



2026 BENEFITS GUIDE

January 1 - December 31, 2026

EXEMPT

HENRY
FORD
COLLEGE

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Please Note: This guide is intended to provide you with a brief summary of your benefits. We have tried to ensure the accuracy of these materials, but if there is any discrepancy between the benefits discussed in this guide and the official plan documents, the official plan documents will rule. Actual benefits will be paid in accordance with the carrier contracts and any amendments to those contracts in place at the time of the claim. Please refer to the carrier booklets for details regarding your coverage, including benefit limitations and exclusions. Henry Ford College reserves the right to amend, modify or terminate any plan at any time and in any manner.

BENEFITS CONTACT INFORMATION

PROVIDER	BENEFIT	PHONE #	WEBSITE
Navia Benefits	Flexible Spending Accounts	(425) 452-3500	www.naviabenefits.com
Delta Dental	Dental	(800) 524-0149	www.deltadentalmi.com
Superior Vision by MetLife	Vision	(800) 507-3800	www.superiorvision.com
Unum	<ul style="list-style-type: none"> Life Insurance Short & Long Term Disability 	(800) 421-0344	www.unum.com
Unum	Long Term Care	(800) 227-4165	http://www.unuminfo.com/hfcc
Unum	<ul style="list-style-type: none"> Voluntary Accident Voluntary Critical Illness Voluntary Hospital Indemnity 	(800) 635-5597	www.unum.com
Unum	Employee Assistance Program (EAP)	(800) 854-1446	www.unum.com/lifebalance
PetPartners	Pet Insurance	(800) 956-5800	https://portal.independenceamerican.com/login
Ulliance	Employee Assistance Program (EAP)	(800) 448-8326	www.lifeadvisoreap.com
Assist America (Unum)	Worldwide Travel Assistance Program	Within U.S.: (800) 872-1414 Outside the U.S.: (609) 986-1234	N/A
Public School Employees Retirement System Office of Retirement Services	Retirement	(800) 381-5111	www.michigan.gov/ors
Henry Ford College	General Benefit Questions Office of Human Resources	Jennifer Chapman (313) 845-6498	jlchapman4@hfcc.edu

YOUR BENEFIT GUIDE

Welcome! This guide is designed to provide you with an overview of your benefit options. You have the ability under the Henry Ford College benefit plan to customize your benefits to meet the needs of you and your family.

Which benefits are right for you and your family? The choice you make can impact your future. To help you with this important decision, we are providing this guide – you'll find information about our dental plan, vision plan, and more inside. This is important benefit information for you and your family. Please take the time to read this information carefully to ensure you are well acquainted with your benefit options.

ANNUAL ENROLLMENT

There is an annual enrollment period held each fall for the benefit programs that Henry Ford College offers. During this time, you can review and revise your elections as necessary to best meet the needs of your family.

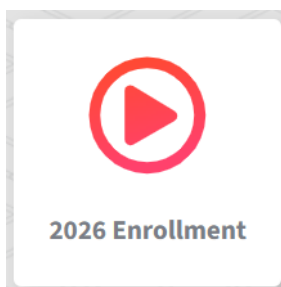
Enrollment is conducted using BenXpress, Henry Ford College's online enrollment system.

When you are ready to enroll, please go to www.benxpress.com/hfcc. The first time that you log in your User ID will be the first initial of your first name and your entire last name. (For example, if your name is John Smith, your User ID is jsmith). Your Password will be the last 6 digits of your social security number. You will have the opportunity to change your Password after your initial login.

Password Guidelines:

- Must be at least 8 characters long
- Cannot exceed 30 characters in length
- Must contain at least 1 uppercase letter (e.g. A)
- Must contain at least 1 lowercase letter (e.g. a)
- Must contain at least 1 number (e.g. 3)
- Must contain at least 1 special character (e.g. \$)

BenXpress is available 24 hours a day, 7 days a week during the annual enrollment period. This year's annual enrollment period will be from **Monday, November 3, 2025 to Friday, November 14 2025**. You may log into the system and make changes as often as you choose during this time. The last changes you make before the end of the enrollment period will be your final elections.



INITIAL ELIGIBILITY PERIOD

Newly eligible employees will become a participant in the Plan on the first day of the month following your date of hire.

Enrollment is conducted using BenXpress. Henry Ford College will advise you of the specific period of time in which you must make your initial benefit elections.



Login to:
www.benxpress.com/hfcc

User ID: First initial of your first name and last name

Password: Last 6 digits of your social security number

You may login to BenXpress anytime during the year to view your enrollment information and benefit plan documents, change your beneficiaries and more!

ELIGIBILITY

You are eligible to participate in the benefit programs if you are a regular Exempt full-time Henry Ford College employee.

Your eligible **dependents** include:

- Your spouse through legal marriage
- Dependent children until the end of the month in which they reach age 26. They may remain covered to any age if they are totally and permanently disabled by either a physical or mental condition subject to certain criteria.
- Eligible children include:
 - Natural Children
 - Step-Children
 - Foster Children
 - Children for whom you are the Legal Guardian
 - Adopted Children
 - Children for whom you are required to provide coverage pursuant to a Court Order, including those subject to a Qualified Medical Child Support Order

DEPENDENT DOCUMENTATION

When you first enroll in or if you change coverage mid-year due to a qualified change in family status event, you are required to provide documentation substantiating the eligibility of any dependents within 30 days from the enrollment or change. Please refer to the list below for a list of acceptable forms of documentation. Copies should be submitted, not originals.

Approved dependent documentation includes:

- **Children under age 26:** Birth Certificate, Adoption Papers, Guardianship Document or Court Order.
- **Children over age 26 (disabled):** Contact the Office of Human Resources for required documentation.
- **Spouse:** Marriage Certificate and first page of IRS Income Tax Filing.

Also, if you or your dependents are enrolled in Medicare, please provide a copy of your Medicare card.

FLEXIBLE SPENDING ACCOUNT (FSA) PROGRAM

Want to stretch your income, reduce costs and pay less in taxes? How? By enrolling in the Flexible Spending Account (FSA) Program administered by Navia Benefits. You may choose to participate in the Health Care Flexible Spending Account or the Dependent Care Flexible Spending Account, or both depending upon your individual needs.

HEALTH CARE FSA

This account allows you to set aside **pre-tax** money from each paycheck to pay for eligible out-of-pocket health care expenses (not covered by your medical, dental or vision insurance) that you and your dependents incur throughout the plan year. You may participate in the Health Care FSA even if you do not participate in our medical, dental and/or vision programs.

Eligible health care expenses may include:

- Office visit and prescription drug copayments
- Deductibles
- Coinsurance
- Expenses not covered through your medical plan
- Out-of-pocket dental, vision or hearing related expenses

Ineligible health care expenses may include:

- Insurance premiums for employer-sponsored benefits deducted from your paycheck on a pre-tax basis
- If you itemize certain medical expenses on your income tax returns, those expenses cannot be submitted for reimbursement under this plan

Not a bad deal at all. By taking advantage of this benefit, you can stretch the money available for health care expenses and reduce your federal income and social security taxes — and depending on where you live, your state and local income taxes as well. Use Navia's [FSA Calculator](#) to see how FSAs can help you save. The maximum annual election for the Health Care FSA is \$3,400.

If you enroll in an HSA-compliant High Deductible Health Plan (HDHP), you may enroll in the Limited Purpose Health Care FSA. You can reimburse yourself for out-of-pocket dental and vision expenses with the Limited Purpose Health Care FSA. Medical and prescription drug expenses aren't eligible under the Limited Purpose plan.

Any balance of up to \$680 in the Health Care FSA will be carried over into the next year for eligible expenses. Any funds in excess of \$680 will be forfeited.

DEPENDENT CARE FSA

To decide whether a Dependent Care FSA is right for you, determine if you will incur eligible expenses. Generally, day care, nursery school, after-school care, elder care and companion service costs that allow you (and your spouse, if applicable) to work or attend school full-time are eligible expenses.

Your dependent care expenses must be for qualified individuals, including:

- Your dependent child under the age of 13 who lives with you for more than half the year
- Your spouse or other tax dependent who is physically or mentally incapable of self-care and lives with you for more than half the year

By contributing to a Dependent Care FSA through payroll deduction, you are able to pay for these eligible dependent care expenses with **pre-tax** dollars. The maximum annual election for the Dependent Care FSA is \$5,000.

WORKSITE VOLUNTARY BENEFITS

Henry Ford College is pleased to offer you and your family the opportunity to elect additional voluntary benefits through Unum. We will payroll-deduct the after-tax premiums for these products and submit the payment to Unum on your behalf. Benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care!

A high-level summary of the products is below. More information, including premiums, is posted on BenXpress. Each benefit is portable - you can take the coverage with you if you ever change employers.

employers.

	Accident		Critical Illness	Hospital Indemnity	
Purpose	To help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic that happen on or off the job. The lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits. The accident plan is guaranteed issue, so no health questions are required.		Helps offset financial effects of a catastrophic illness by paying a lump sum benefit when employees and their family members are diagnosed with a covered illness. The benefit is based on the amount of coverage in force, the illness diagnosed and all other terms and provisions of the policy.	To help provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness, even if that treatment occurs outside the hospital. Employees can use the benefit to meet out-of-pocket expenses and extra bills that can occur. Lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits.	
Benefit	Below are examples of some of the fixed, lump-sum benefits on the plan. For complete details, see the Unum enrollment materials.		Employee: Option of \$10,000, \$15,000, or \$30,000 Spouse: 50% of employee coverage amount	Below are examples of some of the fixed, lump-sum benefits on the plan. For complete details, see the Unum enrollment materials.	
	Benefit Type	Benefit Amount	Dependent child(ren): 50% of employee coverage amount	Benefit Type	Benefit Amount
	Emergency Treatment	\$200		Hospital Admission	\$1,000
	Physical Therapy	\$20 per session, up to 15 sessions		Hospital Stay	\$100 per day, up to 365 days
	Initial Physician Office Visit	\$100		Hospital ICU Stay	\$200 per day, up to 30 days
	Upper Arm Fracture	\$675			
	Leg Fracture	\$1,350			
Pre-Existing Condition Limitation	None		Benefits will not be paid for pre-existing conditions until 12 months after the effective date. Only applies to late entrants and increases in coverage.	Benefits will not be paid for pre-existing conditions until 12 months after the effective date. Only applies to late entrants and increases in coverage.	
Wellness Benefit	Not included		Not included	Not included	
Limitations and Exclusions	Some limitations and exclusions apply and will be displayed on the Unum enrollment materials.				

DENTAL PLAN

You have the option to enroll in Delta Dental PPO coverage and gain access to the nation's largest network of participating dentists. You will have the freedom to visit any dentist for services; however, you will save money on services if you use a participating provider. Non-participating dentists are reimbursed at usual and customary rates, but due to their network nonparticipation, they have the right to require you to pay the difference between Delta's payment and the total charges billed. PPO and Premier dentists may not bill above the approved amount. Contact Delta Dental to find a participating dentist.

Maximum Benefit Amount For Class I, II, and III Per person Per Calendar Year	\$1,700	
Maximum Benefit Amount For Class IV – Orthodontia Lifetime Maximum Per Person	\$3,000	
Service	Delta PPO or Premier Dentist	Non-Participating Dentist*
Class I Benefits – Diagnostic & Preventive		
Diagnostic and Preventive Services Includes Exams, Cleanings, Fluoride, and Space Maintainers	Covered – 100%	Covered – 100%
Emergency Palliative Treatment To Temporarily Relieve Pain	Covered – 100%	Covered – 100%
Radiographs X-rays	Covered – 100%	Covered – 100%
Sealants To Prevent Decay of Permanent Molars	Covered – 100%	Covered – 100%
Brush Biopsy To Detect Oral Cancer	Covered – 100%	Covered – 100%
Class II Benefits – Basic Services		
Oral Surgery Services Extractions and Dental Surgery	Covered – 90%	Covered – 90%
Endodontic Services Root Canals	Covered – 90%	Covered – 90%
Periodontic Services Used to Treat Disease of the Gums	Covered – 90%	Covered – 90%
Relines and Repairs To Bridges and Dentures	Covered – 90%	Covered – 90%
Minor Restorative Services Fillings and Crown Repair	Covered – 90%	Covered – 90%
Major Restorative Services Crowns	Covered – 90%	Covered – 90%
Class III Benefits – Major Services		
Prosthodontic Services Includes Bridges, Implants, and Dentures	Covered – 90%	Covered – 90%
Class IV Benefits – Orthodontic Services		
Orthodontic Services Braces	Covered – 90%	Covered – 90%
Orthodontic Age Limit	None	None

VISION PLAN

Regular eye exams are essential. They can assist in the early detection of glaucoma, diabetes, and cataracts. You have the option to enroll in the vision plan through Superior Vision by MetLife. You will receive maximum benefits when you receive care from an in-network provider. To find an in-network provider near you, contact Superior Vision by MetLife.

COVERED SERVICES Benefit Year Rolling 12 Months from Date of Service		IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Examinations	Limited to one examination per benefit period	Covered in full	Plan pays up to \$37 for Ophthalmologist; \$28 for Optometrist
Frames	Limited to one frame per benefit period	Plan pays up to \$175	Plan pays up to \$86
Lenses	Limited to one set of lenses per benefit period		
	Single Vision	Covered in full	Plan pays up to \$35
	Bifocal		Plan pays up to \$50
	Trifocal		Plan pays up to \$60
	Progressive	Covered at lined trifocal level	Plan pays up to \$60
	Polycarbonate (for children up to age 18)	Covered in full	Not covered
	Photochromic	Plan pays up to \$80	Not covered
	Tints, solid or gradient	Covered in full	Not covered
	Anti-reflective	Covered in full	Not covered
Contact Lenses	Limited to once per benefit period in lieu of eyeglass lenses and frames benefit		
	Elective	Plan pays up to \$200	Plan pays up to \$100
	Medically Necessary	Covered in full	Plan pays up to \$210
Laser Vision Correction		Superior Vision has a nationwide network of refractive surgeons who offer members a discount on services.	Not covered

BASIC LIFE & AD&D

Henry Ford Colleges provides you with basic life and accidental death and dismemberment insurance at no cost to you. A benefit equal to two (2) times earnings* will be paid to your beneficiary in the event of your death. If your death is deemed accidental, an accidental death and dismemberment (AD&D) benefit, equal to the amount of your life insurance, is paid to your beneficiary. In addition, a portion of the AD&D benefit will be paid to you if you suffer a loss under the dismemberment portion of the policy (such as the loss of a limb or loss of eyesight). Age reductions, benefit limitations and exclusions apply. Please see the Unum coverage booklet for more details.

OPTIONAL LIFE

You may purchase additional Life coverage for yourself, your eligible spouse, and dependent children. The cost of this coverage is payroll deducted in after-tax dollars. Election amounts above the Guaranteed Issue amounts will require evidence of insurability (proof of good health). This means you'll have to answer a few questions about your health and lifestyle and, in some cases, you may be asked to have a physical exam. Amounts of coverage that are subject to the evidence of insurability rules are not effective until approved by Unum.

Optional Life Coverage Options	
Employee Life	<p>Elect in increments of \$10,000 to a maximum of the lesser of 5x earnings or \$500,000</p> <ul style="list-style-type: none">• If you are enrolling within 31 days of your first day of eligibility (e.g. as a new hire), you are guaranteed coverage up to \$150,000 (the guaranteed issue amount).• Coverage amounts applied for over the guaranteed issue amount will require evidence of insurability (proof of good health).• If you are currently enrolled, you may increase coverage during our annual enrollment period up to the guaranteed issue amount without answering medical questions. Any increase over the guaranteed issue amount will require evidence of insurability.• If you waived coverage during your initial eligibility period, you can request coverage during our annual enrollment period. Evidence of insurability will be required.
Spouse Life	<p>Elect in increments of \$5,000 to a maximum of \$500,000, not to exceed 100% of the Employee's Coverage. Employee Life must be elected.</p> <ul style="list-style-type: none">• If you are enrolling within 31 days of your first day of eligibility, you are guaranteed coverage up to \$25,000 (the guaranteed issue amount).• Coverage amounts applied for over the guaranteed issue amount will require evidence of insurability (proof of good health).• If you are currently enrolled, you may increase coverage during our annual enrollment period up to the guaranteed issue amount without answering medical questions. Any increase over the guaranteed issue amount will require evidence of insurability.• If you waived coverage during your initial eligibility period, you can request coverage during our annual enrollment period. Evidence of insurability will be required.
Dependent Child(ren) Life	<p>Elect in increments of \$2,000 to a maximum of \$10,000. Employee Life must be elected.</p> <ul style="list-style-type: none">• If you are enrolling within 31 days of your first day of eligibility, you are guaranteed coverage up to \$10,000 (the guaranteed issue amount).• If you are currently enrolled, you may increase coverage during our annual enrollment period up to the guaranteed issue amount without answering medical questions.• If you waived coverage during your initial eligibility period, you can request coverage during our annual enrollment period. Evidence of insurability will be required. <p><i>(The maximum benefit payable from Live birth to age 6 months is \$1,000)</i></p>

**Life benefits reduce at age 70. Coverage effective dates and increases in coverage may be delayed if you are disabled on the date coverage is scheduled to take effect. Other limitations and exclusions apply. Please review your Unum booklet for more details.*

LONG TERM CARE

Henry Ford College provides you with long term care insurance at no cost to you. This benefit protects against the costs of care you may need if you couldn't independently perform the activities of daily living. The employer-funded base plan benefits include the following:

Level of Care	Long Term Care Facility and 50% Professional Home Care
Monthly Benefit	\$3,500 Long Term Care Facility / 50% Professional Home Care
Benefit Duration	2 Years Long Term Care Facility / 50% Professional Home Care

You may purchase additional long term care benefits, subject to medical underwriting approval, for yourself and family members. Go to <http://unuminfo.com/HFCC> for more plan details and how to apply for additional coverage.

This coverage is subject to policy limitations, benefit maximums and elimination periods. Please see the Unum coverage booklet for more details.

SHORT & LONG TERM DISABILITY

Henry Ford College provides you with short & long term disability (STD & LTD) coverage at no cost to you. This benefit replaces a portion of your income if you become disabled and cannot work because of a non-work-related injury or sickness. Some benefit limitations and exclusions apply. Please see the Unum coverage booklet for more details.

	STD BENEFIT	LTD BENEFIT
Benefits Begin	The latter of: <ul style="list-style-type: none">• the 1st day of approved disability due to injury;• the 8th day of approved disability due to sickness; OR• The date accumulated paid leave payments end, not to exceed 520 hours of sick bank	The latter of: the 90 th day of approved Total Disability OR The end of accumulated sick leave
Maximum Benefit	70% of earnings, up to \$2,000 per week	70% of earnings, up to \$8,500 per month
Maximum Benefit Period	13 weeks	ADEA - B schedule and NSSRA (see the Unum coverage booklet for the detailed schedule)

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Unum coverage includes an Employee Assistance Program (EAP) through Health Advocate. The EAP provides professional and confidential services to help employees and family members address a variety of personal, family, life, and work-related issues. This benefit is FREE to you. You have up to 3 sessions of professional assessment for employees and family members.

For more information or help, call (800) 854-1446 or go to www.unum.com/lifebalance.

PET INSURANCE

If you're a pet parent, your fur babies are an important part of your family, bringing comfort, joy, and unconditional love. In return, you do the best you can to take care of them. Pet care is expensive and veterinary costs continue to rise. That's why Henry Ford College is offering pet insurance with PetPartners, underwritten by Independence American Insurance Company, to our employees.



Average emergency vet visit costs \$800 to \$1,500



1 in 3 pets need urgent care each year

What's Covered?

You are able to elect Accident & Illness coverage. This plan has a \$300 annual deductible and a \$5,000 annual limit. You can choose the coverage that is right for you and your pet. Additional plan details can be found on HFC's custom PetPartners website.

- Pre-Existing Conditions*
- Broken Bones
- Diagnostics
- Surgery
- Prescription Medication
- Alternative Treatments**
- Toxin Ingestion
- Digestive Issues
- Behavioral Issues
- Cancer
- Hospitalization
- Foreign Body Ingestion

While pets 11 and older are not eligible to enroll, if you enroll before the pet turns 11, PetPartners will grandfather them into the plan.

Take the Stress Out of Unexpected Vet Bills

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

1. Visit your vet (or any licensed vet or clinic)
2. Pay your vet then submit a claim
3. Get reimbursed for eligible expenses

Enroll directly in BenXpress!

Rates:

Type of Coverage	Monthly (12 pays) Premium (post-tax) per covered pet
Accident & Illness	
Dog (age 0 – 10)	\$52.94
Cat (age 0 – 10)	\$26.78

Policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company, 485 Madison Ave. 14th Fl., New York, NY 10022. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. See policy/certificate for details on coverage, terms, limitations and conditions. Participation in this plan is voluntary and not subject to ERISA. *Pre-Existing condition coverage may require 12-month waiting period.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Henry Ford College understands that you and your family members might experience a variety of personal or work-related challenges. Through the EAP with Ulliance, you have 24/7 access to resources, information, and counseling that are fully confidential and no cost to you.

Ulliance offers both face-to-face and telephonic appointments to meet with a Life Advisor consultant who can help to explore your unique work-life balance needs and identify the right services to support both you and your family. You can contact Ulliance at (800) 448-8326 or visit their website at www.lifeadvisorapp.com.

Counseling Services

Ulliance's counseling services offer short term, solution-focused support for work-life issues such as stress, major life transitions, relationship issues, substance abuse, grief/loss and overwhelming emotions.

Life Advisor Coaching Services

Life Advisor Coaches provide support and motivation to achieve a work-life goal such as education, career advancement, financial or savings goals, or self improvement goals.

Education Materials

Ulliance has a wide variety of education materials that provide information and resources on work-life concerns. This includes an electronic monthly newsletter, access to articles, healthy-living tips, orientation videos, as well as books that can be mailed directly to your home at no cost to you!

Legal & Financial Advice

Telephonic consultations are available for up to 30 minutes to assist with identity theft counseling, dispute resolution, credit counseling, debt management, financial education and budgeting. Ulliance's legal advisors can also assist with document review and will preparation.

Identity Theft Protection

Dark web and internet monitoring, U.S.-based fraud restoration service, lost wallet form and assistance, opt-out IQ (junk mail/do-not-call list), checking account reporting, educational articles, tips and more!

Ulliance Life Advisor App

The Ulliance Life Advisor App is your FREE and CONFIDENTIAL resource available to you and your dependents. The app contains a variety of resources, tools, articles, and general information about EAP services provided by Ulliance. It also allows you to contact Ulliance today to get connected with a *Life Advisor Consultant* and start living a healthier, more balanced life.

Need to get in touch to learn more about your EAP benefit, schedule a counseling session, or discover additional work/life resources available to you? Contact Ulliance through the app by:

- **Click to call** to connect directly with a *Life Advisor Consultant*
- **Send an email** to open your default email application
- **Send us your question** directly through the form on the app
- Request a call or appointment once you are logged in
- Access our social media sites to connect with us online

You can log into the app using **Henry Ford College** as the Company Name and **Dearborn** as the city of employment to access all resources in the app. This login information is saved to improve your experience the next time you visit the app.

WORLDWIDE TRAVEL ASSISTANCE PROGRAM

The Unum Worldwide Travel Assistance Program is offered in partnership with Assist America, the nation's largest provider of global emergency medical travel assistance services. Assist America provides medical and personal assistance when traveling 100 miles or more away from home. This protection extends to spouses (with the exception of spouse business travel) and minor dependent children.

Assist America has a worldwide network of over 600,000 pre-qualified medical providers. Medical staff is just a phone call away 24-hours a day, 7 days a week, 365 days a year. There are no caps, limits or chargebacks for any service Assist America provides. For assistance, call (800) 872-1414 within the United States or (609) 986-1234 outside the United States.

Global Travel Assistance (Assist America) Features

Medical consultation & evaluation	Transport to join patient, to return home, or to a rehabilitation facility
Referrals to English-speaking physicians	Care and transport of unattended minor children
Hospital admission guarantee	Prescription assistance
Critical care monitoring	Return of mortal remains
Emergency medical evacuations	Legal and interpreter referrals

LIFEMART MEMBER DISCOUNT PROGRAM

The LifeMart Member Discount Program is offered in partnership with Care.com and Marsh McLennan Agency. Get exclusive offers on child care, travel, nutrition services, and more through our members-only online discount program. Access savings on major brands to everyday essentials—from car rentals to computers, groceries to gifts, electronics to entertainment, and so much more.

How It Works

1. Log in to your LifeMart Account
2. Find discounts by searching or browsing categories
3. Select an offer to review the details and redemption instructions

Click [here](#) to enroll or log in to start saving!

LEGAL NOTICES

Making Mid-Year Changes

We sponsor a program that allows you to pay for certain benefits using pre-tax dollars. With this program, contributions are deducted from your paycheck before federal, state, and Social Security taxes are withheld. As a result, you reduce your taxable income and take home more money. How much you save in taxes will vary depending on where you live and on your own personal tax situation.

These programs are regulated by the Internal Revenue Service (IRS). The IRS requires you to make your pre-tax elections before the start of the plan year (January 1 – December 31). The IRS permits you to change your pre-tax contribution amount mid-year only if you have a change in status, which includes the following:

- **Birth, placement for adoption, or adoption of a child, or being subject to a Qualified Medical Child Support Order which orders you to provide medical coverage for a child**
- **Marriage, legal separation, annulment, or divorce**
- **Death of a dependent**
- **A change in employment status if it affects eligibility under the plan (i.e. full-time to part-time)**
- **A change in election that is on account of, and corresponds with, a change made under another employer plan**
- **A dependent satisfying, or ceasing to satisfy, eligibility requirements under the health care plan**

The change you make must be consistent with the change in status. For example, if you get married, you may add your new spouse to your coverage. If your spouse's employment terminates and she/he loses employer-sponsored coverage, you may elect coverage for yourself and your spouse under our program. However, the change must be requested within 30 days of the change in status. If you do not notify the Office of Human Resources within 30 days, you must wait until the next annual enrollment period to make a change.

These rules relate to the program allowing you to pay for certain benefits using pre-tax dollars. Please review the vendor documents for information about when those programs allow you to add or drop coverage, add or drop dependents, and make other changes to your benefit coverage, as the rules for those programs may differ from the pre-tax program.

Disclosure About the Benefit Enrollment Communications

The benefit enrollment communications contain a general outline of covered benefits and do not include all the benefits, limitations and exclusions of the benefit programs. If there are any discrepancies between the illustrations contained herein and the benefit proposals or official benefit plan documents, the benefit proposals or official benefit plan documents prevail. See the official benefit plan documents for a full list of exclusions. Henry Ford College reserves the right to amend, modify or terminate any plan at any time and in any manner.