



2026 Employee Benefits Guide

What's Inside

Excellence and integrity define our approach to the client relationships we build and to the professionals who serve on the Michael Dunn Center team. Please read this guide to learn more about your benefit options. Evaluate your benefit options and determine which benefits meet your needs and the needs of any covered family members.

Eligibility

Benefits are effective on the 1st of the month following 60 days from the date of hire. Employees who work at least 30 hours per week are eligible for the benefits described in this guide.

The following dependents are also eligible:

- Your legal spouse: effective date of coverage is date of marriage
- Your children: per federal regulations, children are eligible up to age 26 regardless of whether they depend on you for support, live with you, are students or are married.

Your benefits will remain in effect until your next open enrollment. Remember that you may only change coverage if you experience a qualifying life event.

Note: If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 17 - 23 for more details.

Changes to Your Benefits

Generally, you may only make or change your existing benefit elections as a new hire or during the annual open enrollment period. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Death of your spouse or dependent child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Eligibility for Medicare or Medicaid

You have 30 days from the qualified life event to make changes to your coverage. Depending on the type of event, you may need to provide proof of the event, such as a marriage license. If you do not make the changes within 30 days of the qualified event, you will have to wait until the next open enrollment period to make changes (unless you experience another qualified life event).

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Please note this guide is designed to provide an overview of the coverage available. Your employer reserves the right to amend or change benefit offerings at any time. This guide is not a Summary Plan Description (SPD) nor a contract or guarantee of benefits coverage. Official plan and insurance documents govern your rights and benefits, including covered benefits, exclusions and limitations. If any discrepancy exists between this guide and the official documents, the official documents will prevail. If you would like a printed copy of the materials, please contact your employer.

Summary of Material Modifications

This document is to serve as a Summary of Material Modifications to the Summary Plan Description (SPD) for the Michael Dunn Center Health and Welfare Benefit Plan. It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.

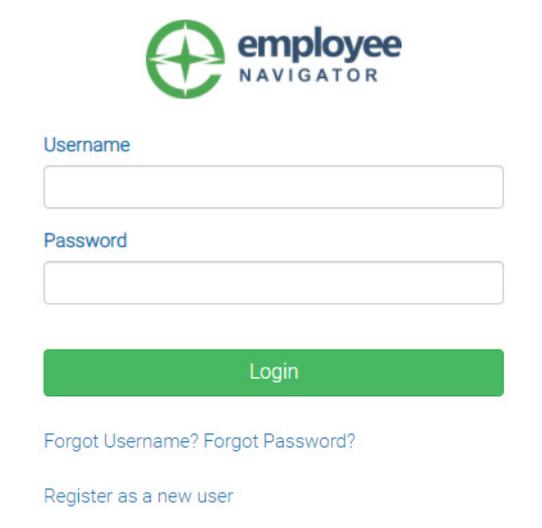
Enrolling in Your Benefits

Enrollment is easy and convenient. Log on to Employee Navigator to make your benefit election or changes during open enrollment. You can review plan information, plan summaries, plan policies, plan certificates, informational flyers, view enrollment guides and change beneficiaries on Employee Navigator throughout the year.

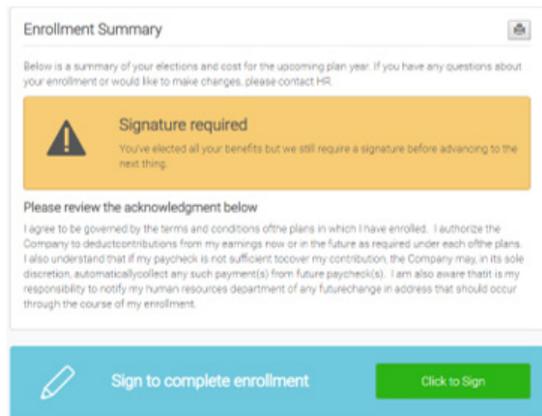
Not Enrolled in Employee Navigator?

Here's how to enroll in benefits

1. Log onto <https://employeenavigator.com/benefits/Account/Register>
2. Create your account by completing the following information
 - First Name
 - Last Name
 - Company Identifier: **MichaelDunnCenter**
 - Pin: use the last 4 digits of your social security number
 - Birth Date (mm/dd/yyyy)
3. Create a username and password
 - Click "I agree with the terms of use"
 - Click "Next"
4. Follow the onscreen instructions to walk through our benefits offered. At the end, in order to submit, choose **"Click to Sign."**



The image shows the Employee Navigator login and registration interface. At the top right is the logo for Employee Navigator, which consists of a green circular icon with a white crosshair and the text "employee NAVIGATOR". Below the logo are two input fields: "Username" and "Password". A green "Login" button is positioned below the password field. Below the login button are two links: "Forgot Username? Forgot Password?" and "Register as a new user".



The image shows the "Enrollment Summary" screen. At the top, it says "Enrollment Summary" with a small icon. Below that, a summary of the user's elections and costs for the upcoming plan year is provided, along with a note to contact HR for questions. A prominent orange warning box with a triangle icon states "Signature required" and explains that a signature is needed to proceed. Below this, there is a section titled "Please review the acknowledgment below" containing a paragraph of legal text. At the bottom, there are two buttons: a blue "Sign to complete enrollment" button with a pencil icon and a green "Click to Sign" button.

Section 125 Plan Premium Conversion

Section 125 Premium Conversion Plan lets you exclude your Medical, Dental and Vision premiums from your taxable income, meaning your premiums will come out of your income pre-tax. This lowers your taxable income. By default, your premiums will be deducted pre-tax, increasing your take-home pay anywhere from a couple hundred dollars to a thousand or more annually.

Medical & Pharmacy Plan Overview

We offer a medical plan through BlueCross BlueShield of TN which includes coverage for prescription drugs. Consider the cost of coverage (including payroll deductions), and how the plan covers services throughout the year.

Understanding how your plan works

1. Your deductible

You payout-of-pocket for most medical and pharmacy expenses, except those with a copay, until you reach the deductible. If you have family coverage, no one member will not exceed the individual deductible.

2. Your coverage

Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses. The plan will pay a percentage of each eligible expense and you will pay the rest.

3. Your out-of-pocket maximum

When you reach your out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the calendar year. **Your deductible and coinsurance accumulation will start on January 1st of each year.** Your deductible, copays and coinsurance will apply toward the out-of-pocket maximum eligible health care expenses.

Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan.

- **In-network providers and pharmacies:** You will always pay less if you see a provider within the medical and pharmacy network.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you). Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.
- **Mail Order Pharmacy:** If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the Mail Order Pharmacy to save on a 90- day supply.

Pharmacy coverage

Medications are placed in categories based on drug cost, safety and effectiveness. These tiers also affect your coverage.

- **Generic** – A drug that offers equivalent uses, doses, strength, quality and performance as a brand-name drug, but is not trademarked.
- **Brand preferred** – A drug with a patent and trademark name that is considered “preferred” because it is appropriate to use for medical purposes and is usually less expensive than other brand-name options.
- **Brand non-preferred** – A drug with a patent and trademark name. This type of drug is “not preferred” and is usually more expensive than alternative generic and brand preferred drugs.
- **Pharmacy Savings:** check www.GoodRx.com to help you find the lowest cost pharmacy and manufacturers coupons for your prescriptions.

Medical Benefits



Your medical and pharmacy carrier is BlueCross BlueShield of TN (“BCBST”). Michael Dunn Center offers a plan option in the BCBST S Network. In this network, you have the flexibility to go to any provider that you choose.

If you select an out-of-network physician or facility, you will be subject to higher deductibles and out-of-pocket maximums. But anytime you select an in-network physician or facility, you will see significant discounts and savings.

To find an in-network provider near you, go to www.bcbst.com. Please be sure to consult either the online directory or the BCBST customer service department to confirm that your provider participates in the network.

In-Network Benefits	Network S
Annual Deductible: Individual / Family	\$5,000 / \$10,000
Out-of-Pocket Maximum: Individual / Family (Includes Deductible)	\$7,900 / \$15,800
Coinsurance	70%
Covered Services Overview	
Preventive Care	Covered 100%
Office Visit - Primary Care Physicians	\$40 Copay
Office Visit - Specialists	\$55 Copay
Virtual Behavioral Health	\$10 Copay
Emergency Room	Deductible then Coinsurance
Hospital Services	Deductible then Coinsurance
Retail Prescription Drugs - 30 Days	
Generic	\$10 Copay
Preferred Brand	\$40 Copay
Non-Preferred Brand	\$60 Copay
Specialty Rx	50%*

*Not subject to deductible. Cost may be reduced with manufacturer’s assistance.

Note: Copays do not accumulate towards the deductible. However, all deductibles, copays, and coinsurance go towards meeting your maximum out of pocket.

Bi-Weekly Medical Payroll Contributions	Network S
Employee Only	\$38.63
Employee + One	\$370.06
Family	\$484.42

If you need access to medical care, **TextCare** provides board-certified providers via text message - 24/7.

Services include:

- Direct access to on-demand, high-quality care
- Discuss primary and urgent care needs, chronic condition management and routine medication needs
- Get support finding and scheduling a specialist visit
- Appointments are not required, simply text for care
- Accessible via text message and video chat - there's no app to download and no fees or copays to use the service!
- Available to all Michael Dunn Center employees enrolled in the medical plan and their households



Scan the QR code to save the TextCare contact directly to your phone!

Frequently Asked Questions

Q: How do I contact TextCare?

A: Send a text message to **865-424-2304**. Your care team will respond within 5 minutes. Appointments are not required, and there is no app to download.

Q: What can I use TextCare for?

A: Your care team can help with any health or medical question and should be your first point of contact for any issue. Even if your issue cannot be resolved virtually, the care team provides expert care navigation and will refer you to specialty providers.

Q: Will my TextCare team be able to understand my question or issue via text?

A: Yes! You can chat, upload pictures, or one-click into a video visit with your provider.

Q: What if I need additional care outside of TextCare?

A: Your TextCare provider may refer you to other high-quality, low-cost providers and specialists.

Q: What if I need medication to treat my diagnosis?

A: Your TextCare provider can prescribe medication, and the prescription will be sent to a local pharmacy.

Q: What if my initial visit requires a follow-up?

A: Your care team will reach out via text message to schedule a follow-up appointment.

Q: Should I go to an Urgent Care or the ER?

A: Many urgent care and emergency room visits end up being unnecessary. TextCare is available to you 24/7 and can help triage the situation to avoid a lengthy trip to the ER. However, we encourage you to call 911 or go to the ER if you are experiencing a medical emergency.

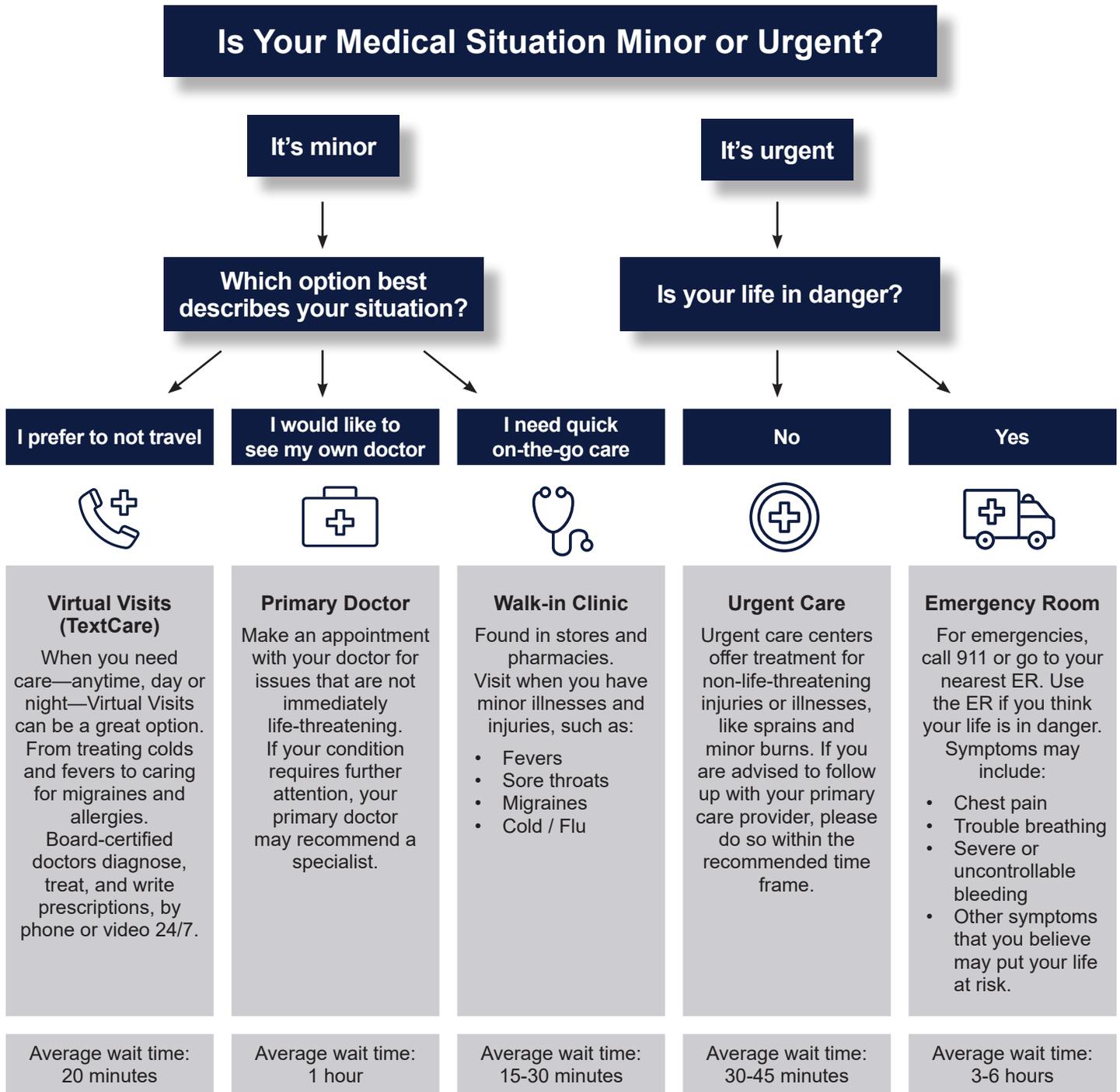
Q: Who is eligible for this service? Can my family use TextCare?

A: Yes! TextCare is available to all Michael Dunn Center employees enrolled in the medical plan and their households.

Q: Will my employer have access to my health information?

A: No! All patient information is strictly confidential. TextCare is managed by One to One Health, a workplace healthcare provider headquartered in Chattanooga, Tennessee. One to One Health complies with all HIPAA and healthcare regulations to maintain your privacy, ensuring your health information is kept confidential.

Know Before You Go



Know Before You Go: Is this an Urgent Care Center or Emergency Room?

Freestanding ERs: Many people have been surprised by their bill after visiting a freestanding emergency room (FSER). FSERs, sometimes referred to as urgency centers, typically bill at ER rates (or higher) and can be \$1,800 or more than an Urgent Care Center. Neither located in nor attached to a hospital, FSERs are able to treat similar conditions as an ER but do not have an ER's ability to admit patients.

Dental & Vision Benefits



Dental Benefits

It's important to have regular dental exams and cleanings so problems are detected before they become painful—and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and is an important part of maintaining your overall health. We offer a dental plan through BCBST. Go to www.bcbst.com to find a provider in your area.

Dental Plan Provisions - In-Network	Option 1	Option 2
Annual Deductible (Individual / Family)	\$50 / \$150	\$50 / \$150
Calendar Year Maximum	\$1,500	\$1,500
Diagnostic and Preventative Services (e.g., x-rays, cleanings, exams)	100%	100%
Basic and Restorative Services* (e.g., fillings)	80%	80%
Major Services* (e.g., dentures, crowns, bridges)	50%	50%
Orthodontia / Lifetime Maximum (Up to dependent age 26)	N/A	50% / \$1,500

*After deductible

Bi-Weekly Dental Payroll Contributions	Option 1	Option 2
Employee Only	\$12.77	
Employee + Spouse	\$27.45	
Employee + One Child	\$27.45	\$32.66
Family	\$41.38	\$51.19

Vision Benefits

The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can choose any provider; however, you always save money if you see in-network providers. BCBST Vision Network is administered through EyeMed. Using providers that participate in-network lowers your out-of-pocket expenses. Go to www.bcbst.com to find a provider in your area.

In-Network Benefits - EyeMed Network	
Vision Exam (once every 12 months)	Eye Examination - \$10 Copay Retinal Imaging - Up to \$39
Frames (once every 24 months)	\$135 Allowance; 20% balance over allowance
Lenses (once every 12 months)	Standard Plastic Single Vision, Bifocal, Trifocal - \$10 Copay Upgraded Lens Options are available with additional copays
Contact Lenses (in lieu of glasses)	Conventional - \$135 Allowance, 15% balance over allowance Disposable - \$135 Allowance Medically Necessary - Paid in full
Contact Lenses Fit & Follow-Up	Standard - \$40 Copay Premium - 10% off retail

Bi-Weekly Vision Payroll Contributions	
Employee Only	\$2.43
Employee + One	\$5.09
Family	\$6.97

Blue Resources



BCBSTN Mobile App – You’re constantly on the go, so you need a convenient way to keep up with your BlueCross health plan. With our mobile app for iOS and Android, BCBSTN, you can find doctors, look up claims information or access a digital version of your Member ID card. You can also access BCBS Wellness and Rewards Program.

To get started, log in to the application using the same username and password you use on the BlueAccess online member portal. Or just tap **Register Now** to quickly register. Have your Member ID card handy. Just a few taps and you’ll be on your way to accessing your details.



Personify Health Reward’s Program – Personify Health is a digital program with daily check-ins, activities, and a health check survey, offered on behalf of your BCBST health plan. Sign up at join.personifyhealth.com/BCBST.



It’s easy to earn rewards by making healthy decisions. Choose your healthy activities and watch your rewards add up. The more you do, the more you’ll earn—up to \$300 in Rewards Cash in 2026. Here’s what you can earn each quarter:

	Level 1	Level 2	Level 3	Level 4	Total Rewards per Quarter
Points	1,000	4,000	10,000	15,000	
Rewards	Great Job!	\$25	Keep it Up!	\$50	\$75
Rewards Cash Annual Max: \$75 x 4 Quarters = \$300					

Below are examples of ways you can earn points. Look for How to Earn in your account for a complete list of all the ways you can earn points.

Frequency	Do Healthy Things	Earn Points
Getting Started	<ul style="list-style-type: none"> • Complete the personal health assessment (Required before you start earning points) • Connect/sync first activity device 	<ul style="list-style-type: none"> • 250 points • 100 points
Daily	<ul style="list-style-type: none"> • Track sleep nightly • Sync 20 active minutes 	<ul style="list-style-type: none"> • 20 points • 100 points
Monthly	<ul style="list-style-type: none"> • Complete 20 Daily Cards in a month • Track sleep 20 days in a month 	<ul style="list-style-type: none"> • 200 points • 200 points
Quarterly	<ul style="list-style-type: none"> • Set your interests once per quarter 	<ul style="list-style-type: none"> • 50 points
Yearly	<ul style="list-style-type: none"> • Annual Preventive Exam • Cancer Screenings • Flu Shot 	<ul style="list-style-type: none"> • 250 points • 250 points • 100 points

ID Theft Protection – In addition to protecting your health, BCBST wants to help protect your personal information. BCBST has partnered with Experian to provide identity protection services as part of your medical plan at no cost to you.

Healthy Maternity – This program can provide support throughout your pregnancy and help you have a healthy delivery. Moms-to-be who enroll in the program will get one-on-one support from a maternity nurse. You will also receive postpartum support for up to eight weeks after your baby is born, newborn education, and help with how to get the most from your maternity benefits.

Member Discounts – Blue365 encourages you to live a healthier lifestyle by making healthy choices more affordable. You have access to great deals – like 20% off at [Reebok.com](https://www.reebok.com), discounted products through Jenny Craig, or discounted gym memberships.

Behavioral Health – If you’re living with mental illness, BCBST is here to help. The Behavioral Health team can connect you with: Evaluations, Counseling, Community resources, Treatment programs, and Inpatient or Outpatient services.

Tobacco Cessation – When you commit to quit, your Member Care team can connect you with the resources you need. They include: Health coaching to help you meet your goals, Self-directed courses to guide you and personalized advice. Quit now to live healthier.

Basic & Voluntary Life



Basic Life/AD&D Insurance

At Michael Dunn Center, Basic Life/Accidental Death and Dismemberment (AD&D) Insurance is a provided benefit at no cost to you through Mutual of Omaha. AD&D Insurance pays an additional amount based on a specific list of losses such as loss of life, limb, or sight due to an accident. Please remember to contact Human Resources when you need to update your beneficiaries.

Basic Life/AD&D	Employee	Spouse (Life Only)	Child(ren) (Life Only)
Coverage Amount	1x annual salary up to a maximum of \$100,000	\$5,000	14 days to 6 months: \$100 6 months to age 26: \$2,000
Age Reduction	Begins at age 65		Not Applicable

**Benefit will terminate upon retirement.*

Voluntary Life/AD&D Insurance

You may purchase additional Group Life and AD&D Insurance coverage for yourself, your spouse, and your dependent child(ren) through Mutual of Omaha. When you enroll in this benefit, you pay the cost through payroll deductions.

Any new elections, late enrollments or elections beyond the guaranteed issue amount will be subject to evidence of insurability.

Annual Benefit Increase: If you enrolled upon open enrollment or as a new hire, you have the ability to increase your coverage at your next enrollment by up to \$20,000, provided the total does not exceed your Guaranteed Issue limit.

You can file claims online at www.mutualofomaha.com/support/forms. On the forms page, select I am a Plan Member (Employee) and choose Tennessee then click **View Forms**.

Voluntary Life/AD&D	Employee	Spouse
Increments	\$10,000	\$5,000
Initial Enrollment Guaranteed Issue	5x Annual salary, up to \$100,000	100% of Employee's benefit up to \$25,000
Maximum	\$500,000; not to exceed 5x annual salary	\$250,000; not to exceed 100% of employee benefit
AD&D Coverage Amount	Equal to the life amount chosen	
Age Reduction	Begins at age 70	
Child Coverage: \$10,000		

**Rates are based on benefit amount and employee's age.*

Age Band	Bi-Weekly Employee & Spouse Rates per \$1,000	Age Band	Bi-Weekly Employee & Spouse Rates per \$1,000	Bi-Weekly Child Rate per \$1,000
<29	\$0.051	55-59	\$0.392	\$0.06
30-34	\$0.055	60-64	\$0.605	
35-39	\$0.065	65-69	\$1.080	
40-44	\$0.097	70-74	\$1.925	
45-49	\$0.157	75-79	\$3.171	
50-54	\$0.254	80+	\$6.411	

**Please note: Employee Navigator will calculate premiums for you.*

Voluntary Disability



Short-Term Disability (STD) Insurance can help support you and your family should you become temporarily disabled. This coverage is provided by **Mutual of Omaha** and is paid entirely by you.

You can file claims online at www.mutualofomaha.com/support/forms. On the forms page, select I am a Plan Member (Employee) and choose Tennessee then click **View Forms**.

Short-Term Disability	Benefits
% Of Base Pay	60%
Benefit Maximum	\$1,000
Elimination Period	14 Days
Benefit Duration	11 Weeks
Pre-Existing Conditions*	3 / 6

*A pre-existing condition is a condition for which you have received medical treatment, consultation, care for services including a diagnostic measures, or took prescribed drugs or medications in the 3 months prior to your effective date. You must remain treatment free for 6 months after your effective date of coverage before the policy will pay.

Age Band	Bi-Weekly Employee & Spouse Rates Per \$10
<29	\$0.291
30-34	\$0.295
35-39	\$0.300
40-44	\$0.309
45-49	\$0.314
50-54	\$0.392
55-59	\$0.471
60-64	\$0.545
65-69	\$0.618
70+	\$0.697

**Please note: Employee Navigator will calculate premiums for you.*



Voluntary Accident



Group Voluntary Accident Insurance can help cover the unexpected costs related to accident expenses that occur while on or off-the-job. This policy pays a specific benefit amount if you have medical expenses related to non-work accidents.

Benefits are payable for ambulance transportation, emergency room visits, doctor and follow up care visits, injuries, burns, dislocations, fractures, and much more.

Benefits are payable directly to you and you may use the money as you choose. Coverage can be elected on yourself, spouse, and dependent children under age 26. The plan also provides for an accidental death benefit due to any covered, off-the-job, accident that results in death.

Features:

- Guaranteed Issue, meaning no medical questions
- Benefits are paid directly to you
- Pays in addition to other insurance coverage

You can file claims online at www.mutualofomaha.com/support/forms. On the forms page, select I am a Plan Member (Employee) and choose Tennessee then click **View Forms**.

Bi-Weekly Accident Payroll Contributions			
Employee/Member	Employee/Member + Spouse	Employee/Member + Child(ren)	Employee/Member + Family
\$4.59	\$7.46	\$9.43	\$12.47

Details - Please see schedule of benefits for complete listing.	
Ambulance Transportation	Ground \$300 / Air \$1,500
Emergency Room Treatment	\$300
Urgent Care	\$225
Initial Physician Office Visit	\$100
X-Ray / Major Diagnostic	\$75 / \$300
Hospital / ICU Admission	\$1,500
Hospital / ICU Confinement	\$300 / \$600
Surgery Benefits	Up to \$3,500
Fractures	Up to \$9,000
Dislocations	Up to \$10,000
Burns	Up to \$20,000
Lodging / Transportation	\$200 / night up to 30 nights / accident
Health Screening	\$50

\$50 – A health screening benefit of \$50 is payable once per calendar year for each insured person who has a health screening test performed while insurance is in effect for the insured person.

Voluntary Critical Illness



Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries. If diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

Features:

- Guaranteed Issue \$20,000, for employees
- Benefits are paid directly to you.
- Pays in addition to other insurance coverage.
- Eligible children are automatically covered in the employee premiums.

Age Band	Bi-Weekly Employee & Spouse Rates per \$1,000
25-29	\$0.143
30-39	\$0.245
40-49	\$0.498
50-59	\$0.951
60-69	\$1.888
70-79	\$3.498
80+	\$4.975

**Please note: Employee Navigator will calculate premiums for you.*

You can file claims online at www.mutualofomaha.com/support/forms. On the forms page, select I am a Plan Member (Employee) and choose Tennessee then click **View Forms**.

Details - Please see schedule of benefits for complete listing.	
Employee Benefit	\$5,000 / \$10,000 / \$15,000 / \$20,000
*Spouse Benefit	\$5,000 / \$10,000
Child Benefit	25% of employee, up to \$5,000
Heart / Circulatory / Motor Function - 100%	Heart Attack, Heart Transplant, Stroke, ALS, Advanced Alzheimer's, Advanced Parkinson's
Heart / Circulatory / Motor Function - 25%	Heart Valve Surgery, Coronary Artery Bypass, Aortic Surgery
Organ Category - 100%	Major Organ Transplant, End Stage Renal Failure
Organ Category - 25%	Acute Respiratory Distress Syndrome (ARDS)
Childhood / Developmental Category	Cerebral Palsy, Structural Congenital Defects, Genetic Disorders, Congenital Metabolic Disorders, Type 1 Diabetes
Cancer Category	Invasive Cancer - 100% Bone Marrow Transplant - 50% Carcinoma in Situ, Benign Brain Tumor - 25%
Pre-Existing Condition Limitations	12 / 12
Wellness Benefit	\$100

\$100 – A health screening benefit of \$100 is payable once per calendar year for each insured person who has a health screening test performed while insurance is in effect for the insured person.

* Spousal Rates are based on employee's age.

There is a pre-existing condition clause on this benefit. This means that Benefits are not payable for any critical illness caused by, attributable to or resulting from a pre-existing condition until 12 months after an insured person is continuously insured. A pre-existing condition includes any critical illness for which an insured person received treatment in the 12 months prior to the date the person became insured.

Voluntary Hospital Indemnity

Group Hospital Indemnity Insurance pays cash benefits for covered expenses related to a hospital stay. People with this coverage submit claims after a hospital stay, and benefits are paid for approved expenses based on a pre-determined schedule of benefits. Maternity Benefits are included.

Features and benefits:

- Guaranteed Issue – No medical questions
- Benefits are paid directly to you.
- Pays in addition to other insurance coverage.
- Coverage available for spouse and children

You can file claims online at www.mutualofomaha.com/support/forms. On the forms page, select I am a Plan Member (Employee) and choose Tennessee then click **View Forms**.

Bi-Weekly Hospital Payroll Contributions			
Employee/Member	Employee/Member + Spouse	Employee/Member + Child(ren)	Employee/Member + Family
\$9.20	\$20.25	\$12.15	\$24.30

Details - Please see schedule of benefits for complete listing.

Hospital Admission - limited to a combined of 2 admissions, with a claim separation of 30 days, per policy year. Hospital / ICU confinement benefits are not payable on the same day as Hospital / ICU admission benefits. Maternity is included.

Hospital Admission	\$1,000 per admission
ICU Admission	\$2,000 per admission

Hospital Confinement - limited to a combined total of 30 days per policy year. Hospital / ICU confinement benefits are not payable on the same day as Hospital / ICU admission benefits.

Daily Hospital Confinement	\$100 per day
Daily ICU Confinement	\$200 per day
Daily Newborn Nursery Care Confinement	\$75 per day, up to 2 days per policy year
Express Benefit (equal to one daily hospital confinement benefit)	\$100 per hospital admission



Employee Assistance Program

Sometimes life can be challenging. That's why Michael Dunn Center provides an employee assistance program (EAP) to all eligible employees -- at no cost to you. The EAP, offered through **TELUS Health**, is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time.



EAP counselors will assist you with concerns such as:

- Marital and relationship issues
- Alcohol and drug abuse
- Stress management
- Family/parenting problems
- Work relationships

Get Unlimited FREE help at:

www.one.telushealth.com

Username: mdc

Password: eap

Or Call 1-844-664-0379

The EAP also offers **3 face-to-face counseling sessions** and unlimited telephonic support.



Retirement Plan



The Michael Dunn Center 403(b) Retirement Plan is administered by Empower and enables you to save money for retirement to cover living expenses such as mortgage, utilities, auto, etc.

MDC's Contribution

MDC matches \$1.00 of every dollar you contribute up to 3%. You may change the percentage you contribute to your retirement plan at any time during the plan year. You are always 100% vested in your own contributions. Being vested means that you have the right to receive the money in your account when you retire or leave the company.

To Get Started:

- Visit www.empower.com
- Click on Login.
- Click on Log into retirement plan.
- Click on Register.
- Complete Account Verification steps under the "I do not have a PIN" tab.
- From there, you can setup your payroll deduction and start contributing.
 - *An example would be 3% in a Traditional 403(b).*

Retirement Plan Resources

MDC also has a custom retirement plan webpage that services as a one-stop-shop for everything you need—whether you're looking to learn more about our plan, access your account, schedule a 1:1 meeting, or access educational resources, videos, and plan-specific documents.

What's included?

- A short, customized video that highlights key details about our retirement plan.
- Easy access to enrollment & account login links.
- On-demand educational videos on key financial topics.
- A direct link to schedule a 1:1 meeting with a financial professional—anytime throughout the year!
- Helpful FAQs & plan-specific documents to answer common questions.



Why is this important?

Planning for your future is one of the most important financial steps you can take. Whether you're just getting started or looking for ways to maximize your retirement savings, this new resource makes it easier to get the information and support you need—on your schedule! We encourage you to check out the page, watch the video, and take advantage of the tools available to help you make informed financial decisions.

Please contact Fahron Wilson at 865-963-4811 or email fahron@retirementischanging.com more information.

Benefit Contacts

Benefit	Carrier / Group Number	Phone Number	Website / Email
Medical & Pharmacy Benefits	BlueCross BlueShield of TN Group # 30455	800-565-9140	www.bcbst.com
Telemedicine	TextCare	865-424-2304	N/A
Dental Benefits	BlueCross BlueShield of TN Group # 30455	800-565-9140	www.bcbst.com
Vision Benefits	BlueCross BlueShield of TN Group # 30455	800-565-9140	www.bcbst.com
Basic Life, Voluntary Life, Disability & Worksite Products	Mutual of Omaha	800-877-5176	www.mutualofomaha.com Claim forms can be found: mutualofomaha.com/support/forms
Employee Assistance Program (EAP)	Telus Health Username: mdc Password: eap	844-664-0379	one.telushealth.com
403(b) Retirement Plan	Empower	855-756-4738	www.empower.com
	Retirement Plan Resources	N/A	venrollment.com/v/michael-dunn-center
	Guidance Advisors - Fahron Wilson	865-963-4811	fahron@retirementischanging.com
Online Enrollment	Employee Navigator Company ID: MichaelDunnCenter	N/A	www.employeenavigator.com
Human Resources	Brandon Layne	865-567-7641	Brandon.layne@michaeldunncenter.org
Medicare Information	Wendy Blackburn	865-346-3938	wendyblackburn06@comcast.net

Annual Notices

SUMMARY OF BENEFIT COVERAGE The Patient Protection and Affordable Care Act (Affordable Care Act or ACA) requires health plans and health insurance issuers to provide a Summary of Benefits and Coverage (SBC) to applicants and enrollees. The SBC is provided by your Medical carrier. Its purpose is to help health plan consumers better understand the coverage they have and to help them make easy comparisons of different options when shopping for new coverage. This information is available when you apply for coverage, by the first day of coverage (if there are any changes), when your dependents are enrolled off your annual open enrollment period, upon plan renewal and upon request at no charge to you.

CONSENT TO RECEIVE ELECTRONIC NOTICES

By participating in Open Enrollment, and providing an email address, I understand and consent that:

1. The following documents and/or notices may be provided to me electronically: **Summary Plan Descriptions; Summaries of Material Modifications; Summary Annual Reports; COBRA Notices; Summary of Benefits and Coverage; Notice of Health Insurance Marketplace Coverage Options; and Other ERISA required or Model Benefit Notices.**
2. I may provide notice of a revised e-mail address or revoke my consent at any time without charge by sending an e-mail or calling the Human Resources/Finance Department.
3. I am entitled to request and obtain a paper copy of any electronically furnished document free of charge by contacting the Human Resources/Finance Department contact.
4. In order to access information provided electronically, I must have a computer with Internet access; an e-mail account that allows me to send and receive e-mails; and Microsoft Word or Adobe Acrobat Reader.

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.** If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA** (3272).

To see if any other states have added a premium assistance program since **July 31, 2025**, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Alabama	855-692-5447
Alaska	866-251-4861
Arkansas	855-692-7447
California	916-445-8322
Colorado	800-221-3943
Florida	877-357-3268
Georgia	678-564-1162
Indiana	800-403-0864
Iowa	888-346-9562
Kansas	800-792-4884
Kentucky	855-459-6328
Louisiana	855-618-5488
Maine	800-442-6003
Massachusetts	800-862-4840
Minnesota	800-657-3672
Missouri	573-751-2005
Montana	800-694-3084
Nebraska	855-632-7633
Nevada	800-992-0900
New Hampshire	603-271-5218
New Jersey	800-356-1561
New York	800-541-2831
North Carolina	919-855-4100
North Dakota	844-854-4825
Oklahoma	888-365-3742
Oregon	800-699-9075
Pennsylvania	800-692-7462
Rhode Island	855-697-4347
South Carolina	888-549-0820
South Dakota	888-828-0059
Texas	800-440-0493

Utah	888-222-2542
Vermont	800-250-8427
Virginia	800-432-5924
Washington	800-562-3022
West Virginia	855-699-8447
Wisconsin	800-362-3002
Wyoming	800-251-1269

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email opr@dol.gov and reference the OMB Control Number 1210-0137.

For a listing of State websites, visit: <https://www.dol.gov/sites/dolgov/files/ebsa/laws-and-regulations/laws/chipra/model-notice.pdf>

For states not listed:
877-543-7669
www.insurekidsnow.gov

OMB Control Number 1210-0137
Expires 1/31/2026

NOTICE OF PATIENT PROTECTIONS

Your medical plan may require the designation of a primary care provider (PCP). You have the right to designate any PCP who participates in our network and who is available to accept you or your family members. Until you make this designation, the medical plan may designate one for you. For information on how to select a PCP, and for a list of the participating providers, contact your carrier.

If you must select a PCP for your child(ren), you may designate a pediatrician as such.

You do not need prior authorization from your carrier or from any other person (including a PCP) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact your carrier.

YOUR RIGHTS AND PROTECTIONS AGAINST SURPRISE MEDICAL BILLS

Introduction. The Consolidated Appropriations Act of 2021 was enacted on December 27, 2020, and contains many provisions to help protect consumers from surprise bills, including the No Surprises Act under title I and Transparency under title II.

Your Rights and Protections Against Surprise Medical Bills. When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is "balance billing" (sometimes called "surprise billing")? When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called "balance billing." This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

You are protected from balance billing for:

Emergency service. If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

Certain services at an in-network hospital or ambulatory surgical center. When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.

When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network).

Your health plan will pay out-of-network providers and facilities directly.

- Your health plan generally must:
 - Cover emergency services without requiring you to get approval for services in advance (prior authorization).
 - Cover emergency services by out-of-network providers.
 - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
 - Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

If you believe you've been wrongly billed, you may contact Department of Health and Human Services to reach the entity responsible for enforcing the federal balance or surprise billing protection laws at 1-800-985-3059.

Visit <https://www.cms.gov/nosurprises> for more information about your rights under federal law.

HIPAA- PRIVACY ACT LEGISLATION The Health Plan and your health care carrier(s) are obligated to protect confidential health information that identifies you or could be used to identify you as it relates to a physical or mental health condition or payment of your health care expenses. If you elect new coverage, you and your beneficiaries will be notified of the policies and practices to protect the confidentiality of your health information.

WOMEN'S HEALTH AND CANCER RIGHTS ACT The Women's Health and Cancer Rights Act (WHCRA) includes protections for individuals who elect breast reconstruction in connection with a mastectomy. WHCRA provides that group health plans provide coverage for medical and surgical benefits with respect to mastectomies. It must also cover certain post-mastectomy benefits, including reconstructive surgery and the treatment of complications (such as lymphedema). Coverage for mastectomy-related services or benefits required under the WHCRA are subject to the same deductible and coinsurance or copayment provisions that apply to other medical or surgical benefits your group contract providers.

GENETIC INFORMATION NONDISCRIMINATION ACT (GINA) OF 2008

The Genetic Information Nondiscrimination Act of 2008 ("GINA") protects employees against discrimination based on their genetic information. Unless otherwise permitted, your Employer may not request or require any genetic information from you or your family members.

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. "Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services."

SECTION 111 OF JANUARY 1, 2009 Group Health Plans (GHP) are required to comply with the Federal Medicare Secondary Payer Mandatory Reporting provisions in Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007. It requires employers to report specified information regarding their GHP coverage (including Social Security numbers) in order for CMS to determine primary versus secondary payment responsibility. In essence, it helps determine if the Employer plan or Medicare/Medicaid/SCHIP is primary for those employees covered under a government plan and an employer sponsored plan.

THE NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT OF 1996. The Newborns' and Mothers' Health Protection Act of 1996 provides that group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). An attending provider is defined as an individual who is licensed under applicable state law to provide maternal or pediatric care and who is directly responsible for providing such care to a mother or newborn child. The definition of attending provider does not include a plan, hospital, managed care organization or other issuer. In any case, plans may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). Please contact us if you would like any additional information on The Newborns' and Mothers' Health Protection Act or WHCRA.

MICHELLE'S LAW An amendment to the Employee Retirement Income Security Act (ERISA), the Public Health Service Act (PHSA), and the Internal Revenue Code (IRC), this law ensures that dependent students who take a medically necessary leave of absence do not lose health insurance coverage. Michelle's Law allows seriously ill college students, who are covered dependents under health plans, to continue coverage for up to one year while on medically necessary leaves of absence. The leave must be medically necessary as certified by a physician, and the change in enrollment must commence while the dependent is suffering from a serious illness or injury and must cause the dependent to lose student status. Under the law, a dependent child is entitled to the same level of benefits during a medically necessary leave of absence as the child had before taking the leave. If any changes are made to the health plan during the leave, the child remains eligible for the changed coverage in the same manner as would have applied if the changed coverage had been the previous coverage, so long as the changed coverage remains available to other dependent children under the plan.

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994 (USERRA) The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) was signed into law on October 13, 1994. USERRA clarifies and strengthens the Veterans' Reemployment Rights (VRR) Statute. The Act itself can be found in the United States Code at Chapter 43, Part III, Title 38. The Department of Labor has issued regulations that clarify its position on the rights of returning service members to family and medical leave under the USERRA. See 20 CFR Part 1002.210. USERRA is intended to minimize the disadvantages

to an individual that occur when that person needs to be absent from his or her civilian employment to serve in this country's uniformed services. USERRA makes major improvements in protecting service member rights and benefits by clarifying the law and improving enforcement mechanisms. It also provides employees with Department of Labor assistance in processing claims. USERRA covers virtually every individual in the country who serves in or has served in the uniformed services and applies to all employers in the public and private sectors, including Federal employers. The law seeks to ensure that those who serve their country can retain their civilian employment and benefits, and can seek employment free from discrimination because of their service. USERRA provides protection for disabled veterans, requiring employers to make reasonable efforts to accommodate the disability. USERRA is administered by the United States Department of Labor, through the Veterans' Employment and Training Service (VETS). VETS provides assistance to those persons experiencing service connected problems with their civilian employment and provides information about the Act to employers. VETS also assists veterans who have questions regarding Veterans' Preference.

HIPAA SPECIAL ENROLLMENT

SPECIAL ENROLLMENT NOTICE This notice is being provided to make certain that you understand your right to apply for group health insurance coverage. You should read this notice even if you plan to waive health insurance coverage at this time.

Loss of Other Coverage If you are declining coverage for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Marriage, Birth, or Adoption If you have a new dependent as a result of a marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, or placement for adoption.

Medicaid or CHIP If you or your dependents lose eligibility for coverage under Medicaid or the Children's Health Insurance Program (CHIP) or become eligible for a premium assistance subsidy under Medicaid or CHIP, you may be able to enroll yourself and your dependents. You must request enrollment within 60 days of the loss of Medicaid or CHIP coverage or the determination of eligibility for a premium assistance subsidy.

Brandon Layne

1324 Lawnville Road

Kingston, TN 37763

865-567-7641

HITECH (FROM WWW.CDC.GOV) The American Reinvestment & Recovery Act (ARRA) was enacted on February 17, 2009. ARRA includes many measures to modernize our nation's infrastructure, one of which is the "Health Information Technology for Economic and Clinical Health (HITECH) Act." The HITECH Act supports the concept of meaningful use (MU) of electronic health records (EHR), an effort led by the Centers for Medicare & Medicaid Services (CMS) and the Office of the National Coordinator for Health IT (ONC). HITECH proposes the meaningful use of interoperable electronic health records throughout the United States health care delivery system as a critical national goal. Meaningful Use is defined by the use of certified EHR technology in a meaningful manner (for example electronic prescribing); ensuring that the certified EHR technology is connected in a manner that provides for the electronic exchange of health information to improve the quality of care; and that in using certified EHR technology the provider must submit to the Secretary of Health & Human Services (HHS) information on quality of care and other measures.

RESCISSIONS The Affordable Care Act prohibits the rescission of health plan coverage except for fraud or intentional misrepresentation of a material fact. A rescission of a person's health plan coverage means that we would treat that person as never having had the coverage. The prohibition on rescissions applies to group health plans, including grandfathered plans, effective for plan years beginning on or after September 23, 2010.

Regulations provide that a rescission includes any retroactive terminations or retroactive cancellations of coverage except to the extent that the termination or cancellation is due to the failure to timely pay premiums. Rescissions are prohibited except in the case of fraud or intentional misrepresentation of a material fact. For example, if an employee is enrolled in the plan and makes the required contributions, then the employee's coverage may not be rescinded if it is later discovered that the employee was mistakenly enrolled and was not eligible to participate. If a mistake was made, and there was no fraud or intentional misrepresentation of a material fact, then the employee's coverage may be cancelled prospectively but not retroactively.

Should a member's coverage be rescinded, then the member must be provided 30 days advance written notice of the rescission. The notice must also include the member's appeal rights as required by law and as provided in the member's plan benefit documents.

MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT (MHPAEA) MHPAEA generally applies to group health plans and health insurance issuers that provide coverage for both mental health or substance use disorder benefits and medical/surgical benefits. MHPAEA provides with respect to parity in coverage of mental health and substance use disorder benefits and medical/surgical benefits provided by employment-based group health plans. MHPA '96 required parity with respect to aggregate lifetime and annual dollar limits for mental health benefits. MHPAEA expands those provisions to include substance use disorder benefits. Thus, under MHPAEA group health plans and issuers may not impose a lifetime or annual dollar limit on mental health or substance use disorder benefits that is lower than the lifetime or annual dollar limit imposed on medical/surgical benefits. MHPAEA also requires group health plans and health insurance issuers to ensure that financial requirements (such as co-pays and deductibles), and quantitative treatment limitations (such as visit limits), applicable to mental health or substance use disorder benefits are generally no more restrictive than the requirements or limitations applied to medical/surgical benefits. The MHPAEA regulations also require plans and issuers to ensure parity with respect to non quantitative treatment limitations (such as medical management standards).

PREVENTIVE CARE Health plans will provide in-network, first-dollar coverage, without cost-sharing, for preventative services and immunizations as determined under health care reform regulations. These include, but are not limited to, cancer screenings, well-baby visits and influenza vaccines. For a complete list of covered services, please visit: <https://www.healthcare.gov/coverage/preventive-care-benefits/>

HIPAA NOTICE OF PRIVACY PRACTICES

Brandon Layne
1324 Lawnville Road
Kingston, TN 37763
865-567-7641

Your Information. Your Rights. Our Responsibilities.

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Your Rights

You have the right to:

- Get a copy of your paper or electronic medical record
- Correct your paper or electronic medical record
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your rights have been violated

Your Choices

You have some choices in the way that we use and share information as we:

- Tell family and friends about your condition
- Provide disaster relief
- Include you in a hospital directory
- Provide mental health care
- Market our services and sell your information
- Raise funds

Our Uses and Disclosures

We may use and share your information as we:

- Treat you
- Run our organization
- Bill for your services
- Help with public health and safety issues
- Do research & comply with the law
- Respond to organ and tissue donation requests
- Work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

YOUR RIGHTS

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get an electronic or paper copy of your medical record

- You can ask to see or get an electronic or paper copy of your medical record and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health information, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct your medical record

- You can ask us to correct health information about you that you think is incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will say "yes" to all reasonable requests.

Ask us to limit what we use or share

- You can ask us not to use or share certain health information for treatment, payment, or our operations. We are not required to agree to your request, and we may say "no" if it would affect your care.
- If you pay for a service or health care item out-of-pocket in full, you can ask us not to share that information for the purpose of payment or our operations with your health insurer. We will say "yes" unless a law requires us to share that information.

Get a list of those with whom we've shared information

- You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

- You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting plan administrator.
- You can file a complaint with the U.S. Dept. of Health and Human Services Office for Civil Rights, 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.
- We will not retaliate against you for filing a complaint.

YOUR CHOICES

For certain health information, you can tell us your choices about what we share. If you have a

clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in your care
- Share information in a disaster relief situation or include it within a hospital directory

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases we never share your information unless you give us written permission:

- Marketing purposes
- Sale of your information
- Most sharing of psychotherapy notes

In the case of fundraising:

- We may contact you for fundraising efforts, but you can tell us not to contact you again.

OUR USES AND DISCLOSURES

How do we typically use or share your health information?

We typically use or share your health information in the following ways.

Treat you

We can use your health information and share it with other professionals who are treating you.

Example: A doctor treating you for an injury asks another doctor about your overall health condition.

Run our organization

We can use and share your health information to run our practice, improve your care, and contact you when necessary.

Example: We use health information about you to manage your treatment and services.

Bill for your services

We can use and share your health information to bill and get payment from health plans or other entities.

Example: We give information about you to your health insurance plan so it will pay for your services.

How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: understanding your rights.

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

We can use or share your information for health research.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests

We can share health information about you with organ procurement organizations.

Work with a medical examiner or funeral director

We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

OUR RESPONSIBILITIES

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: understanding this notice.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request or in our office.

CONTINUATION COVERAGE RIGHTS UNDER COBRA

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it. When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage? COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

When is COBRA continuation coverage available? The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to the appropriate party/parties.

How is COBRA continuation coverage provided? Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation

coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage. If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

Second qualifying event extension of 18-month period of continuation coverage. If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage? Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends? In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period to sign up for Medicare Part A or B, beginning on the earlier of

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit <https://www.medicare.gov/medicare-and-you>, or <https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b/part-a-part-b-sign-up-periods>.

If you have questions. Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.HealthCare.gov.

Keep your Plan informed of address changes. To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

Plan contact information

Brandon Layne
1324 Lawnville Road
Kingston, TN 37763
865-567-7641



Important Notice from Our Company About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Our Company and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Our Company has determined that the prescription drug coverage offered by the medical plans are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current employee coverage will not be affected. You can keep this coverage if you elect part D and the Medical Carrier plan will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Our Company and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every

month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date	1/1/2026
Name of Entity	Michael Dunn Center
Contact	Brandon Layne
Address	1324 Lawnville Road Kingston, TN 37763
Phone	865-567-7641

