partnership with Mariner Financial.

Mariner has educational videos and tools that will help you budget better, create a savings plan, pay for college, and work toward retirement goals while reducing debt.

You can also schedule a one-on-one meeting with a Mariner advisor for more personalized help with any of the following:

- Build savings
- Reduce debt
- Reach financial goals
- Prepare for retirement
- Budget for a big purchase, like a home or a vacation
- And much more!

Visit www.marinerfinancialwellness.com to create your account and learn more.



VALUE-ADDED SERVICES

Conner Strong & Buckelew

HUSK MARKETPLACE

Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace.

Visit: <https://marketplace.huskwellness.com/connerstrong>

GOODRX

GoodRx allows you to simply and easily search for retail pharmacies that offer the lowest price for specific medications. Use GoodRx to compare drug prices at local and mail-order pharmacies and discover free coupons and savings tips.

Start saving on prescriptions today at:
<https://connerstrong.goodrx.com>

BENEFITPERKS

CSB Benefit Perks is a discount and rewards program provided by Conner Strong & Buckelew (CSB) that is available to all employees at no additional cost. The program allows consumers to receive discounts and cash back for hand-selected shopping online at major retailers.

Start saving today by registering online at:
<https://connerstrong.corestream.com>



HEALTHYLEARN

This resource covers over a thousand health and wellness topics in a simple, straightforward manner. The HealthyLearn On-Demand library features all the health information you need to be well and stay well.

Learn more at: <https://healthylearn.com/connerstrong>

CARRIER CONTACTS

BENEFIT/CARRIER	PHONE	WEBSITE
Medical United Healthcare	866-801-4409	www.myuhc.com
Health Savings Accounts Optum Financial	866-314-0335	www.myuhc.com
Vision United Healthcare	800-445-9090	www.myuhc.com
Dental United Healthcare	800-638-3120	www.myuhc.com
Voluntary Benefits: Accident, Hospital, Critical Illness, Short-Term Disability and Long-Term Disability Voya	855-663-8692	https://presents.voya.com/EBRC/KIPP
Flexible Spending Accounts (FSA) United Healthcare	866-755-2648	www.myuhc.com
Commuter Benefits Optum Financial	866-314-0335	www.myuhc.com
Employee Assistance Program (EAP) SupportLinc	888-881-5462	https://kipptaf.mysupportportal.com/
NJ Division of Pension and Benefits	609-292-7524	www.state.nj.us/treasury/pensions
Mariner Financial Wellness	773-242-7111	www.marinerfinancialwellness.com
Pet Insurance PetPartners	800-956-2495	www.petpartners.com
Member Advocacy	800-563-9929	www.connerstrong.com/memberadvocacy
Benefits Information	800-563-9929	www.kippteamandfamilybenefits.org



KIPP: NJ **KIPP: MIAMI**

KIPP: NJ and KIPP: Miami reserves the right to modify, amend, suspend or terminate any plan, in whole or in part, at any time. The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. If you have any questions about your Guide, contact Human Resources.