2026-2027

Your Benefits

Become a Better Healthcare Consumer!



ID Cards

Can Be Found in Your Online Member Portals

Need Care Quick?

Utilize Your Virtual Visits Included in Your Medical Plan!

Preventive Services are Covered at NO COST

Caravus is Always Here to Advocate for **You.**

Presented for members of:

MIDTOWN COMMUNITY SCHOOL

Your Contacts & MORE Information



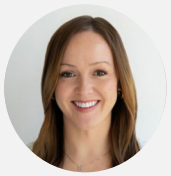
We Get It.

Navigating your health insurance coverage can feel like being lost in a maze. We are here to knock down those maze walls and direct you to a clearer path.

We're here to advocate for **you.**

caravus

Tip!
If you receive a bill from a carrier that doesn't seem right, contact Caravus before you pay!



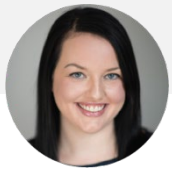
General Plan Benefit Question
Koryssa Annis • Strategic Advisor
Direct: 314.259.5010 • annisk@caravus.com



Claims &, Billing Questions
Kristen Crabill • Client Advocate
Direct: 314.259.5026 • crabillk@caravus.com



Caravus Connect Contact
Jonathan Stern • Caravus Connect Advisor
Direct: 314.259.5054 • sternj@caravus.com



Senior Market Consultation
Dana Dreher • Senior Market Advisor
Direct: 314.259.5025 • dreherd@caravus.com

Provider Search
Open Access Plus
OR
Local Plus

Prescription Search
Advantage

Virtual Visits

Wellness Assets

Tip! If you call a carrier, make sure you have your personal information ready.

Carrier	Contact
Medical	Member Services: 1-866-494-2111
	Member Portal: my.cigna.com
Dental	Member Services: 1-800-986-3343
	Member Portal: login.principal.com/login
Vision	Member Services: 1-866-939-3633
	Member Portal: member.eyemedvisioncare.com
Life & Disability	Member Services: 1-800-245-1522
	Member Portal: login.principal.com/login

This summary is for illustrative purposes only. Details are included in the actual contract and Certificate of Coverage.



YOUR Essential DATES

The open enrollment period begins: **August 6th, 2026**

Your plan selection(s) must be submitted by: **August 20th ,2026**

Submit your plan selection(s) to: www.caravusconnect.com

Your plan selection(s) will become effective on: **September 1st, 2026**

Tip!

Click Here or scan below to access "Health Insurance 101" for a comprehensive guide to understand key words, phrases and examples all relating to your health coverage!

Tip!

This is not a passive enrollment, **you must** make benefits selections during the upcoming enrollment period

Need Some Additional Direction?

Click Here to access a video that will guide you through making your benefits selections in Caravus Connect!

Or scan the below qr code with your phone camera!

New Hires

A new employee has the option to join the plan on the first of the month following your date of hire. Dependent spouses and children may also join at this time.

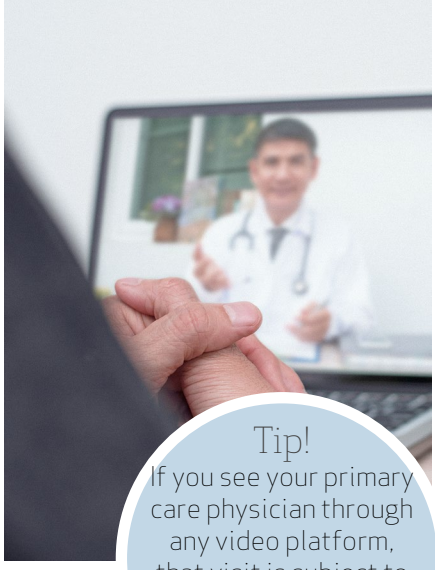
Ready To Enroll?

Click Here to make your Benefits selections with Caravus Connect!

Or scan the below qr code with your phone camera!

Virtual Visits

CONVENIENCE WITHIN THE COMFORT OF YOUR HOME



Tip!
If you see your primary care physician through any video platform, that visit is subject to your office visit copays and or deductibles.

It's not always easy to find time for the health care you need. After all, doctors' appointments traditionally involve time and travel. That can lead to putting off care until problems become more serious, and potentially more expensive.

Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you. MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of over 10 years of experience and provide personalized care for hundreds of medical and behavioral health needs.

3 Easy Steps To Connect To Care

Virtual care visits are convenient and easy. To schedule an appointment:

1. Access MDLIVE by logging into myCigna.com and clicking on "Talk to a doctor." You can also call MDLIVE at 888.726.3171. (No phone calls for virtual dermatology.)

2. Select the type of care you need: medical care or counseling; cost will be displayed on both myCigna.com and MDLIVE

3. Follow the prompts for an on-demand urgent care visit, to make an appointment for primary or behavioral care, or to upload photos for dermatology care

Appointments are available via video or phone, whenever it's most convenient for you. Virtual dermatology does not require an appointment.

Download the myCigna app or visit mycigna.com

Apple

Google Play

mycigna.com

Use Virtual Visits When:

- Your doctor is not available
- You become ill while traveling
- You are considering visiting an ER for a non-emergency health condition

Virtual Visits Are **Not Good For:**

- Anything requiring an exam or test
- Complex or chronic conditions
- Injuries requiring bandaging or sprains / broken bones

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Cigna

Group #: 626744

Scan the QR code or click here to access Cigna pre-enrollment materials

Network	Base Plan Local Plus	Mid Plan Open Access Plus	Buy Up Plan Open Access Plus
Individual Deductible	$2,500		$1,000
Family Deductible	$5,000		$2,000
Co-insurance	20%		0%
Individual Maximum Out of Pocket	$6,500		$2,500
Family Maximum Out of Pocket	$13,000		$5,000

Physician Office Visit (PCP/SPC)	$30/$60 Copay	$25/$50 Copay
Virtual Visit	No Cost @ MDLive	No Cost @ MD Live
Mental Health Services	$60 Copay	$50 Copay
Out-Patient Procedures	Deductible/Coinsurance	Deductible
In Patient Services	Deductible/Coinsurance	Deductible
Non-Preventive Lab	Deductible/Coinsurance	No Cost
X-Ray	Deductible/Coinsurance	No Cost
Major Diagnostic Testing	Outpatient facility: $500 Copay Physician's Services/Office Visit: Deductible/Coinsurance	Outpatient facility: $500 Copay Physician's Services/Office Visit: Deductible
Chiropractic Care (Max Visits)	$60 Copay (Unlimited)	$50 Copay (Unlimited)
Physical Therapy (Max Visits)	$60 Copay (20)	$50 Copay (20)
Urgent Care	$50 Copay	$50 Copay
Emergency Room	$250 Copay	$300 Copay
Child Dependent Age	26	26

Prescription Benefits	Three Tiers	Three Tiers
Retail Copays	$10/$35/$60	$10/$35/$60
Mail Order (Up to 90 Day Supply)	$30/$105/$180	$30/$105/$180
Formulary Name	Advantage	Advantage

Your Cost Per Pay Period	Base Plan	Mid Plan	Buy Up Plan
Employee	$26.95	$40.21	$118.69
Employee + Spouse	$345.10	$366.03	$512.46
Employee + Child(ren)	$227.35	$293.01	$396.56
Family	$550.32	$574.17	$668.18



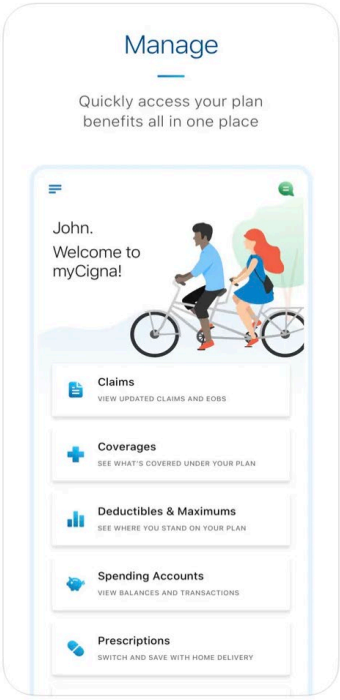
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Your Plan

FEATURES & RESOURCES

Become familiar with every facet of your plan by downloading the myCigna® app or logging into the myCigna® website! Manage & track claims, view ID card information, find in-network providers, submit receipts for reimbursements, order prescription delivery, track account balances, and access all other plan features all in one place!



Download the myCigna app or visit mycigna.com

Apple

Google Play

mycigna.com

Get discounts on the health products and programs you use every day for meal delivery services, fitness memberships & devices, vision care, hearing aids, alternative medicine and more. Just use your Cigna ID wallet card when you pay and let the savings begin. To access, log into myCigna.com and navigate to Health Rewards Discount Program or call 1-800-870-3470.

IdentityForce identity theft monitoring and protection is offered through Cigna is included in your medical coverage at no additional cost for you and any child(ren) living in your household up to age 18. Enroll at cigna.identifyforce.com/starthere or call 833-589-2523.

Nurse Hotline

Get all your health questions and concerns answered at anytime. Dial the tollfree number on your ID card and ask to speak with a nurse.

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Additional
MEDICAL Assets

*Caravus is not affiliated with any of these companies or services. They are referenced strictly as a means of convivence.



Prescriptions



Research Before Pick-Up Will Save You A Hiccup.

Before you take a trip to pharmacy, visit these prescription discount service websites to find the lowest drug prices available in your area. These websites also generate coupons that can be applied to your prescription purchase to further your cost savings.

CLICK THE LOGOS IF YOU'RE VIEWING ELECTRONICALLY!

GoodRx

InsideRx℠

Optum Perks®

SingleCare®

Health Coverage Overseas

GeoBlue

Caravus has partnered with GeoBlue to offer international health coverage to travelers. This coverage is guaranteed issue if you currently have a primary medical policy in-force.

Additional Information

The following information is required for a free quote from GeoBlue: **age of traveler(s), zip code , dates of travel and destination.**

ATTENTION:

Caravus offers GeoBlue international health coverage as an option to avoid those upfront out-of-pocket expenses.

If you require medical attention overseas, your health insurance carrier will presumptively reimburse you for the upfront out-of-pocket expenses you would incur to receive care.

For more information on international travel coverage, please contact:

Dana Dreher
dreherd@caravus.com 314.259.5025

Laboratory Diagnostics



Stand alone lab facilities are just as accurate and much more cost effective than labs affiliated with a hospital system.

Quest Diagnostics™

labcorp

CLICK THE LOGOS IF YOU'RE VIEWING ELECTRONICALLY!

Dental



Annual Benefit Paid by Carrier:	$1,000 per family member	
Annual Deductible Paid by You:	Individual: $50	Family: $150
Preventive:	You Pay: 0%	Carrier Pays: 100%
Basic:	You Pay: 20%	Carrier Pays: 80%
Major:	You Pay: 50%	Carrier Pays: 50%
Orthodontia Benefit:	$1,000 Lifetime Benefit (Under age 19)	

	Your Cost Per Pay Period
Employee:	$14.82
Employee + Spouse:	$29.87
Employee +Child/ren:	$41.71
Family:	$59.98

For more information about your dental plan click here!

Vision



Eye Exam: Every 12 Months:	$10 Copay
Frames: Every 24 Months:	$130 Allowance / 20% Discount
Contact Lenses: Every 12 Months:	$130 Allowance

	Your Cost Per Pay Period
Employee:	$3.44
Employee + Spouse:	$6.54
Employee + Child/ren:	$6.88
Family:	$10.12

For more information about your vision plan click here!

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Life

Principal®

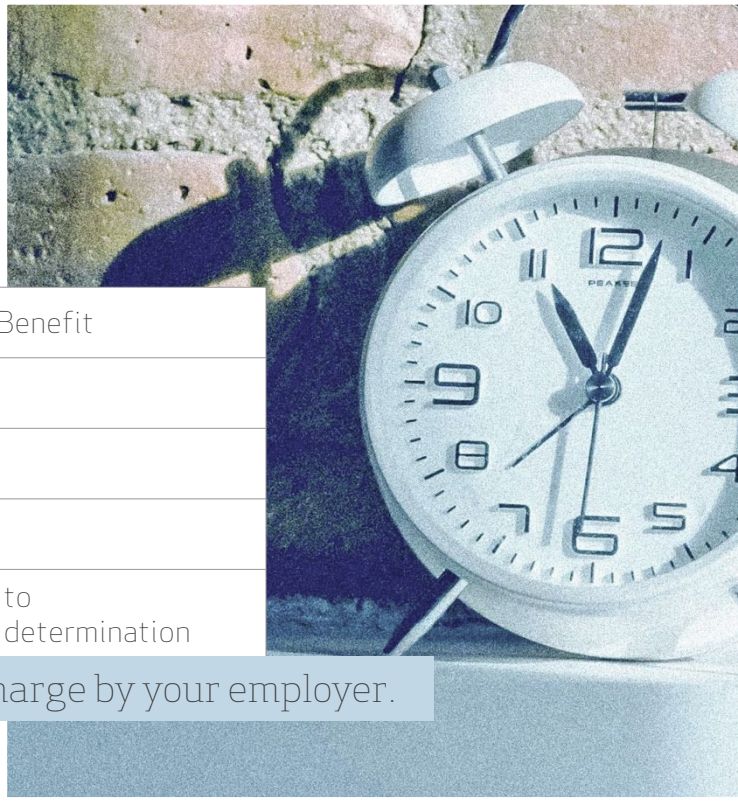
Group # 1066132

Benefit:	1x Annual Salary up to $150,000
Guarantee Issue:	$150,000
Age Reduction:	35% @ age 65; 50% @ age 70

This benefit is being provided to you at no charge by your employer.

Tip!
Make sure your beneficiaries are up-to-date!

Short Term
DISABILITY



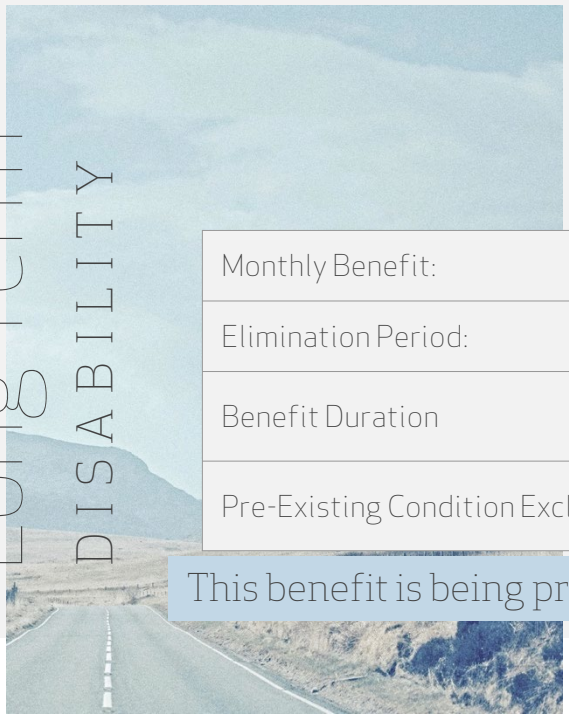
Principal®

Group #: 1066132

Weekly Benefit:	60% to $1,500 – Benefit
Elimination Period Accident / Illness	8th Day
Benefit Duration	12 Weeks
Occupational Losses	Not Covered
Maternity Benefit:	Included; Subject to carrier/physician determination

This benefit is being provided to you at no charge by your employer.

Long Term
DISABILITY



Principal®

Group #: 1066132

Monthly Benefit:	60% to $6,000
Elimination Period:	90 Days
Benefit Duration	Social Security Normal Retirement Age
Pre-Existing Condition Exclusions:	3 month look back / 12-month exclusion

This benefit is being provided to you at no charge by your employer.

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VOLUNTARY LIFE PLAN OVERVIEW

Benefits: Employee	
Benefit Amount can be purchased in increments of…	$10,000
Minimum Amount	$10,000
Maximum Amount	$300,000
Guarantee Issue	$70,000 under age 70
Age Reduction Schedule	35% at age 65, 50% at age 70
Benefits: Spouse (Employee coverage is required)	
Benefit Amount can be purchased in increments of…	$5,000
Maximum Amount	$100,000, not to exceed 100% of employee election
Guarantee Issue	$20,000 under age 70
Age Reduction Schedule	35% at age 65, 50% at age 70
Benefits: Child(ren)	
Benefit Amount (less than 14 days old)	*$1,000*
Benefit Amount (14 days old to 26)	*$10,000*
Plan Provisions	
Employee Waiver of Premium	Included
Employee Accelerated Death Benefit	Included
Portable as Term Insurance	Included
Monthly Premiums (per $1,000)	**See Caravus Connect for age specific rates**

OPEN ENROLLMENT ALERT

You may increase your term life coverage amount by up to $20,000 at each open enrollment period without answering any medical questions if your maximum amount does not exceed the guarantee issue limit.

BENEFICIARY ALERT

1. Please check your beneficiary information in Caravus Connect to ensure it is up to date.

2. Please DO NOT have a person under the age of 18 as a beneficiary (primary or contingent). Please name a guardian who can provide this benefit to the minor. Principal provide a guardianship form for those that wish to indicate a minor child as a beneficiary. Please see Helpful Resources to complete this form. Once complete, we can save this to your Caravus Connect account.



Before YOU ENROLL

If You're New to the Plan:

- Research how your prescriptions are covered
- Make sure your physicians are in-network

Having trouble navigating the carrier portal?

Contact your Caravus Client Advocate.

Having trouble choosing a plan?

Contact your Caravus Strategic Advisor.

How To ENROLL

Login to your Caravus Connect account at caravusconnect.com

Having issues logging in or navigating the site?

Contact your Caravus Connect Advisor

I'm Enrolled

WHAT'S NEXT?

- Your ID card(s) will arrive in the mail shortly after your enrollment is complete. When your ID card arrives, register your account on the carrier member portal.
- Provide your new ID card to your physician(s) and pharmacy(s) at your first visits after the effective date of your new benefits.
- Familiarize yourself with how to access the carrier virtual visits so you are prepared when an opportunity to use a virtual visit arises
- Monitor your medical and prescription claims on your carrier member portal throughout the year, have questions call your client advocate



Follow Caravus

on LinkedIn and Facebook for quick tips and anecdotes relating to benefits to become an educated healthcare consumer!

Click Here!


TAKE CARE OF YOURSELF & ...
Be Well.