

**RICHEY
MAY**



**2023-2024
BENEFITS
GUIDE**

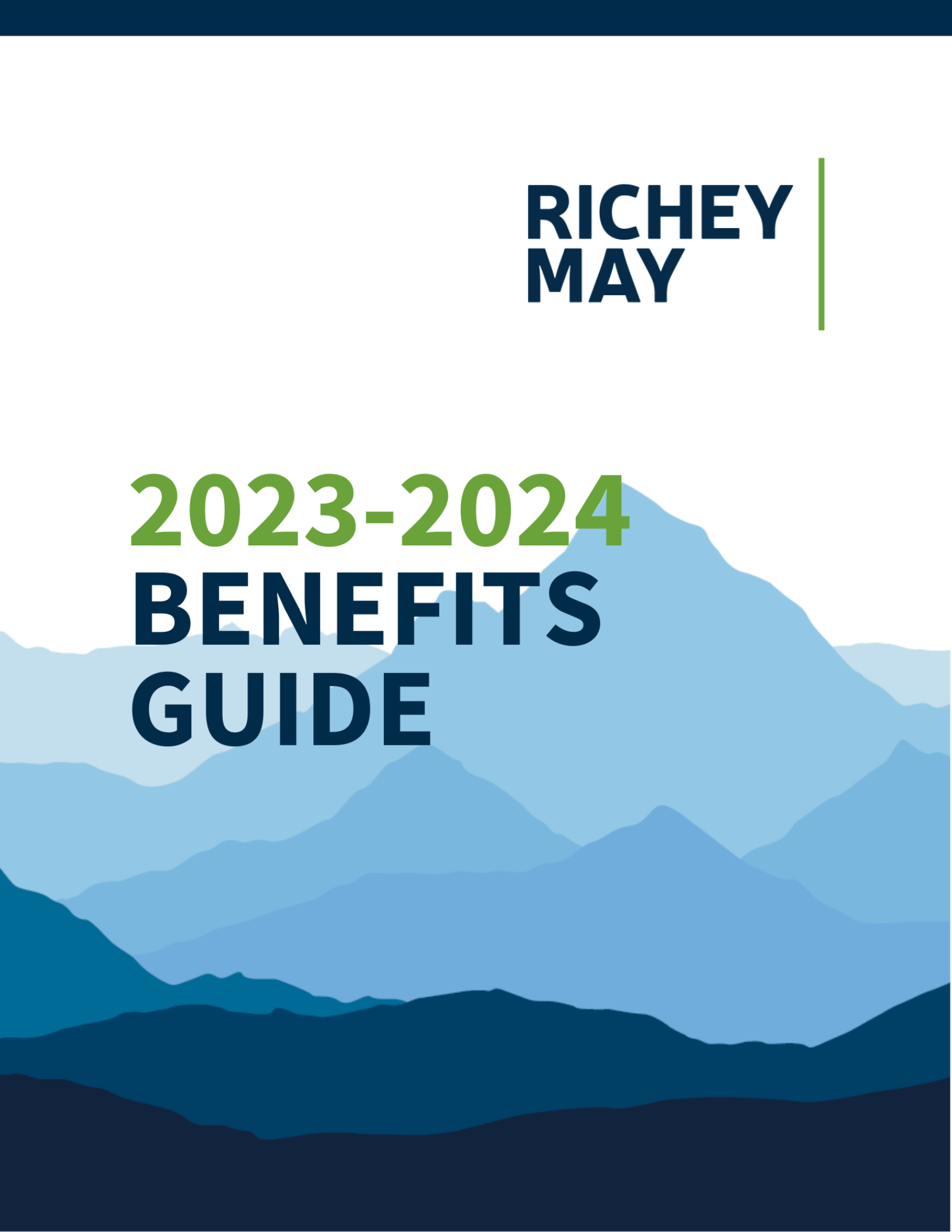


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This guide highlights the main features of many of the benefit plans sponsored by Richey May & Co, LLP. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. Richey May reserves the right to modify, amend or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

BENEFITS FOR YOU AND YOUR FAMILY

At Richey May, we know that our employees are our most important asset. We also realize the benefits we offer to you are an important part of your overall compensation package. With this in mind, we are continually working to ensure that you have available benefit options that are affordable, while also helping you and your family stay healthy, feel secure, and maintain a work/life balance. Listed below are the benefits available:

- Medical
- Dental
- Vision
- Health Savings Account
- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account
- Short-Term Disability
- Long-Term Disability
- Life and AD&D
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Employee Assistance Program

For full details about our plans, please refer to the summary plan descriptions available on **A Day at Richey May**.

Who is Eligible?

Employees regularly scheduled to work at least 30 hours per week and their eligible dependents may participate in the Richey May benefits programs. Generally, dependents are defined as:

- Your spouse or partner in a civil union
- Dependent children up to age 26 – including natural born, stepchildren, adopted, and those for whom you are the legal guardian
- A child for whom you are required to provide coverage due to a QMCSO
- Physically or mentally disabled children of any age who are incapable of self-support. Proof of disability may be requested.

New Hire Enrollment

For new hires, you are eligible for most of the benefits first of the month following your hire date. **You have 30 days to enroll** on the Paycom Self Service Portal.

How to Enroll

On your first day, you will receive a Benefits Enrollment Checklist via email. Your benefits enrollment will take place via the Paycom Self Service portal. To access the Paycom portal, please reference the **Benefits Enrollment Checklist** email or visit **A Day at Richey May**.

Changing Coverage During the Year

You can change your coverage during the year when you experience a qualified change in status, such as marriage, divorce, birth, adoption, placement for adoption, or loss of coverage. The change must be reported to the Human Resources Department **within 30 days of the event**. The change must be consistent with the event. For example, if you get married and would like to add your spouse to the benefit plan(s), you have 30 days from the date of marriage to contact HR and add your spouse as a dependent.

MEDICAL INSURANCE

Richey May offers medical coverage through the Aetna Choice POS II provider network. The chart following provides a brief outline of the plan. Please refer to the summary plan description for complete plan details. To verify if a doctor or healthcare facility is in-network, visit: <http://www.aetna.com/docfind/custom/mymeritain/>.

Choosing a Health Plan

When it comes to medical coverage Richey May offers, you have three choices:

- A Preferred Provider Organization (PPO) Plan
- Two HSA-eligible High Deductible Health Plan (HDHP) Options

All plans provide access to providers through Aetna's national network, so you have network providers available even if you are traveling or have a dependent attending school elsewhere. Additionally, all three plans have both in-network and out-of-network coverage. While this does give you the freedom to see any provider you choose, services from in-network providers will cost less.

**New options
for 2023-2024!**

Preferred Provider Organization (PPO) Plan

The **PPO Plan** is on Aetna's broadest network, the **Aetna Choice POS II Network**. If you choose this plan, your monthly premiums will be higher, but you will pay less at the time of care as office visits are subject to copays. If you enroll in the PPO Plan, you are eligible to contribute to a tax-savings account called a **Health Care Flexible Spending Account (Health Care FSA)**. With this account, you can pay for certain out-of-pocket health care expenses throughout the year. Please reference the Health Care FSA section for more information.

High Deductible Health Plan (HDHP) – HDHP #1 and HDHP #2

The **High Deductible Health Plans (HDHPs #1 and #2)** are also on the **Aetna Choice POS II Network**, which is the broadest network available to Richey May employees.

HDHP #1 has a \$3,000 in-network individual deductible and \$6,000 in-network family deductible. There are no office visit copays on this plan as services will be subject to deductible. On the HDHP Plan #1, once you meet your in-network deductible, you have also satisfied the in-network out-of-pocket maximum, and the plan will pick up any remaining eligible medical and prescription drug costs for you and your family for the remainder of the year.

HDHP #2 has a \$4,000 in-network individual deductible and \$8,000 in-network family deductible. Like HDHP #1, there are no office visit copays on this plan as services will be subject to deductible. However, once you meet your in-network deductible, you will pay 10% of the cost of services until you reach the in-network out-of-pocket maximum. The in-network out-of-pocket maximum \$5,000 for an individual or \$10,000 for family, which is inclusive of the in-network deductible. Once you have met this, the plan will pick up any remaining eligible medical and prescription drug costs for you and your family for the remainder of the year.

In addition, the HDHPs offer a tax-savings feature called the **Health Savings Account (HSA)**. This account is different than a Health Care FSA, but also allows you to pay for certain out-of-pocket medical expenses throughout the year. Please reference the HSA information page for more detail.

Meritain Participant Portal

MyMERITAIN, a participant website, gives you 24-hour access to a number of tools and resources to help you manage your health benefits, including: finding an in-network provider, checking eligibility and benefits, viewing the status of claims, and viewing explanation of benefits (EOBs) and benefit plan documents. To gain online access, go to www.meritain.com and click Register in the top righthand corner. Our company group number is **15156**.

Comparing Your 2023 Medical Plan Options

The costs listed in the table below are the member cost, based on the type of services received.

	PPO Plan		HDHP #1		HDHP #2	
	<i>In-Network</i>		<i>In-Network</i>		<i>In-Network</i>	
Network	Aetna Choice POS II		Aetna Choice POS II		Aetna Choice POS II	
HSA Eligible?	No		Yes		Yes	
Annual Deductible (Individual/Family)	\$500 / \$1,000		\$3,000 / \$6,000		\$4,000 / \$8,000	
Coinsurance (Plan pays)	90%		100%		80%	
Annual OOP Max (Individual/Family)	\$1,500 / \$3,000		\$3,000 / \$6,000		\$5,000 / \$10,000	
Physician Office Visit	\$30 Copay		Deductible then 0%		Deductible then 20%	
Specialist Office Visit	\$50 Copay		Deductible then 0%		Deductible then 20%	
Urgent Care Visit	\$50 Copay		Deductible then 0%		Deductible then 20%	
Emergency Room Visit	\$250 Copay, Deductible then 10%		Deductible then 0%		Deductible then 20%	
Teladoc Virtual Visit General Medicine or Behavioral Health	\$30 Copay		Deductible then 0%		Deductible then 20%	
Preventive Care	Covered at 100%		Covered at 100%		Covered at 100%	
Major Diagnostics (i.e. MRI, CT)	Deductible then 10%		Deductible then 0%		Deductible then 20%	
Hospital Services	Deductible then 10%		Deductible then 0%		Deductible then 20%	
Prescription Drugs						
Retail Generic	\$15 copay		Deductible then 0%		Deductible then 20%	
Retail Preferred Brand	\$40 copay					
Retail Non-Preferred Brand	\$80 copay					
Retail Specialty Drugs	20% coinsurance					
Mail Generic	\$37.50 copay					
Mail Preferred Brand	\$100 copay					
Mail Non-Preferred Brand	\$200 copay					
Mail Specialty Drugs	20% coinsurance					

Plan Costs

Monthly Cost	PPO Plan		HDHP #1		HDHP #2	
	Employee	Richey May	Employee	Richey May	Employee	Richey May
Employee Only	\$126.12	\$485.57	\$51.92	\$485.57	\$0.00	\$485.57
Employee + Spouse	\$524.38	\$699.00	\$375.98	\$699.00	\$272.14	\$699.00
Employee + Child(ren)	\$310.29	\$699.00	\$187.86	\$699.00	\$102.19	\$699.00
Family	\$1,044.31	\$699.00	\$832.85	\$699.00	\$684.87	\$699.00

Note that if you enroll in the HDHP #1 or HDHP #2 with Employee Only coverage, Richey May will contribute \$1,000 annually to your HSA. If you enroll in a tier that covers dependents, Richey May will contribute \$2,000 annually to your HSA. Please see the HSA information page for more detail.

DENTAL INSURANCE



Richey May offers dental coverage through **Guardian** using the **DentalGuard Preferred Network**. By using in-network providers, members will receive the greatest discounts for your dental services during the plan year, allowing your benefit maximum to go farther and cover more. With the Guardian network, you have access to a network of dentists who accept reduced fees for covered services, giving you the lowest out-of-pocket costs.

To search for in-network providers, visit GuardianAnytime.com and search in the **PPO: DentalGuard Preferred** network for dental providers.

	Guardian DentalGuard Preferred Network	Out-of-Network
Lifetime Deductible	\$100 Individual \$300 Family	\$100 Individual \$300 Family
Annual Maximum* per person	\$2,000 plus Rollover*	\$2,000 plus Rollover*
Preventive Care Routine exams, cleanings, x-rays, space maintainers Under age 16: fluoride treatments, sealants	100%, no deductible	\$100, no deductible
Basic Services Fillings, Endodontics, Periodontics, oral surgery, general anesthetics	Deductible, then plan pays 80%	Deductible, then plan pays 80%
Major Services Crowns, inlays, onlays, dentures, bridges	Deductible, then plan pays 50%	Deductible, then plan pays 50%
Orthodontia	Not covered	Not covered

* For members who submit at least one paid claim and do not exceed the \$500 rollover threshold, up to \$250 can be rolled over into the annual maximum to use for future years.

Employee Costs

Monthly Cost	Dental Plan
Employee Only	\$37.42
Employee + Spouse	\$75.96
Employee + Child(ren)	\$89.59
Family	\$136.16

VISION INSURANCE

Richey May offers vision care coverage through **VSP**. If you elect vision coverage, be sure to register on vsp.com to view your benefit information and search for in-network providers. At your eye appointment, simply tell the provider you have VSP – **there’s no ID card necessary**.



	VSP Choice Network	Out-of-Network
Eye Exam Comprehensive Exam Retinal Imaging	\$10 copay Up to \$39 copay	Reimbursed up to \$45 Not applicable
Lenses Single Vision, Lined Bifocals, Lined Trifocals, Lenticular	\$25 copay	Reimbursed between \$30-\$100
Frame Allowance Provider Office & Retail <i>(including Walmart/Sam’s Club)</i> Costco	\$150 allowance \$80 allowance	Reimbursed up to \$70 Not available
Contact Lenses (in lieu of glasses) Elective Medically Necessary Contact Fitting & Evaluation	\$150 allowance Covered in full Up to \$60	Reimbursed up to \$105 Reimbursed up to \$210 Not applicable
Benefit Frequency Exam / Lenses / Contacts Frames	Once per 12 months Once per 24 months	

Employee Costs

Monthly Cost	Vision Plan
Employee Only	\$6.66
Employee + Spouse	\$13.36
Employee + Child(ren)	\$14.28
Family	\$22.82

HEALTH SAVINGS ACCOUNT

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to a Health Savings Account. Richey May's HSA is administered through **P&A Group**. As a participant, you will pay a \$2.50 monthly fee for the administration.

New
administrator
for 2023-2024!

What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own and can use to pay for eligible health care expenses for you and/or your eligible dependents for current or future health (medical and prescription drug), dental and vision expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. **There is no "use it or lose it" rule;** your balance carries over year to year. You may even assign a beneficiary to your account in the event of death.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply)
- When your account reaches a \$1,000 balance, you also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time

Are you eligible to open a Health Savings Account (HSA)?

Although everyone is able to enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. **If you do not meet the following requirements, you cannot open an HSA.**

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP). Richey May's HDHP is an eligible plan.
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan
- You are not enrolled in Medicare
- You are not in the TRICARE or TRICARE for Life military benefits program
- You have not received Veterans Administration (VA) benefits within the past three months
- You are not claimed as a dependent on another person's tax return
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA

HEALTH SAVINGS ACCOUNT (CONTINUED)

2023 HSA Contributions

The HSA is your bank account, and stays with you, even if you terminate coverage in the Richey May health plan. If you enroll in the High Deductible Health Plan and contribute to the Health Savings Account, Richey May will contribute up to \$1,000 annually (\$41.67 per paycheck) to your HSA for Employee Only coverage or \$2,000 annually (\$83.33 per paycheck) for those who enroll dependents on the medical plan. The table below shows the total amount you can contribute to your HSA each year. Please note that Richey May’s contributions count toward the annual maximum.

HDHP Enrollment Tier	Richey May Annual Contribution	Maximum Employee Contribution	2023 IRS Mandated Combined Maximum
Employee Only	\$1,000	\$2,850	\$3,850
Employee + Spouse	\$2,000	\$5,750	\$7,750
Employee + Child(ren)	\$2,000	\$5,750	\$7,750
Family	\$2,000	\$5,750	\$7,750

Note: if you are age 55 or older, you may contribute an extra \$1,000 catch-up contribution

How to Enroll in the HSA

The HSA is run on a calendar year basis, beginning January 1. New hires can elect contributions to their HSA during new hire enrollment. If you are not a new hire, you will need to wait until the fall to elect HSA contributions for the following calendar year. You can change the amount of your HSA contribution at any point throughout the year.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

You can set aside tax-free dollars each year to cover eligible health, dental and vision expenses with a Health Care Flexible Spending Account (FSA). Richey May administers the FSA through **P&A Group**.



What is a Health Care FSA?

This account is used to pay for expenses associated with health care expenses not covered or reimbursed through insurance or another source. Eligible expenses include office visit copayments, deductibles, coinsurance and some over-the-counter items and medications.

Please Note: To enroll in the Health Care FSA, you must be enrolled in Richey May's PPO Plan.

Employees enrolling in either of the HDHP options are not eligible to enroll in the Health Care FSA

2023 Health Care FSA Contributions

The maximum annual contribution is \$3,050. The total amount of contributions you elect will be available on July 1, before all paycheck deductions are made. You may use the Health Care FSA for any expenses incurred between July 1, 2023 – March 15, 2024. Claims must be submitted to P&A Group by April 30, 2024. If you enroll in the Health Care FSA, be sure to plan carefully as the "use it or lose it" rule applies! Any unused funds remaining in your account will be forfeited after April 30.

How to Enroll in the Health Care FSA

Typically, the Health Care FSA is run on a calendar year basis, beginning January 1. For 2023, the Health Care FSA will begin on July 1 and run through December 31. New hires can elect the Health Care FSA during new hire enrollment. If you do not enroll during Open Enrollment and are not a new hire, you will need to wait until the fall to elect the Health Care FSA for the following calendar year.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

You can set aside tax-free dollars each year to cover eligible daycare expenses with a Dependent Care Flexible Spending Account (FSA). Richey May administers the FSA through **P&A Group**.



What is a Dependent Care FSA?

This account is used to pay for expenses associated with the care of children under age 13 (or a disabled child older than age 13) who qualifies as your dependent for tax purposes; or, anyone you can claim as a dependent, such as an elderly parent or disabled spouse, in order for you & your spouse to work full-time.

The account can be used for daycare, preschool, before & after school care, summer day camp and elder care. Services may be provided inside or outside your home (care provider must claim income on federal tax return).

2023 Dependent Care FSA Contributions

The maximum annual contribution is \$5,000 if married filing jointly or single and claiming the dependent on your tax return, \$2,500 if married filing separately. The total amount of contributions you elect will not be available on January 1. Funds will be available as they are deducted from payroll. You may use the Dependent Care FSA for any expenses incurred between January 1, 2023 – March 15, 2024. Claims must be submitted to P&A Group by April 30, 2024. If you enroll in the Dependent Care FSA, be sure to plan carefully as the “use it or lose it” rule applies! Any unused funds remaining in your account will be forfeited after April 30.

How to Enroll in the Dependent Care FSA

The Dependent Care FSA is run on a calendar year basis, beginning January 1. New hires can elect the Dependent Care FSA during new hire enrollment. If you are not a new hire, you will need to wait until the fall to elect contributions to the Dependent Care FSA for the following calendar year. You can change the amount of your Dependent Care FSA contribution if your cost of care changes.

LIFE AND DISABILITY

Richey May offers life and disability coverage to provide financial protection in the event you become disabled or die while working. This coverage is administered through **Sun Life**.



Basic Life & AD&D Insurance

The Basic Life and AD&D benefit is 3x your annual earnings to a maximum of \$200,000, which is payable in the event of your death and/ or accident. The IRS requires any employer-provided life insurance in excess of \$50,000 be imputed income. You will be taxed on amounts over \$50,000 based on the Premium Table included in IRS Publication 15-B found at www.irs.gov/pub/irs-pdf/p15b.pdf.

You must designate a beneficiary for Basic Life Insurance benefits when you enroll. Your beneficiary is the person(s) who will receive the benefits from your Life and AD&D coverage in the event of your death. You can change your beneficiaries at any time during the year.

If you do not name a beneficiary, or if your beneficiary dies before you, your Life and AD&D benefits will be paid to your estate.

Short-Term Disability

Short-Term Disability benefits are provided by Richey May to all eligible employees at no cost. Your STD benefits will replace 60% of your earnings, up to \$2,000 per week. The benefit is paid tax-free as you are taxed each paycheck on the premium amount.

Your STD benefits begin on day 15 in the case of an accident or illness. The maximum benefit payment period is 11 weeks per STD claim.

Long-Term Disability

If you remain totally disabled and unable to work for more than 90 days, you may be eligible for Long-Term Disability (LTD) benefits. Richey May automatically provides you LTD benefits that replace up to 60% of your monthly earnings, up to a maximum of \$10,000 per month. The benefit is paid tax-free as you are taxed each paycheck on the premium amount.

ACCIDENT INSURANCE

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. Coverage is provided by **Sun Life**, and the amount paid depends on type of injury and care received. Accident insurance can help with: medical expenses, home healthcare costs, lost income due to missed time at work and everyday expenses.



If you enroll in accident insurance, you also have access to a wellness benefit which provides a \$100 benefit to you and your enrolled dependents if a preventive care screening is completed.

Employee Costs

Monthly Cost	Accident Insurance
Employee Only	\$15.29
Employee + Spouse	\$22.00
Employee + Child(ren)	\$29.40
Family	\$36.11

CRITICAL ILLNESS INSURANCE

Critical Illness Insurance through **Sun Life** pays a lump sum benefit (up to the elected amount) if you or a covered family member is diagnosed with a covered critical illness. This can include conditions such as cancer, heart attack, stroke, major organ transplant, end-stage renal failure and brain tumor. The benefit can be used any way you choose, and you don't have to be disabled or terminally ill to receive the benefits.



Employee Costs

Monthly Cost (Based on Employee Age)						
Coverage amounts for Employee & Spouse	Under age 30	30-39	40-49	50-59	60-69	70 and over
\$10,000	\$6.30	\$8.50	\$14.80	\$27.20	\$39.00	\$68.30
\$20,000	\$12.60	\$17.00	\$29.60	\$54.40	\$78.00	\$136.60
\$30,000	\$18.90	\$25.50	\$44.40	\$81.60	\$117.00	\$204.90
\$40,000	\$25.20	\$34.00	\$59.20	\$108.80	\$156.00	\$273.20

You can elect child(ren) coverage in increments of \$5,000, up to a maximum of \$20,000. The monthly rate per \$5,000 of child coverage is \$0.50.

If you enroll in Critical Illness insurance, you also have access to a wellness benefit which provides a \$100 benefit to you and your enrolled dependents if a preventive care screening is completed.

HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance through **Sun Life** is designed to help provide financial protection for a covered individual by paying a benefit due to a hospitalization. Employees can use the benefit for out-of-pocket expenses such as copays, deductibles and everyday living expenses. Benefits are paid directly to the employee based on your coverage, regardless of the actual cost of treatment.



Employee Costs

Monthly Cost	Hospital Indemnity Insurance
Employee Only	\$21.84
Employee + Spouse	\$45.26
Employee + Child(ren)	\$35.65
Family	\$59.07

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Through our lines of coverage with Sun Life, Richey May employees and their families have access to a confidential, free Employee Assistance Program through **ComPsych**. **This program is available to all employees and members of their household, regardless of their enrollment in any benefit.** ComPsych provides a variety of services and resources, including three face-to-face counseling sessions per employee/member of household per issue per year, as well as unlimited telephonic counseling.



In addition to the EAP consultative services, ComPsych also offers work/life and legal/financial assistance resources such as:

- Child and elder care referral
- Employee discounts
- Legal and financial consultations
- ID theft
- Will preparation
- Tax consultation
- Assistance for New Parents
- Online Self-service legal documents

To contact ComPsych, call 1-877-595-5281 or visit the ComPsych Member Portal at [GuidanceResources.com](https://www.guidanceresources.com) and enter the Web ID code **EAPBusiness**.



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Financial Resources

Our financial experts can assist with a wide range of issues.

- Retirement, taxes, mortgages, budgeting and more
- For additional guidance, we can refer you to a local financial professional and arrange to reimburse you for the cost of an initial one-hour in-person consult.



Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



Help for New Parents

ParentGuidance™ supports you through the process of becoming a biological or adoptive parent, including:

- Preparing for the baby emotionally and financially
- Finding child care
- Planning for back-to-work and other issues



Free Online Will Preparation

EstateGuidance® lets you quickly and easily create a will online.

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children

Contact EAPBusiness ClassSM Anytime

No-cost, confidential solutions to life's challenges.

Your ComPsych® GuidanceResources® program EAPBusiness Class offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 877.595.5281

TDD: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant™, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID: EAPBusiness

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

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TDD: 800.697.0353

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID: EAPBusiness

IMPORTANT CONTACTS

Resource	Phone Number	Website/Email
Medical & Prescription Drug Meritain	1-800-925-2272	Account.Meritain.com Group # 15156
Teladoc Virtual Health (General Medicine & Behavioral Health)	1-800-835-2362	www.Teladoc.com
Dental Guardian	1-800-627-4200	GuardianAnytime.com
Vision VSP	1-800-877-7195	VSP.com
Flexible Spending Accounts and Health Savings Account P&A Group	716-852-2611	PAdmin.com
Life Insurance and Long-Term Disability Sun Life	1-800-547-6875	SunLife.com/Account
Short-Term Disability Insurance Sun Life	1-877-932-7287	SunLife.com/Account
Accident, Critical Illness, and Hospital Indemnity Insurance Sun Life	1-877-820-5306	Submit a Claim: SunLife.com/Account SLFWorksiteClaims@DisabilityRMS.com
Employee Assistance Program ComPsych	1-877-595-5281	GuidanceResources.com Web ID: EAPBusiness
Richey May Benefit Partners Holmes Murphy		RicheyMay@holmesmurphy.com

