# Benefits Summary

## Casa Central

*January 1, 2026 - December 31, 2026*

# Medical Insurance

# **Medical** Insurance | BlueCross BlueShield

**Health Maintenance Organization (HMO)**
The HMO gives you access to certain doctors and hospitals, but restricts services to in-network providers only. Your care is managed by a Primary Care Physician (PCP) chosen at the time of enrollment. If you require a specialist, outpatient procedure, or hospitalization, your registered PCP must refer you. There are no out-of-network benefits.

**High Deductible Health Plan (HDHP) with Health Savings Account (HSA)**
This medical plan option is comprised of two components (1) a High Deductible Health Plan (HDHP) and (2) a tax-exempt savings account called a Health Savings Account (HSA).

**See Page 4 for more details**.

| Choice of plan options: | HDHP/HSA (Select) | HDHP/HSA (PPO) | HMO |
|---|---|---|---|
| **Network** | Blue Choice PPO [BCS] | Participating Provider Organization [PPO] | Blue Advantage HMO [ADV] |
| **Deductible**<br>Individual (In-Network / Out-of-Network)<br>Family (In-Network / Out-of-Network) | $7,500 / $15,000<br>$15,000 / $30,000 | $3,500 / $7,000<br>$7,000 / $14,000 | $0<br>$0 |
| **Deductible Type** | Embedded* | Embedded* | Embedded* |
| **Coinsurance** (In-Network / Out-of-Network) | 100% / 100% | 80% / 60% | 100% |
| **Out-of-Pocket Max**<br>Individual (In-Network / Out-of-Network)<br>Family (In-Network / Out-of-Network) | $7,500 / $15,000<br>$15,000 / $30,000<br>*Includes Deductible* | $7,000 / $21,000<br>$14,000 / $42,000<br>*Includes Deductible* | $1,500<br>$3,000 |
| **Physician Services (In-Net)**<br>Well Adult / Well Child<br>Physician Office<br>Specialist Visit<br>X-Rays / Lab Diagnostics | 100%<br>Ded then 100%<br>Ded then 100%<br>Ded then 100% | 100%<br>Ded then 80%<br>Ded then 80%<br>Ded then 80% | 100%<br>$40 copay<br>$60 copay<br>100% |
| **Emergency Room** | Ded then 100% | Ded then 80% | $350 copay |
| **Inpatient Hospital** | Ded then 100% | Ded. then 80% | $250 copay/day for first 5 days |
| **Urgent Care** | Ded then 100% | Ded then 80% | PCP: $40 copay<br>SPC: $60 copay |
| **Prescription Drugs (In-Network)**<br>*30 day supply* | *After deductible*<br>100% | *After deductible*<br>**Preferred:**<br>10% / 10% / 20% / 30% / 40%<br>**Non-Preferred:**<br>20% / 20% / 30% / 40% / 50% | **Retail** copay:<br>$0/$10/$35/$75<br><br>**Specialty** copay:<br>$150/$250 |
| **Employee ONLY Rate**<br>*Per Pay Check* | $53.47 | $78.16 | $77.13 |

*__Embedded Deductible__ - Each family member has an individual deductible in addition to the overall family deductible. When a family member meets his or her deductible before the family deductible is reached, the insurance company will begin paying according to the plan's coverage for that member.

# Health Savings Account

HealthEquity

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

Paying the true cost of your medical services, less carrier discounts, until your deductible has been met will feel a bit different than other medical plans you may have been enrolled in previously. Casa Central will be making a contribution into your HSA on your behalf to help you pay towards any qualified medical expenses you may incur throughout the year. You too can put your own pre-tax dollars into this account for future medical expenses.

**Casa Central will be contributing $840 annually to employees enrolled in either of the two HDHP plans into your Health Savings Account. A monthly payment of $70 per month will be issued on the second pay date of each month.**

**Your HSA plan banking is administered through Health Equity. You may contact Health Equity member services at 866.346.5800 with questions about your account. To learn more about your HSA, please visit www.healthequity.com and register to manage your HSA online.**

### Advantages to having an HSA

- There's a triple tax savings benefit as contributions are not taxed going into the account, while they sit there earning interest or when they're taken out for a qualified medical expense
- You pay less in premium for this plan
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement
- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

### Using your HSA on qualified expenses

You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law. Examples include, but are not limited to:

**Medical Expenses**
- Acupuncture
- Chiropractic care
- Fertility treatments
- Diagnostic services
- And more

**Dental Expenses**
- Crowns
- Dentures
- Orthodontia
- Teeth cleanings
- And more

**Vision Expenses**
- Vision exams
- Contacts
- Eye glasses
- Laser eye surgery
- And more

For a full list of qualified medical expenses go to www.irs.gov and search Section 213d.

# Flexible Spending Account

HealthEquity

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses you may incur throughout the year. The money you put into your FSA is done on a pre-tax basis. This means you are lowering you taxable income and also not paying taxes when money is used for qualified expenses.

Health Care FSA
You may contribute up to $3,400 per plan year to pay for qualified medical, dental, and vision expenses for yourself and eligible family members. Funds in this account can be used to cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductible and copays (if applicable). Orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses, contact lenses, and much more.

**Your FSA plan banking is administered through Health Equity. You may contact Health Equity member services at 866.346.5800 with questions about your account. To learn more about your FSA, please visit https://info.healthequity.com/Member/FSA or scan the QR code below to get started and enroll!**

Using your FSA on qualified expenses
You can use the money in your FSA to pay for qualified medical, dental and vision expenses permitted under federal tax law. Examples include, but are not limited to:

**Medical Expenses**
- Acupuncture
- Chiropractic care
- Fertility treatments
- Diagnostic services
- And more

**Dental Expenses**
- Crowns
- Dentures
- Orthodontia
- Teeth cleanings
- And more

**Vision Expenses**
- Vision exams
- Contacts
- Eye glasses
- Laser eye surgery
- And more

For a full list of qualified medical expenses go to www.irs.gov and search Section 213d.

# Medical Insurance Rates

## HDHP/HSA (Select)

| | Cost per Month | Cost Per Paycheck |
|---|---|---|
| Employee Only | $106.93 | $53.47 |
| Employee & Spouse | $330.22 | $165.11 |
| Employee & Child(ren) | $255.94 | $127.97 |
| Family | $437.64 | $218.82 |

## HDHP/HSA (PPO)

| | Cost per Month | Cost Per Paycheck |
|---|---|---|
| Employee Only | $156.31 | $78.16 |
| Employee & Spouse | $482.70 | $241.35 |
| Employee & Child(ren) | $374.12 | $187.05 |
| Family | $639.73 | $319.87 |

## Blue Advantage HMO

| | Cost per Month | Cost Per Paycheck |
|---|---|---|
| Employee Only | $154.26 | $77.13 |
| Employee & Spouse | $476.37 | $238.18 |
| Employee & Child(ren) | $369.21 | $184.61 |
| Family | $631.33 | $315.67 |

## 2025 HSA Contributions

| | Employee Only | Family |
|---|---|---|
| Employer Contribution | $840 | $840 |
| Potential Employee Contribution | $3,560 | $7,910 |
| Maximum HSA Contribution | $4,400 | $8,750 |
| Catch-up Contribution<br>(Age 55 and Older) | $1,000 | |

# Dental Insurance

# **Dental** Insurance | Humana

**Preferred Provider Organization (PPO)**
These dental plans allow the flexibility to select any dentist in-network or out-of-network. By staying in-network, the contract between your dentist and insurance carrier will make your annual benefit period maximum last longer.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

Preventive:
- Annual cleanings
- X-rays
- Sealants
- Space Maintainers
- And more

Basic:
- Fillings
- Emergency care for pain relief
- And more

Major:
- Root canals
- Dentures/bridges/partials
- Crowns
- Scaling/root planning
- And more

| Choice of plan options: | Low PPO<br>*In-Network / Out-of-Network* | High PPO<br>*In-Network / Out-of-Network* |
|---|---|---|
| Network Name | Humana Dental PPO | Humana Dental PPO |
| Individual Deductible (Family = 3x) | $50 / $50 | $50 / $50 |
| Office Visit Copay | None | None |
| Preventive Coinsurance | 100% / 80% | 100% / 100% |
| Basic Coinsurance | 80% / 80% | 80% / 80% |
| Major Coinsurance | 50% / 50% | 50% / 50% |
| Annual Plan Maximum | $1,000 / $1,000 | $1,500 / $1,500 |
| Orthodontia Coinsurance | Not covered | 50% / 50% |
| Orthodontia Lifetime Maximum | Not covered | $1,000 / $1,000 |

| Low Dental Rates | Cost per Month | Cost Per Paycheck |
|---|---|---|
| Employee Only | $19.09 | $9.55 |
| Employee + 1 | $41.05 | $20.53 |
| Family | $61.85 | $30.93 |

| High Dental Rates | Cost per Month | Cost Per Paycheck |
|---|---|---|
| Employee Only | $40.40 | $20.20 |
| Employee + 1 | $89.45 | $44.73 |
| Family | $138.64 | $69.32 |

# Vision Insurance

# Vision Insurance | EyeMed

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider.

By accessing in-network vision providers, you're able to reap the benefit of true vision insurance coverage. You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. Out-of-network providers will merely offer you an allowance towards your vision services.

Some examples of in-network eye-care providers include many independent optical shops; Lenscrafters, Target Optical, Pearle Vision and much more.

| Vision Plan Details: | In-Network | Out-of-Network |
|---|---|---|
| Network | EyeMed Insight | |
| Eye Exam | $10 copayment | $40 max allowance |
| Lenses<br>- Single vision<br>- Bifocal<br>- Trifocal<br>- Lenticular | $25 copayment | Allowance varies |
| Frames | $130 allowance + 20% off balance | $65 max allowance |
| Elective Contacts | $130 allowance + 15% off balance | $65 max allowance |

- You cannot get contacts and glasses in the same calendar year

Visit a **PLUS Provider** and you get access to a supersized set of benefits! For starters your eye exam will be a $0 copay and you will have more to spend on frames.

A **PLUS Provider** perks are built right into your benefits, no promo codes, coupons or paperwork. See exactly where you can boost your benefits on the Provider Locator at eyemed.com

| VISION RATES | Cost per Month | Cost Per Paycheck |
|---|---|---|
| Employee Only | $5.71 | $2.86 |
| Employee & Spouse | $9.14 | $4.57 |
| Employee & Child(ren) | $9.33 | $4.67 |
| Family | $15.05 | $7.53 |

# Additional Benefits

# **Basic Life and AD&D** Insurance | BCBS

Basic Life Insurance helps ease your loved ones' financial burden. Your designated beneficiary will receive a benefit if you pass away from a covered accident or illness. In addition, Accidental Death and Dismemberment (AD&D) provides a benefit to your beneficiary if you pass on or become dismembered due to a specifically covered accident. Always make sure your beneficiaries are updated. The cost of the benefit is 100% paid for by the company.

| | Basic Life/Accidental Death & Dismemberment |
|---|---|
| Benefit Amount | $20,000 per employee - Life<br>$20,000 per employee - AD&D |

# **Supplemental Term Life and AD&D** Insurance | BCBS

Supplemental Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you. Costs are determined on group discounted rates. Always make sure your beneficiary information is updated.

An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 100% of what the employee takes out on themselves.

| | Employee | Spouse | Child(ren) |
|---|---|---|---|
| Coverage Increments | $10,000 | $5,000 | Birth-6 months: $1,000<br>6 months-age –26 Increments of $2,000 |
| Maximum Benefit Amount | $500,000 | $500,000 | $10,000 |
| Guarantee Issue Amount | $200,000 | $25,000 | $10,000 |

The cost of the benefit is 100% paid for by you. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will go up as you age. See your plan documents for more detail.

# **Voluntary Short & Long-Term** Disability | BCBS

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

| Disability Coverage | Voluntary Short -Term | Voluntary Long -Term |
|---|---|---|
| Waiting Period | Begins on the 8th day of continuous injury or illness | Begins on the 91st day of continuous injury or illness |
| Benefit Amount | 60% of weekly earnings | 60% of monthly earnings |
| Maximum Benefit | $1,000 per week | $6,000 per month |
| Length of Payment Period | 12 weeks | SSNRA |
| Premium Contribution | Employee paid | Employee paid |

See your plan documents for more detail on these coverages.

# Working Advantage Discount Program

## Access Your Employee Perks Program Today!

working
ADVANTAGE

### More perks. More savings. More of what makes you happy.

We're here to support your personal and financial well-being through exclusive deals and limited-time offers on the products, services and experiences you need and love.

### START SAVING ON

Electronics • Appliances • Apparel • Cars • Flowers • Fitness Memberships
Gift Cards • Groceries • Hotels • Movie Tickets • Rental Cars • Special Events
Theme Parks • And More!

### New to Working Advantage? Getting Started is Easy.

Maximize your time away from the workplace and start saving today!

1. Visit WorkingAdvantage.com
2. Click *Become a Member*
3. Enter your company code or work email to create an account

**YOUR COMPANY CODE**

**CASAPERKS**

NEED HELP? EMAIL US: CUSTOMERSERVICE@WORKINGADVANTAGE.COM

# Employee Discounts

## Keep more money in your pocket

*Discounts are not to be shared or posted publicly*

### Car Rental

Enterprise Holdings offers a discount on leisure/personal travel. Check with your organization for other codes if you are doing business travel. Savings is off the base rental price of vehicles. Taxes, fees, and insurance are NOT included.

**National**

1. Go to https://www.nationalcar.com
2. Fill out the reservation information
3. Use the Contract ID: **XZ78989**

**enterprise**

1. Go to https://www.enterprise.com
2. Fill out the reservation information
3. For "Promotion Code or Account Number" enter Contract ID: **XZ78989**

**Alamo**

1. Go to https://www.alamo.com
2. Fill out the reservation information
3. Select "Add Discount Code"
4. Enter Contract ID: **XZ78989**

### Retail Discounts

**CorporateShopping**

Corporate Shopping is an online site that conveniently combines several great deals and discounts to major retail stores all in one place. Create an account at: http://corporateshopping.com/login/adtrust.

**Staples**

Register your credit card online at https://contractservices.staples.com/CustomerSetupExtWeb/pcardReg.faces?campaignId=17460 to receive in-store discounts on certain products and any copy/print jobs. You will receive an e-mail confirmation within minutes of registering a credit card, and the discount will be available the FOLLOWING day after you register your card. Discounts are available on the lowest available price and pricing will be taken off of your final balance AFTER the registered credit card is swiped at the register.

### Home Improvement

**Sherwin Williams**

To take advantage of this offer, visit http://pbpp.sherwin-williams.com/hpg-member-employees/. You will be able to print a discount card that can be used at Sherwin Williams stores nationwide on a number of paint products and supplies. Offer excludes Duration & Emerald Coatings and spray equipment.

### Prescriptions

**familywize** Live Healthy. Live Smart.

FamilyWize offers a free program that saves consumers an average of 42% on prescription medications. It covers all FDA-approved drugs and can be used at over 60,000 pharmacies nationwide. Discounts can be used with or without existing insurance coverage. Visit https://www.familywize.org/nhsa to get the savings card or to look up anticipated savings by drug name or type.

The employee discounts included in this flyer are available to all staff/employees of nonprofits that are registered in the PurchasingPoint program, made possible through our partnership with HealthTrust and program vendors. Please note, discounts are based off of full retail price. Some local sales or other promotions may provide more competitive pricing from time-to-time.

Discount codes should NOT be shared with anyone other than staff at your organization or nor posted publicly online.

provided by PurchasingPoint

Questions? Contact the PurchasingPoint Team at **Support@PurchasingPoint.org or 877-336-1784**

# Employee Assistance Program (EAP)

EAP service offers caring and professional assistance for a broad range of concerns including stress management, depression and anxiety, relationship conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help.  EAP services are available 24/7 for you and your dependents.  There is no cost, it's just there for you when you need it. The EAP also offers up to 3 face-to-face visits with trained counselors.

Possible reasons to call can include:

- Stress & depression
- Life transitions
- Grief and loss
- Domestic violence
- Workplace conflict
- Work/life balance

# Commuter Benefit Program

If you're looking for a way to save on your commuting costs, consider participating in the RTA Transit Benefit Fare Program. The amount of money you set aside to pay for your commute doesn't count as income, so you're not taxed on it. By having your commuting costs automatically deducted from your paycheck, you're actually taking home more money and giving less to Uncle Sam. Under this program you can prepay for public transportation benefits.

If you are interested in this program please reach out to Human Resources to learn how to enroll!

# 401k Retirement Plan | ADP

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future.  Some things to consider:

**Contributions to your account:**

- You can make pre-tax and/or Roth (after-tax) contributions up to the IRS calendar year dollar limit
- If you are over the age of 50, you may make an additional catch-up contribution during the calendar year, which allows for increased retirement savings
- You can increase or decrease your contributions at any time

Employees are eligible to begin contributions after 6 months of employment. However, waiting period may be waived if previously employed by a non-profit organization.

## Your Participant Account Representative can help you:

**Update your account**

Make certain your account information, beneficiary designations and any name and address changes are up to date. Keeping your information updated makes it easier to manage and safeguard your account.

**Review your asset allocations**

See if your current savings and investment allocations reflect your time horizon and risk tolerance, and get additional information about the savings and investment options available to you.

**Understand your retirement income options**

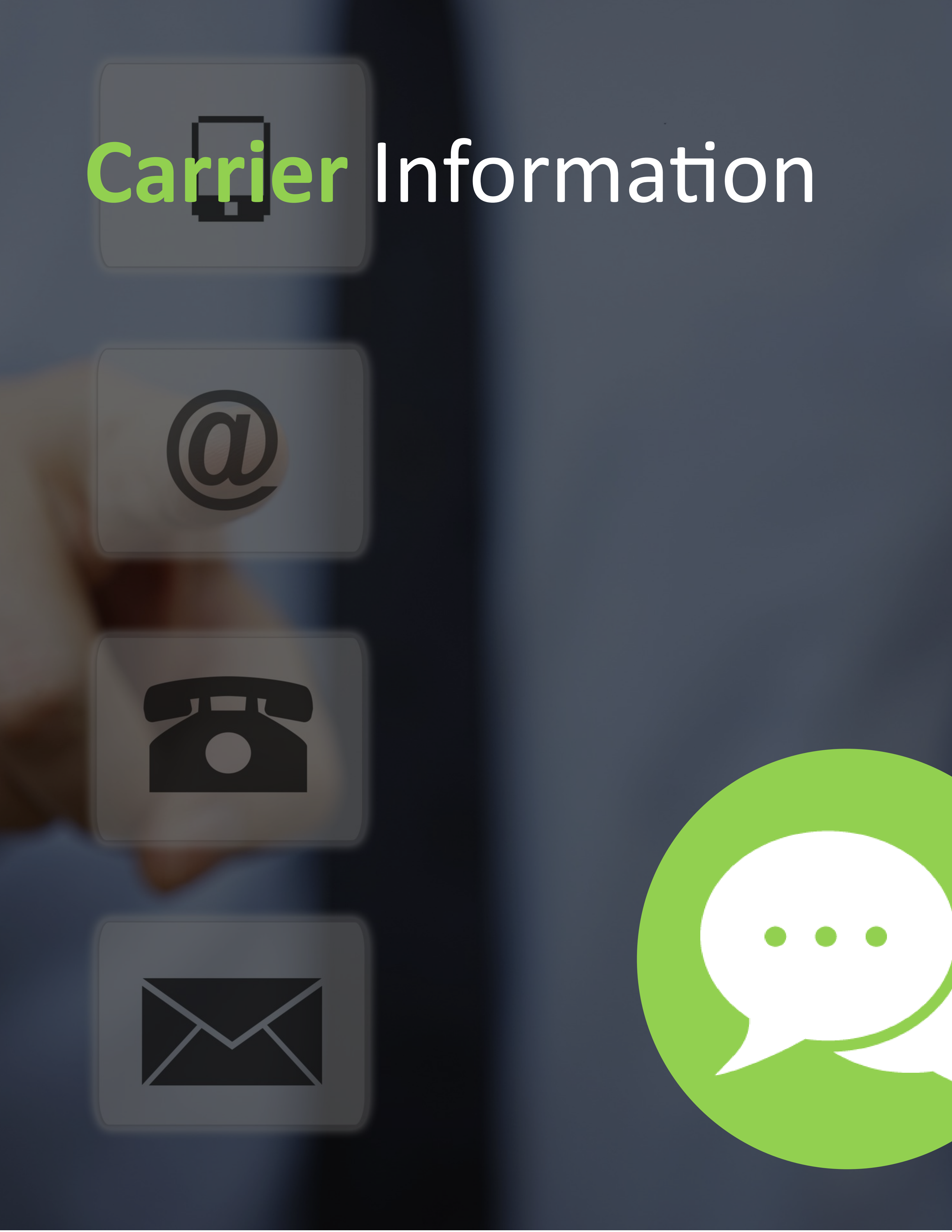
Review the payout options available to you, and discuss strategies for managing your accumulation throughout retirement.

**You can access your account anytime, make changes, and perform transactions through:**

- **ADP Mobile Solutions App**
- **My.ADP.com**
- **866-695-7526**

**Questions? Representatives are available Monday through Friday from 8am-9pm ET.**

# Carrier Information



# Carrier Information

| Medical HMO | |
|---|---|
| **Carrier** | BlueCross BlueShield |
| **Website** | www.bcbsil.com |
| **Phone Number** | See number on back of card |
| **Network** | Blue Advantage HMO [ADV] |

| Medical HDHP/HSA | |
|---|---|
| **Carrier** | BlueCross BlueShield |
| **Website** | www.bcbsil.com |
| **Phone Number** | See number on back of card |
| **Network** | HDHP/HSA (Select): Blue Choice PPO [BCS]<br><br>HDHP/HSA (PPO): Participating Provider Organization [PPO] |

| Health Savings & Flexible Spending Accounts | |
|---|---|
| **Carrier** | Health Equity |
| **Website** | www.healthequity.com |
| **Phone Number** | 866-346-5800 |

| Dental PPO | |
|---|---|
| **Carrier** | Humana |
| **Website** | www.humana.com |
| **Phone Number** | 877-877-1051 |
| **Network** | Humana Dental PPO |

| Employee Assistance Program | |
|---|---|
| **Carrier** | ComPsych |
| **Website** | www.guidanceresources.com |
| **Phone Number** | 866-899-1363 |
| **Company ID:** | DISRES |

| Vision | |
|---|---|
| **Carrier** | EyeMed |
| **Website** | www.eyemed.com |
| **Phone Number** | 866-939-3633 |
| **Network** | Insight |

| Basic Life and AD&D Insurance | |
|---|---|
| **Carrier** | BlueCross BlueShield |
| **Website** | www.bcbsil.com/ancillary |
| **Phone Number** | 800-367-6401 |

| Supplemental Term Life and AD&D Insurance | |
|---|---|
| **Carrier** | BlueCross BlueShield |
| **Website** | www.bcbsil.com/ancillary |
| **Phone Number** | 800-367-6401 |

| Voluntary Short & Long-Term Disability Insurance | |
|---|---|
| **Carrier** | BlueCross BlueShield |
| **Website** | www.bcbsil.com/ancillary |
| **Phone Number** | 800-367-6401 |

| 401k | |
|---|---|
| **Carrier** | ADP |
| **Website** | www.My.ADP.com |
| **Phone Number** | 866-695-7526 |

| Human Resources Contact Information | |
|---|---|
| **Contact** | Human Resources |
| **Email Address** | HR@casacentral.org |
| **Phone Number** | 773-645-2469 |

# Tips, Tricks & Tools

# **BlueCross BlueShield** Value Added Benefits

**BlueAccess for Members:** www.bcbsil.com
A secure member website that gives you immediate access to health care benefit information. Here you can check claim status, find in-network providers, use the hospital comparison tool, and much more.

**BlueAccess Mobile™**
Access your BlueAccess for Members account from a mobile device. Opt in to receive texts for Rx refill reminders, diet and fitness tips, claim updates and more. Download the app for immediate access.

**Virtual Visits—MDLIVE**
**(HDHP/HSA Members Only)**
MDLIVE's telehealth program provides enrolled members with access to non-emergency medical care without even leaving the couch. Visit a doctor virtually 24 hours a day, 7 days a week for a variety of different ailments and symptoms. Log on to MDLIVE.com/bcbsil or call 888.676.4204 today to find out additional info on this awesome benefit.

**24/7 Nurseline: 800.299.0274**
**(HDHP/HSA Members Only)**
General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

**Maternity Care Program: 888.421.7781**
Personalized support provided by Obstetrical nurses.

**Mail Order Prescriptions: 800.423.1973**
Through BCBS and Prime Therapeutics, mail order prescriptions may save time and money.

**Blue365 Discounts**
Access to additional special program discounts. Details can be accessed by logging into Blue Access for Members via www.bcbsil.com. Once logged in, go to the *My Coverage* tab and click on *Discounts* found under *Member Advantages*.

**Well onTarget Member Wellness Program**
Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.

# **Tips to** Save Money

**Preventive/Wellness Exams Covered at 100%**
- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual physical exam
- No out-of-pocket costs apply - these exams are fully covered as long as your physician codes them as preventive

**Prescription Drugs**
- Ask your doctor if there's a generic version of any medication you're currently taking or being prescribed
- Take advantage of the Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

**High Cost Scans, X-Rays & Tests**
- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Whenever possible, compare cost options prior to scheduling your necessary services

**Accessing Medical Care**
The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Doctor's office: for symptoms that aren't life threatening, call and let them know your symptoms require immediate attention
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walgreens.com to find a clinic near you*
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

* If enrolled in a BCBS medical plan, before filling any prescription at CVS, please refer to https://www.primetherapeutics.com/en/services-solutions.html or contact BlueCross BlueShield to find out if your prescription drug(s) are covered in-network.

# Casa Central Fitness Center

As an employee of Casa Central you have access to the fitness center located at 1343 N California in the main building.

# Well OnTarget Fitness Program | BCBS

The Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of fitness centers. With more than 10,000 participating fitness locations on hand, you can find a location that fits your schedule and lifestyle! Plus, there's no long-term contract required: membership is month to month. (Plan options are from $19 to $99 per month per member, with a one-time enrollment fee of $19.  (Digital options are available too at $10)

To access Well onTarget, log in to Blue Access for Members (BAM ). If this is your first time logging in, you will need to register your account. Once you are logged in to BAM, simply click the link on the left side of the page and it will take you to the Well onTarget portal.

MarshMcLennan Agency

NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.