Episcopal Diocese of Michigan Benefit Guide

Dental, Life, and Disability | January 1, 2027 – December 31, 2027

Open Enrollment - Active Employees: October 14–November 6

Open Enrollment – Retirees: October 21–November 20

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Contacts

Provider	Benefit	Policy Number	Contact Information
Delta Dental	Dental	5781-0001 5781-0002	(800) 524-0149 www.deltadentalmi.com
Lincoln Financial Group	• Group Term Life • Accidental Death & Dismemberment • Voluntary Term Life-Lay Employee • Short and Long Term Disability	• Life and AD&D: 000010149577 • Short Term Disability: 000010149579 • Long Term Disability: 000010149578	(800) 275-5462 www.lincolnfinancial.com
EmployeeConnect Lincoln Financial	Employee Assistance Program	N/A	(855) 891-3684 Guidanceresources.com Web ID: LifeKeys
LifeKeys	Discounts, Identity Theft, will preparation and more	N/A	(855) 891-3684 Guidanceresources.com Web ID: LifeKeys
TravelConnect Lincoln Financial	Travel Assistance	N/A	mysearchlightportal.com Group ID: LFGTravel123
Medicare Advisor Services	Medicare Questions	N/A	medicare@marshmma.com
Episcopal Diocese of Michigan HR Department	Crystal Ramirez, Director of HR	N/A	(313) 833-4414 cramirez@edomi.org

Welcome

Episcopal Diocese of Michigan understands how important having a sound benefit package is, and that is why we are committed to providing you and your family with competitive benefits that meet your needs and keep you living well. The employee benefits are an important part of each employee's total compensation.

This benefit guide includes important information describing the benefit plan offerings. Please read it thoroughly.

What's New in 2027?

We are excited to announce there are no changes to the current dental and group life benefit plan options!

When Coverage Begins

Open Enrollment: Benefits elections are effective on January 1, 2027. This is your opportunity to evaluate the benefits offered and determine whether or not to remain with your current plan election, add eligible dependents, remove dependents from coverage, or waive coverage.

Making Changes

Outside of annual enrollment, you can only make changes to your benefits if you experience a **qualifying life event** such as:

- Marriage or divorce
- Birth or adoption of a child
- Your dependent gains or loses eligibility
- A change in your spouse's employment

If you experience one of these qualifying life events, you will need to notify Human Resources within **30 days** of the event.

Open Enrollment begins:

Actives: October 14-November 6

Retirees: October 21–November 20

To enroll: Complete the forms included with this guide in the Open Enrollment email or contact Crystal Ramirez, Director of HR at cramirez@edomi.org or (313) 833-4414 to obtain the necessary enrollment forms. Please submit completed forms to Crystal Ramirez.

Dental

Dental coverage is provided through Delta Dental of Michigan. All eligible clergy and lay employees are eligible as of the first of the month following date of hire.

You have the freedom to receive services from any dentist however your out-of-pocket expenses will be lower if you seek care at a PPO dentist. Visit the Delta website to find an in-network provider.

PPO Dentist

With a PPO dentist you will receive the most cost-effective coverage. PPO dentists have agreed to accept the payment schedule from Delta less any coinsurance responsibility you may have based on the type of service.

Premier Dentist

With a Premier dentist, agreements have been made with Delta. However, these dentists do not participate in the PPO network. This will result in your costs being slightly higher when visiting a Premier dentist. Premier dentists are not able to balance bill you over the approved Delta charges.

Out-of-Network Dentist

These dentists have no contracts with Delta and are able to balance bill you up to the full amount they charge for services. This will result in higher expenses for you.

Delta Dental Online Tools

Delta Dental provides easy access to a wealth of information. Start using this secure service today!

⇒ Review your current benefit information including coverage levels

⇒ Print ID cards and claim forms

⇒ Track how much you have paid towards the annual benefit maximum

⇒ Check claims to see the payment status

⇒ Search for participating dentists

⇒ Research dental health tips

Login at www.toolkitsonline.com to start taking advantage of the Delta Dental online tools!

Dental

Claim Example

Below is an example of a claim for a crown and how much you would owe based on the level your dentist is. You will see that seeking services at a PPO Dentist is in your best interest to save money.

		PPO Dentist	Premier Dentist	Out-of-Network Dentist
	Submitted fee	$1,100	$1,100	$1,100
	Maximum allowed fee	$754	$989	$799
CROWN	**Coverage level**	50%	50%	50%
	Amount Delta pays	$377	$494.50	$399.50
	AMOUNT YOU PAY	$377	$494.50	$700.50

The PPO dentists agree to accept lower fees as full payment for covered services. To locate a PPO dentist, please log in to www.deltadentalmi.com:

- ⇒ Select "Find a Dentist" on the main screen
- ⇒ Select "Delta Dental PPO and Delta Dental Premier" for your search
- ⇒ Select the specialty you are searching for, then under Plan network, select Delta Dental PPO. This will provide only PPO dentists. You can also search by a specific dentist's name.

Dental

	PPO Dentist	Premier Dentist
Deductible	None	None
Annual Benefit Maximum (excludes orthodontia)	$1,000	$1,000
Diagnostic and Preventive Services		
• Exams and cleanings (2 per year) • Fluoride (2 per year up to age 19) • Space Maintainers • Emergency Palliative Treatment • Sealants, Brush Biopsy • X-rays: Bitewing (once every 12 months), full mouth (once every 5 years)	100%	100%
Basic Services		
• Oral Surgery: Extractions and dental surgery • Endodontics: Root canals • Periodontics: To treat gum disease • Minor restorative services: Fillings and crown repair	75%	75%
Major Services		
• Major restorative services: Crowns • Prosthodontic (bridges, implants, dentures)	50%	50%
Orthodontia Lifetime maximum (up to age 19)	$1,000	$1,000

Dental Monthly Contributions	
Single	$46.20
Employee + Spouse	$87.27
Employee + Child(ren)	$109.55
Family	$169.25

Basic Life and AD&D

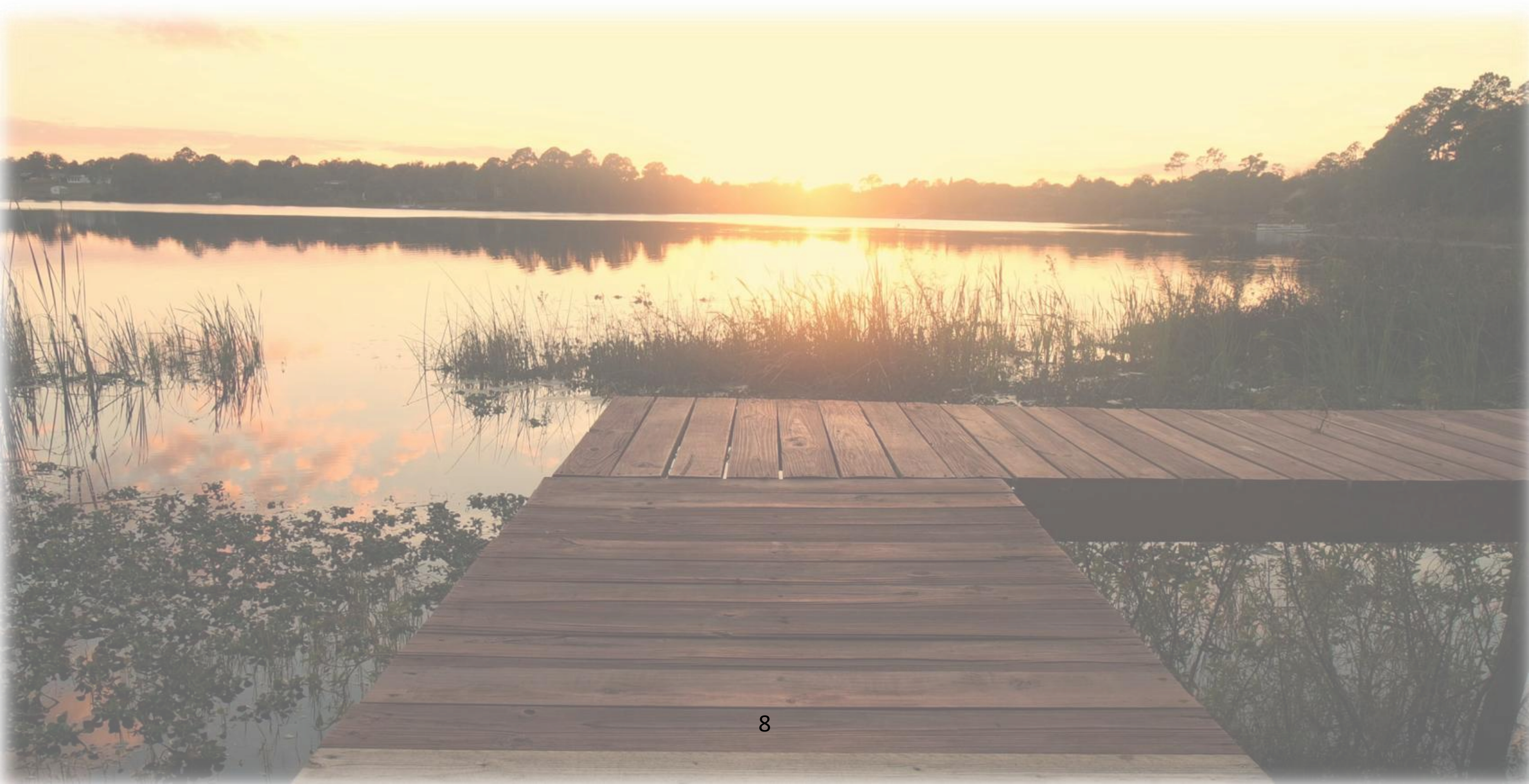
Basic life and Accidental Death and Dismemberment (AD&D) is provided at no cost to eligible clergy and lay employees. The AD&D portion of coverage will pay your beneficiary in the event your death is the direct result of an accident.

Basic Life	AD&D
2 times base annual salary up to $100,000	2 times base annual salary up to $100,000

Basic life coverage is provided by congregations of the Episcopal Diocese of Michigan for your spouse, domestic partner, and children. The benefit is $5,000 for each dependent. Spouse coverage will terminate when the spouse reaches age 70. Children must be between the ages of 14 days and 19 years, and up to age 26 if they are a full-time student.

Certain age reductions apply—please review the Certificate of Coverage for full details.

Are Your Beneficiaries Up to Date?
Beneficiaries are individuals or entities that you select to receive benefits from your policy. You can change your beneficiary designation at any time. You may designate a sole beneficiary or multiple beneficiaries to receive payment in the percent allocated.



Voluntary Life

Lay and Clergy employees working a minimum of 20 hours per week have the option to purchase additional life insurance at group rates. Evidence of Insurability (EOI) will be required if you want to add coverage after previously declining coverage or wish to increase the employee benefit amount by more than $20,000, or the spouse/domestic partner amount by more than $10,000. Dependent coverage may be elected as long as you are enrolled for Voluntary Life coverage for yourself.

Employee Life

- Increments of $10,000 up to the lesser of 5 times your base annual earnings or $500,000
- Newly hired employees guaranteed issue: $150,000 or 3 times annual salary
- Continuing employee annual increase amount: Choice of an additional $10,000 or $20,000
- If you decline coverage and wish to enroll later, EOI will be required no matter the amount
- Maximum benefit for employees 70+ electing coverage newly is $50,000

Spouse/Domestic Partner

- Increments of $5,000 up to $100,000 Coverage amount may not exceed 50% of employee coverage
- Newly hired employees can elect up to $50,000 of coverage for spouse
- Continuing employee annual increase amount: Choice of $5,000 or $10,000 for spouse
- If you decline coverage and wish to enroll later, EOI will be required no matter the amount

Child(ren)

- 1-14 days old: $1,000
- 14 days to age 19, or 26 if full-time student: $10,000

No evidence of insurability is required

Rates are based on your age-band and amount of coverage selected. Premiums are deducted via payroll on a post-tax basis. Please review the Lincoln Financial enrollment information to calculate the cost of your selected life insurance amounts.

Please note that some age reductions will apply:

- Age 72: Life benefit reduces by 50%
- Spouse: benefit reduces by 35% at age 65 and terminates at age 70

Are Your Beneficiaries Up to Date?
Beneficiaries are individuals or entities that you select to receive benefits from your policy. You can change your beneficiary designation at any time. You may designate a sole beneficiary or multiple beneficiaries to receive payment in the percent allocated.

Limitations apply. Review the Certificate of Coverage for full details.

Disability Coverage

Short Term Disability

If you are to experience an illness or injury due to non-work-related circumstances which prevents you from working, Short Term Disability coverage provides a portion of your income to help you protect your important assets. Short Term Disability is administered by Lincoln Financial and offered to all lay employees working 20 hours or more per week. **Please note: Clergy persons receive STD benefits through the Church Pension Fund.**

Coverage and Eligibility

- 70% of your income, up to $1,500 per week for a period up to 13 weeks
    - Benefits are payable beginning first day of disability if caused by injury and eighth consecutive day of disability if caused by sickness.

Please review the full Certificates of Coverage for more detailed information including plan limitations and exclusions.

Long Term Disability

If you are to experience an illness or injury which prevents you from working for a longer period of time, Long Term Disability coverage provides a portion of your income to help you protect your important assets. No disability benefit is paid for a disability for which you received treatment or consulted with a physician three months prior to your effective date of coverage until you have been actively at work for 12 months following the effective date of coverage. Long Term Disability is administered by Lincoln Financial and offered to all lay employees working 20 hours or more per week. **Please note: Clergy persons receive LTD benefits through the Church Pension Fund.**

Coverage and Eligibility

- 60% of your base monthly earnings, up to $6,000 per month
    - Elimination Period: 90 days; Benefits begin upon exhaustion of Short Term Disability. LTD benefits are limited to 24 months for a disability caused or contributed by a mental disorder or substance abuse.

EAP and LifeKeys

Lincoln Financial provides you EmployeeConnect, an Employee Assistance Program (EAP) that offers confidential support, guidance, and resources 24/7 for you and your dependents at no cost. Refer to the contacts page to log in today. EmployeeConnect can help with topics such as:

- Depression
- Marital or family difficulties
- Managing stress and anxiety
- Substance abuse
- Legal and financial matters
- Locating child or elder care
- Moving and relocation
- Planning for college, events or vacation
- Family planning and pregnancy health

Scan the QR code to learn more!

LifeKeys supports you in many aspects of life, including discounts on a variety of products and services, identity theft resources, will preparation, and support for your beneficiaries.

Save money on shopping and entertainment

Access to the Working Advantage discount network that provides savings up to 60% on a variety of products and services including electronics, health and fitness and more!

Help with important life matters

You'll find supportive tools and advice on topics including legal, financial, family, career and more. Stay "in the know" on matters that impact your personal and professional life.

Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. LifeKeys includes online resources for the information you need to recognize and prevent identity theft—and restore your good name.

Online will preparation

Creating a will allows you to make vital decisions ahead of time. EstateGuidance offers you a quick and easy way to create and execute a will so you can rest easy knowing you've planned ahead for your family.

Guidance and support for your beneficiaries

LifeKeys offers resources to help your loved ones address a range of common concerns including grief counselling, advice on financial and legal matters, and help coping with the challenges of day-to-day life.

TravelConnect

TravelConnect services offer help, comfort, and reassurance—helping make travel less stressful. If you're enrolled in life and AD&D coverage, you and your loved ones can count on TravelConnect services 24 hours a day, 7 days a week.

Emergency Travel Services

You'll have dedicated support if you face an emergency when you're 100 or more miles from home. TravelConnect helps with:

- Arranging travel if you're injured and need emergency medical evacuation to a medical facility.
- Managing travel for a companion and/or your dependent children, including transportation expenses and accommodations of a qualified escort.
- Planning and paying for a safe evacuation because of a natural disaster, or political or security threat.
- Arranging transportation of a deceased traveler.
- Securing emergency pet boarding and/or return and vehicle return.

Ongoing Travel Services

- From planning the trip until flying home, these
- TravelConnect services can help you on your way.
- Medical record requests
- Medication and vaccine delivery
- Medical, dental, and pharmacy referrals
- Corrective lenses and medical device replacement
- Legal consultation
- Recovering lost or stolen documents or luggage
- ID recovery assistance
- Language translation services
- Destination information

Visit mysearchlightportal.com and enter **group ID LFGTravel123** for access to plan documents, international calling instructions, and destination information.

LifeMart

Get exclusive offers on childcare, 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.
2. Find discounts by searching or browsing categories.
3. Select an offer to review the details and redemption instructions.

Enroll or log in to start saving. Visit LifeMart.com or scan the QR code.

Save on Gas Prices

Don't let rising gas prices slow you down – LifeMart has you covered. Claim an extra 35¢/gal cash back with Upside, fill up, and watch your savings grow. Frequent users can earn over $250 a year. Get started today and start saving with every fill-up.

Spend Smarter

However you relax, LifeMart helps you save. Skip cooking with discounts on restaurants or meal prep and delivery services. Unwind with deals on gyms, wellness, and local spas and salons. Need a night out? Enjoy savings on concerts, sports, and movies.

Savings for every trip

Find savings that fit your travel plans. LifeMart offers discounts on flights, cruises, hotels, car rentals, top destinations, and even entertainment.

LifeMart helps you:

- Save money on major brands to everyday essentials
- Save time with one-stop shopping
- No limit on savings – shop as often as you'd like

Medicare Advisors

Medicare is complex and confusing, but Marsh McLennan Agency partners with The Episcopal Diocese of Michigan to provide personalized, one-on-one help from a dedicated Medicare Advisor at no cost. We're here to help you better understand Medicare, review current and future health plan options, and simplify enrollment into Medicare when the time is right.

Are you or your spouse experiencing one of these situations?

- Becoming eligible for Medicare?
- On Medicare disability?
- Covered by an Employer Group Health Plan and are already eligible for Medicare?
- Contributing to a Health Savings Account (HSA)?
- Within six months of turning 65 and deciding between staying on your group plan or transitioning to Medicare?
- Comparing group coverage vs. Medicare coverage to decide which is the best fit for you?
- Aware whether prescription drug coverage under your Employer Group Health Plan is "creditable" or "non-creditable" coverage?
- Losing group coverage and choosing between Medicare and COBRA?

Medicare eligible individuals are encouraged to schedule a personal, one-on-one appointment with Medicare Advisors to assist you with the following:

- Advise on whether it's in your best interest to remain on the group plan or transition to Medicare.
- Understand your needs and make an expert recommendation based on your specific situation.
- Provide a customized drug analysis based on your current prescriptions.
- Provide guidance regarding the timing of a proper enrollment, as well as how to avoid certain penalties.
- Explain how to properly enroll in your recommended plan.
- Guide you through the ongoing evaluation of each plan.

We're here to help you, your family, and friends with your Medicare needs for life!

Contact Medicare Advisors at Medicare@marshmma.com to connect with a local advisor.