

To Our Valued Team Members,

One of my greatest priorities has always been the health and wellness of our Westgate Team Members and their families. I care about each of you and will continue to do my best to make health and wellness resources affordable and accessible for you and your loved ones. This year alone, we've introduced a few new wellness resources to support your health and wellness and improve your quality of life. We've particularly focused on providing resources that support mental wellness because a healthy mind is critical to a healthy life, and we hope that you take advantage of these resources. We know that staying healthy takes effort, and with rising healthcare costs it can be challenging to take care of yourself. Although healthcare costs continue to rise, we're pleased to announce that for the 2023-2024 plan year, we are not increasing your premiums – for the third year in a row!

Some of the exciting additions we've introduced this year include:

- The Resilient Mind & Body Program – a self-paced program that teaches you to reduce, manage, and prevent stress. Not only is this resource available outside of the Westgate network, but it is also **free** to you and your family.
- Talk Space – virtual mental health – An enhancement to our existing Employee Assistance Program (EAP) that puts you in control of how you wish to communicate for counseling sessions. You can choose from call, text, or video call.
- **Quantum Health** – A dedicated team of claims experts, customer experience professionals, and nurses providing you personalized service to meet your benefits needs.
- Voluntary Legal Plan – The concept of wellness doesn't stop at health. Having access to a network of legal professionals to help you when life hits a bump in the road can contribute to your overall wellness.

The attached packet provides extensive details on upcoming plan year changes and our newly added resources. I encourage you to take advantage of the great benefits we offer you and your family. A full benefits brochure has also been sent to your preferred email address on file in ADP.

We value you and the significant contribution you make toward Westgate's success. I wish you and your family the best of health.

Yours Truly,

David A. Siegel

Founder, President, and CEO



## VOLUNTARY WESTGATE WELLNESS PLAN OVERVIEW

Westgate Wellness is committed to helping you achieve your best health. We offer cash incentives for Team Members and their covered spouses for managing their health.

**\* See full overview in the Benefits Brochure.**

### Voluntary Wellness Participation Requirements

To participate in Westgate Wellness, Team Members and their covered spouses must:

- Take the Clinical Health Risk Assessment (CHRA) and complete the biometric screening by March 24, 2023\*
- Newly enrolling members and new hires with a medical plan effective date of June 1st have until June 30th to complete the CHRA and biometrics or they will begin paying the non-wellness premiums as soon as reported.
- Take and pass the cotinine test during the biometric screening or complete the following by December 31st: UMR's smoking cessation program, 3 action plans, the smoking and tobacco counseling session with your physician and turn in the signed Smoking and Tobacco Counseling Physician form as the reasonable alternative
- Be tobacco/nicotine free for at least 6 months

\*If a Team Member and/or their covered spouse did not complete the above requirements, the higher non-wellness premiums will be assessed beginning June 1<sup>st</sup>.

### Coaching:

Team Members and their covered spouses who are moderate or high risk will be invited to complete a coaching program. Contact UMR at 800-207-7680 if you are unsure of your health status.

- **Moderate Risk – Will need to complete a CHRA review with a coach**
- **High Risk – Will need to complete health or ongoing condition care coaching or the One Drop diabetes management program**

They must complete coaching/CHRA review by December 31<sup>st</sup>, or they will begin paying the non-wellness premium effective February 1st and will not receive their biometric incentives.

WELLNESS INCENTIVES		
Qualifying Activities	Target	Incentive Value
Body Mass Index (BMI)	<=28	\$100
Blood Pressure	<=130/80	\$60
Cholesterol LDL	<=130	\$40
Cholesterol HDL	>=50	\$40
Fasting Blood Sugar Glucose or HBA1c	<=100	\$40
Triglycerides	<=140	\$40
Annual Physical Exam		\$150
<b>TOTAL</b>		<b>\$470</b>



Available in Spanish, Portuguese, and Creole!  
See Team Member Services or  
email [Benefits@wgresorts.com](mailto:Benefits@wgresorts.com)

Welcome to your Benefits Open Enrollment!

**Open Enrollment is Monday, May 1, 2023 through Thursday, May 11, 2023** for the 2023-2024 plan year. You must complete your online enrollment in PlanSource on or before May 11, 2023 at <https://benefits.plansource.com>. Changes become effective on June 1, 2023.

We are thrilled to announce that **we are not increasing your premiums for the third year in a row** despite rising healthcare costs! Healthcare costs continue to rise significantly nationwide. However, **Westgate cares about the health of you and your family and recognizes the importance of providing affordable coverage despite these rising costs.** Please read below for important information regarding exciting enhancements to your benefits.

#### **HIGHLIGHTS OF CHANGES FOR 2023-2024**

- New Benefits Concierge - Quantum Health! Effective 6/1/23 you will have access to a dedicated team of claims experts, customer experience professionals, and nurses to help you any time you have a benefit need. There is no need to figure out where to go. Quantum Health is the one number you should call. If you call during the hours of 8:30 am EDT and 10:00 pm EDT Monday through Friday, you will reach a live person – one of Quantum Health's Care Coordinators, trained on our Westgate Resorts benefits will be there to help you. Visit the Website: [www.MyWestgateBenefits.com](http://www.MyWestgateBenefits.com), or download the app: MyQHealth - Care Coordinators.
- New ID cards will be issued to all Team Members enrolled in one of the UMR or HealthSCOPE medical plans. The ID card will include just one phone number - Quantum Health, that you will call for all health and pharmacy related questions. There are no changes to the provider network with UMR or HealthSCOPE. UMR will continue processing your claims and you will still contact UMR for Wellness related questions. When you are unsure, Quantum Health will direct you.
- New Voluntary Legal Plan! Gain access to a network of attorneys that can assist you on a wide range of legal matters. Examples include wills, powers of attorney, divorce, prenuptials, traffic matters, purchase or sale of a home, foreclosure, bankruptcy, civil lawsuits, identity theft, and more. Out-of-network attorneys may be used for additional fees.
- Flexible Spending Accounts (FSAs) – The IRS has increased the plan limit for Medical FSA to \$3,050 and the Dependent Care DSA limit will remain at \$5,000 (\$2,500 if married, filing separately). Participants must elect a new contribution amount each year. You are given an additional 2 ½ months to incur new expenses using prior plan year funds. At the end of the grace period (August 15, 2024) all unspent funds must be forfeited according to the IRS.
- Health Savings Account (available with the Minimum Plan) - The IRS has increased the contribution limit to single- \$3,850; family - \$7,750.

#### **ADDITIONAL RECENT ENHANCEMENTS**

In March, we announced other great enhancements to our benefits at Westgate.

- Talkspace – Team Members and their families now have access to this leading provider in virtual mental health therapy which is completely confidential. You can text, call, or video call, whatever you're more comfortable with and receive up to six FREE sessions. Simply register and choose a provider at [talkspace.com/connect](http://talkspace.com/connect). After you register, download the Talkspace app on your mobile phone. Talkspace is covered under your behavioral health benefits, so you will have the option to continue with therapy using medical coverage once your free sessions have been used.
- Resilient Mind & Body Program – Learn how to reduce, manage, and prevent stress through this 12-week on-line program. There are two 15-minute sessions per week - one with physical exercises and programs and one with mental techniques and strategies. You can complete the entire program or choose which sessions appeal to you. It is available at any time to you and your families at [Resilient Mind & Body Program](#).

## **BENEFITS OPTIONS**

A full brochure outlining the many Westgate Benefits has been emailed to your preferred email address in ADP.

## **KEY ACTIONS NEEDED**

Log into PlanSource at [benefits.plansource.com](https://benefits.plansource.com) (also available from any tablet or mobile device) and complete the following:

- Make your benefit election changes for the 2023-2024 plan year between May 1st and midnight EDT on May 11th.
- Complete Wellness Plan Requirements noted in the Westgate Wellness Plan Overview included in this packet.
- Medical and Dependent Care Flexible Spending Account (FSA) and (DSA) MUST be elected annually. These benefits do not rollover.
- Please review and make any necessary changes to your beneficiaries for your life insurance on Plan Source. Remember to update beneficiaries in your 401(k) plan by visiting [cfi.trsretire.com](https://cfi.trsretire.com) and selecting Beneficiary Designation on the menu.
- Please ensure that your contact information is accurate and up to date in ADP.
- ALL Team Members will receive new ID cards. You will need to present your new card to your provider.

**Your PlanSource username is “wg” followed by your 5-digit employee number (i.e.: wg12345) and your password has been reset to your birthdate (YYYYMMDD).**

## **DEPENDENT INFORMATION**

### **SPOUSAL SURCHARGE**

If a covered spouse can purchase insurance from their employer, a surcharge of \$23.07 bi-weekly (or \$11.54 weekly) will be added to the Team Member's medical insurance premium. If you are covering a spouse on your medical insurance, you must log into PlanSource and answer questions about your spouse's alternative medical insurance coverage. This must be done each year and if a change to your spouse's employment occurs during the year.

### **ADDING DEPENDENTS**

If you add a spouse or dependent to your insurance, you must provide a copy of a marriage license, birth certificate, or adoption certificate into the My Documents section of PlanSource within 30 days of the insurance effective date. Coverage will pend until documentation is submitted and approved. Premium changes will take place first of the month, after documentation is approved. Documents can be loaded directly into Plan Source, please follow the prompts. (Childbirth is the exception, with date of birth being the effective date).

### **MEDICARE**

For Team Members and/or their spouses who are 65 and older, Medicare is an appealing alternative to group insurance. Many of your current doctors also accept Medicare. Please review the Transitions information in the *Benefits Highlights and Summary Plan Description* in the Document tab within PlanSource.

### **TRANSITIONS**

Westgate has partnered with Transitions to help you evaluate your Medicare options for you or a family member. You may attend a general webinar on the 1<sup>st</sup> and 3<sup>rd</sup> Friday of every month at 2pm EST or you may contact an advisor for a free individual consultation by calling toll-free: 800-936-1405 or visiting [www.planassist.net/westgate](https://www.planassist.net/westgate). Transitions also assists with Social Security planning, life stage planning, care giver support, and more.

### **ADDITIONAL INFORMATION**

For specific details on all Benefits and Wellness programs available to you, please refer to the *Benefits Highlights and Summary Plan Description*, which is available within the PlanSource Documents tab.

**Required Notices:** Please refer to the Documents tab within PlanSource under Required Notices so you are informed on all that is available to you and your dependents.

A pre-recorded benefits enrollment presentation is also available. Login to PlanSource [benefits.plansource.com](https://benefits.plansource.com) and listen to the 2023-2024 Open Enrollment Presentation at any time and place that is convenient for you.

Please contact Team Member Services or the Benefits Department at [benefits@wgresorts.com](mailto:benefits@wgresorts.com) with any questions.

# Medical Plans Comparison

Plan Year June 1, 2023 - May 31, 2024

Reflects Participant Cost Share Responsibility

PROVIDER	UMR	UMR	UMR	UMR		Healthscope Plan (HSP)	
PLAN TYPE	Minimum Plan / HDHP HSA	Base Plan	HPP Plan	PPO Plan		OFFERED TO CENTRAL FLORIDA ONLY	
						Orange, Seminole, Osceola, Polk and Lake counties	
NETWORK	Choice Plus Network	Choice Plus Network	Choice Plus Network	In-Network Choice Plus Network	Out-of-Network	Imagine Health Network (Orlando Health)	Non-Imagine Facilities/Network
<b>DEDUCTIBLE &amp; MAXIMUMS</b>							
Deductible (individual/family)	\$1,500 / \$3,000 <i>*Non-embedded</i>	\$1,000 / \$2,000	\$300 / \$600	\$500 / \$1,000	\$1,000 / \$2,000	\$750 / \$1,500	\$1,000 / \$2,000
Coinsurance (carrier/individual)	70% / 30%	70% / 30%	70% / 30%	80% / 20%	60% / 40%	80% / 20%	70% / 30%
Out of Pocket Maximum (individual/family) <b><i>Includes Deductible, Coinsurance, Medical and RX copays</i></b>	\$4,000 / \$8,000 <i>*Embedded</i>	\$4,500 / \$9,000	\$3,500 / \$7,000	\$3,500 / \$7,000	\$6,000 / \$12,000	\$3,500 / \$7,000	\$4,500 / \$9,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>PHYSICIAN SERVICES</b>							
Primary Care Office Visit & Telehealth Virtual Visit	30% After Deductible	\$40 Copay	\$20 Copay	\$25 Copay	40% After Deductible	\$20 Copay	\$40 Copay
Specialist Office Visit & Telehealth Virtual Visit	30% After Deductible	\$60 Copay	\$40 Copay	\$50 Copay	40% After Deductible	\$40 Copay	\$60 Copay
Preventive Care (services defined by carrier)	100% Covered	100% Covered	100% Covered	100% Covered	40% After Deductible	100% Covered	100% Covered
Behavioral Health-Virtual Visits TALKSPACE.com	30% After Deductible	\$40 Copay	\$20 Copay	\$25 Copay	40% After Deductible	\$20 Copay	\$40 Copay
<b>HOSPITAL SERVICES</b>							
Inpatient Hospitalization	30% After Deductible <i>*PreCert Required</i>	30% After Deductible <i>*PreCert Required</i>	30% After Deductible <i>*PreCert Required</i>	20% After Deductible <i>*PreCert Required</i>	40% After Deductible	20% After Deductible	30% After Deductible
Outpatient Surgery	30% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
<b>DIAGNOSTIC SERVICES</b>							
X-ray	30% After Deductible	30% After Deductible Best rate at Free Standing Facility	30% After Deductible Best rate at Free Standing Facility	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Labs	30% After Deductible	30% After Deductible Best rate at Free Standing Facility	30% After Deductible Best rate at Free Standing Facility	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
MRI, CT Scan, Ultrasound	30% After Deductible	30% After Deductible Best rate at Free Standing Facility	30% After Deductible Best rate at Free Standing Facility	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Other Diagnostic Services	30% After Deductible	30% After Deductible Best rate at Free Standing Facility	30% After Deductible Best rate at Free Standing Facility	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Skilled Nursing Facility (60 days per plan year)	30% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
Home HealthCare	30% After Deductible (60 visits per plan year)	30% After Deductible (60 visits per plan year)	30% After Deductible (60 visits per plan year)	20% After Deductible (60 visits per plan year)	40% After Deductible (60 visits per plan year)	20% After Deductible (40 visits per plan year)	30% After Deductible (40 visits per plan year)
Durable Medical Equipment (Excluding external prostheses)	30% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible
<b>EMERGENCY SERVICES</b>							
Emergency Room (True Emergency ONLY)	30% After Deductible	30% After Deductible	30% After Deductible	30% After Deductible	30% After Deductible	30% After Deductible	30% After Deductible
Urgent Care Visit	30% After Deductible	\$100 Copay	\$50 Copay	\$50 Copay	40% After Deductible	\$75 Copay	\$100 Copay
TELADOC /UMR Virtual Visits General Medicine (not your PCP)	Deductible then coinsurance not to exceed \$49 1-800-Teladoc	\$10 at time of call 1-800-Teladoc	\$10 at time of call 1-800-Teladoc	\$10 at time of call 1-800-Teladoc	40% After Deductible 1-800-Teladoc	\$10 at time of call 1-800-Teladoc	\$10 at time of call 1-800-Teladoc
TELADOC/UMR Virtual Visits Dermatology	Deductible, then Coinsurance not to exceed \$85	\$30 at time of call	\$30 at time of call	\$30 at time of call	40% After Deductible	\$30 at time of call	\$30 at time of call
<b>PHYSICAL, SPEECH AND OCCUPATIONAL THERAPY</b> (Combined Maximum - 60 visits)							
Office Visit	30% After Deductible	\$60	\$40	\$40	40% After Deductible	20% After Deductible	30% After Deductible
Out-Patient Facility	30% After Deductible	30% After Deductible	30% After Deductible	20% After Deductible	40% After Deductible	20% After Deductible	30% After Deductible

\*Non-Embedded - If electing anything other than Single coverage the FULL family deductible amount must be met before the plan will begin paying at the plan participation level.

\*Embedded Out-Of-Pocket Maximum - If you have family coverage, any combination of covered family members may help meet the family out-of-pocket maximum; However, no one person will pay more than their embedded individual out-of-pocket maximum amount.

\*\*Precertification - Health care providers must obtain advance approval from the health plan before a specific service is delivered to the patient to qualify for payment coverage.

# Medical Pharmacy Plans Comparison

Plan Year June 1, 2023 - May 31, 2024

Reflects Participant Cost Share Responsibility

PROVIDER	UMR	UMR	UMR	UMR		Healthscope Plan (HSP)	
PLAN TYPE	Minimum Plan / HDHP HSA	Base Plan	HPP Plan	PPO Plan		OFFERED IN CENTRAL FLORIDA ONLY Orange, Seminole, Osceola, Polk and Lake counties	
NETWORK	Choice Plus Network	Choice Plus Network	Choice Plus Network	Choice Plus In-Network	Out-of-Network	Imagine Health Network (Orlando Health)	Non-Imagine Facilities/Network
<b>MAXOR Plus Pharmacy Benefit Manager</b> (One ID Card for Medical & Pharmacy)							
Retail Prescriptions (RX) (30 day supply)							
<b>MaxorPlus Prescriptions (RX)</b>	<b>\$1,500/\$3,000 combined Medical/pharmacy Deductible then 30%</b>	<b>\$300/\$600 Deductible/ individual then copays below</b>	<b>No RX Deductible</b>	<b>No RX Deductible</b>		<b>No RX Deductible</b>	
Generic	30% after deductible	\$10 (Free at Costco)	\$15 (Free at Costco)	\$15 (Free at Costco)	Not Covered	\$15 (Free at Costco)	Not Covered
Preferred	30% After Deductible	\$50 (\$20 at Costco)	\$40 (\$20 at Costco)	\$35 (\$20 at Costco)	Not Covered	\$40 (\$20 at Costco)	Not Covered
Non-Preferred	30% After Deductible	\$75 (\$40 at Costco)	\$60 (\$40 at Costco)	\$55 (\$40 at Costco)	Not Covered	\$60 (\$40 at Costco)	Not Covered
Mail-Order Prescriptions (RX) (90 day supply)							
Generic	30% After Deductible	\$20	\$30	\$30	Not Covered	\$30	Not Covered
Preferred	30% After Deductible	\$100	\$80	\$70	Not Covered	\$80	Not Covered
Non-Preferred	30% After Deductible	\$150	\$120	\$110	Not Covered	\$120	Not Covered
<b>WGMeds</b> (Voluntary Mail Order Program) <b>Brand Name Maintenance Rx ONLY</b>  website: <a href="http://www.WGMeds.com">www.WGMeds.com</a>	Not Covered	\$0 Copay & Deductible Waived	\$0 Copay	\$0 Copay	Not Covered	\$0 Copay	\$0 Copay

NOTE: This is not an insurance contract or Benefit Booklet. The above Benefit Summary is only a partial description of the many benefits and services covered by the insurance carrier. For a complete description of benefits and exclusions, please review the Summary Plan Description and Schedule of Benefit. Its terms prevail.

## NEW Mental Health Programs - At **NO COST** to you!

### The Resilient Mind & Body Program

- o This self-paced program teaches you to reduce, manage, and prevent stress and is available to you and your family outside of the Westgate network.
- o Access this program from the ADP homepage, the Team Member mobile app, by visiting [www.lobby.wgresorts.com/resilientmindbodyprogram](http://www.lobby.wgresorts.com/resilientmindbodyprogram), or by scanning the QR code to the right.



### Talk Space (virtual mental health therapy)

- o This enhancement to the Employee Assistance Program (EAP) puts you in control of how you wish to communicate for counseling sessions. You can choose from call, text, or video call. It's convenient, easy to use, and completely confidential.
- o EAP resources can be accessed by calling 1 (800) 371-1125, by visiting [www.myCigna.com](http://www.myCigna.com), or by scanning the QR code to the right.



## BENEFIT PLANS - Plan Year 6/1/23 - 5/31/24 (Bi-weekly)

### MEDICAL RATES

Wellness Rate					
Plan	Minimum	Base	HPP	PPO	HealthSCOPE HSP
Employee Only	\$40.59	\$62.22	\$97.08	\$172.51	\$52.89
Employee & Spouse	\$125.74	\$185.18	\$230.64	\$368.43	\$157.40
Employee & Children	\$110.18	\$148.58	\$189.30	\$313.04	\$126.30
Employee & Family	\$194.17	\$262.52	\$327.18	\$511.21	\$223.14

Non Wellness Rate					
Plan	Minimum	Base	HPP	PPO	HealthSCOPE HSP
Employee Only	\$56.29	\$119.27	\$181.46	\$297.84	\$102.42
Employee & Spouse	\$216.87	\$299.26	\$399.41	\$619.10	\$256.46
Employee & Children	\$155.75	\$205.62	\$273.68	\$438.37	\$175.82
Employee & Family	\$285.30	\$376.60	\$495.95	\$761.88	\$322.20

### IMPORTANT:

1. If your spouse is eligible for coverage outside of Westgate Resorts through their employer and you choose to cover them on Westgate's plan, you will have an additional \$23.08 bi-weekly spousal surcharge.

2. To qualify for the Wellness Rate, and be eligible to earn cash incentives, Team members and their covered spouse must complete the wellness steps and be tobacco free for at least 6 months. Wellness steps include completing an annual CHRA and Biometric screening during the eligibility period and may include coaching if invited. Coaching must be completed by 12/31/2023. See the Wellness Overview for further information.

### DENTAL RATES

### VISION RATES

### ACCIDENT RATES

### HOSPITAL RATES

Plan	DHMO	DPO	Vision Plan	Accident Plan	Hospital Indemnity Low Plan	Hospital Indemnity High Plan
Employee Only	\$8.93	\$14.82	\$2.96	\$4.80	\$3.64	\$7.79
Employee & Spouse	\$15.61	\$25.41	\$4.47	\$8.16	\$7.37	\$15.53
Employee & Children	\$15.64	\$25.45	\$4.57	\$5.79	\$6.57	\$12.58
Employee & Family	\$23.08	\$37.56	\$7.37	\$9.15	\$10.31	\$20.32

## BENEFIT PLANS - Plan Year 6/1/23 - 5/31/24 (Weekly)

### MEDICAL RATES

Wellness Rate					
Plan	Minimum	Base	HPP	PPO	HealthSCOPE HSP
Employee Only	\$20.29	\$31.11	\$48.54	\$86.25	\$26.45
Employee & Spouse	\$62.87	\$92.59	\$115.32	\$184.21	\$78.70
Employee & Children	\$55.09	\$74.29	\$94.65	\$156.52	\$63.15
Employee & Family	\$97.08	\$131.26	\$163.59	\$255.61	\$111.57

Non Wellness Rate					
Plan	Minimum	Base	HPP	PPO	HealthSCOPE HSP
Employee Only	\$28.14	\$59.63	\$90.73	\$148.92	\$51.21
Employee & Spouse	\$108.43	\$149.63	\$199.70	\$309.55	\$128.23
Employee & Children	\$77.87	\$102.81	\$136.84	\$219.19	\$87.91
Employee & Family	\$142.65	\$188.30	\$247.97	\$380.94	\$161.10

### IMPORTANT:

1. If your spouse is eligible for coverage outside of Westgate Resorts through their employer and you choose to cover them on Westgate's plan, you will have an additional \$11.54 weekly spousal surcharge.
2. To qualify for the Wellness Rate, and be eligible to earn cash incentives, Team members and their covered spouse must complete the wellness steps and be tobacco free for at least 6 months. Wellness steps include completing an annual CHRA and Biometric screening during the eligibility period and may include coaching if invited. Coaching must be completed by 12/31/2023. See the Wellness Overview for further information.

### DENTAL RATES

Plan	DHMO	DPO
Employee Only	\$4.46	\$7.41
Employee & Spouse	\$7.81	\$12.70
Employee & Children	\$7.82	\$12.72
Employee & Family	\$11.54	\$18.78

### VISION RATES

Vision Plan
\$1.48
\$2.24
\$2.29
\$3.68

### ACCIDENT RATES

Accident Plan
\$2.40
\$4.08
\$2.89
\$4.58

### HOSPITAL RATES

Hospital Indemnity Low Plan	Hospital Indemnity High Plan
\$1.82	\$3.89
\$3.69	\$7.76
\$3.29	\$6.29
\$5.15	\$10.16



# WHATEVER IT TAKES

We're problem-solving, frustration-fighting people on a mission to make your healthcare simpler.



From replacing ID cards to more complicated matters, like resolving an incorrect medical bill, no request is too big or small for your Quantum Health Care Coordinators.

Think of us as your personal team of nurses, benefits experts and claims specialists who will do whatever it takes to support your unique healthcare needs. We're your one resource to contact whenever you need help with your healthcare or benefits.

## Empowered and resourceful, Care Coordinators do things like:

- Get answers to claims, billing and benefits questions
- Find in-network providers
- Verify coverage and get prior approval if needed
- Contact providers to coordinate your treatment
- Review your care options
- Replace ID cards

**WHATEVER IT TAKES TO  
MAKE YOUR BENEFITS  
WORK FOR YOU**

## Sometimes we may call you – but we wouldn't call if it weren't important. We might call if:

- You could save on your out-of-pocket costs
- There is a concern with your prescriptions
- Insurance information is needed
- Nurse support is available for condition management
- We need to follow up on a procedure or discharge
- There is general follow-up on claims or issue inquiries

## Ways to Connect

Starting June 1st

- Call your Care Coordinators
- Schedule a call
- Live chat
- Send a secure message 24/7



**Website:** [www.MyWestgateBenefits.com](http://www.MyWestgateBenefits.com)

**Business Phone:** (833) 762-0889

**Hours:** Mon-Fri 8:30 am - 10 pm EST



## Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

For **\$6.60 (Bi-weekly) / \$3.30 (weekly)**, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.<sup>3</sup>

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li>LifeStages Identity Restoration Services<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> <li>Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Boundary or Title Disputes</li> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Home Equity Loans</li> <li>Mortgages</li> <li>Property Tax Assessments</li> <li>Refinancing of Home</li> </ul>	<ul style="list-style-type: none"> <li>Sale or Purchase of Home</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxies</li> <li>Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> <li>Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>Adoption</li> <li>Affidavits</li> <li>Change or Establishment of Custody Order or Visitation Rights</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Divorce, Dissolution and Annulment</li> <li>Enforcement or Modification of Support Order</li> </ul>	<ul style="list-style-type: none"> <li>Garnishment Defense</li> <li>Guardianship</li> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Name Change</li> <li>Parental Responsibility Matters</li> <li>Personal Property Protection</li> </ul>	<ul style="list-style-type: none"> <li>Prenuptial Agreement</li> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> <li>Uncontested Change or Establishment of Custody Order</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>Disputes Over Consumer Goods &amp; Services</li> <li>Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	Consultation & Document Review for your parents: <ul style="list-style-type: none"> <li>Deeds</li> <li>Leases</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid</li> <li>Medicare</li> <li>Notes</li> <li>Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney</li> <li>Prescription Plans</li> <li>Wills</li> </ul>
<b>Traffic &amp; Other Matters</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>5</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>Habeas Corpus</li> <li>License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>Repossession</li> </ul>



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3. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

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5. Does not cover DUI.