

BENEFIT GUIDE

NEW HIRES

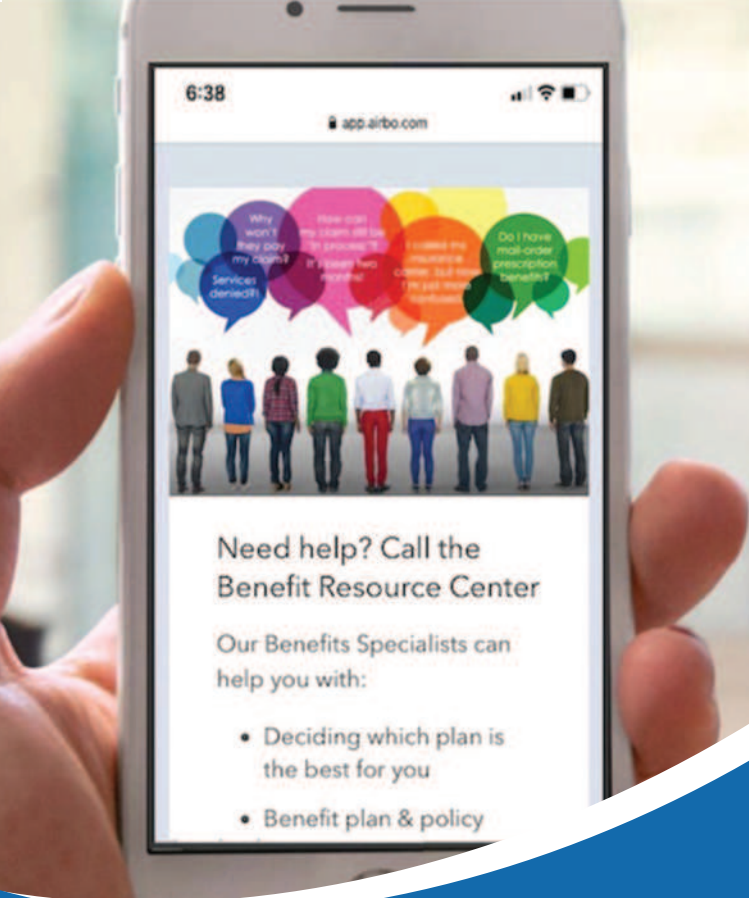
An aerial photograph of a city square, likely in Chicago, featuring a prominent tall monument with a statue on top and a large fountain in the center. The surrounding area is filled with various city buildings and streets.

2025
PLAN YEAR



Table of Contents

Citizens Connect	3
Eligibility	4
How to Enroll	5
Medical with Basic Vision Benefits	6
Northwind Pharmacy Benefits	7
Medical Contributions	8
Northwind Diabetes Prevention	9
Plan Comparison	10-11
Dental Benefits	12
Supplemental Vision	13
Dental and Vision Contributions	14
HSA and FSA	15
Well Points Program	16-18
Voluntary Benefits	19
Osprey Medicare Concierge	20
Important Contacts	21
Important Legal Notices	22



WHAT IS CITIZENS CONNECT?

Citizens Connect, powered by Airbo, helps you learn about the benefits and wellness programs that Citizens Energy Group provides to you. You'll receive new information every other week in a quick and easy-to-read Tile format.

Watch for an email from "Citizens Energy Group Benefits" every other week. Simply click the Tile to begin.

Win prizes! Just for participating, you'll have the opportunity to win prizes every quarter.

Scan the QR code to participate via personal email or text message. Go to your settings to add your personal information. **Spouses can sign-up too!**

*Airbo works on any smartphone, tablet and desktop.
Questions? Reach out to support@airbo.com.*



Eligibility



Eligible Employees:

All full-time employees are eligible to enroll in Citizens Energy Group Benefits Program.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, domestic partner and children up to age 26 (end of their birthday month). If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children and children obtained through court-appointed legal guardianship, as well as children of same sex state-registered domestic partners.

When Coverage Begins:

The effective date for your benefits is **January 1, 2025**. Newly hired employees will be able to elect benefits effective on their first day of employment. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a qualifying life event.

Qualifying Life Event:

A Qualifying Life Event is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Some examples include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event will result in your having to wait until the next open enrollment period to make your change. Please contact Human Resources at 317-927-4367 to make these changes.

How to Enroll



Quick Access to Bswift Benefits Portal SSO
You can access Bswift through Single Sign-On (SSO) if you are using a Citizens device. Go to the iTrust home page, click on the “Benefit Resources” tab and select “Bswift Benefits Portal”.

You can directly access the online benefits enrollment site by visiting:
ceg.bswift.com

First Time Log-in Information

Username: First letter of your first name, followed by last name, followed by four-digit employee ID (ex. JJones1234).

Password: The last four digits of your Social Security Number.

Once you have logged in, you will be instructed to change your password. Click “save” and you will be taken to the Home Page. To begin your enrollment, click on the “Start Your Enrollment” button.

1. Verify Your Personal Information

Before beginning your enrollment, please verify the accuracy of all your personal information. Any address changes should be updated through Oracle Employee Self-Serve. Enter all required fields with an asterisk (*). When you are finished, click “I agree” and “Continue” at the bottom of the screen. If other personal information is incorrect, please contact HR at 317-927-4367.

2. Verify Your Family Information

Please be sure to add all eligible dependents that may be missing from the Family Information section before proceeding to the next section. To do this, click on the “Add Dependents” link. If you wish to add dependents, please note that all fields with an asterisk (*) are required. When all your family information is accurate, read through the “Dependent Information Notice” section and check “I agree” and click “Continue”.

3. Select Your Benefits

All available benefits will be displayed on the left-hand side of the screen. When a benefit selection is complete, the icon changes from **red** to **green**. You will now be directed to the beneficiaries page. Add or update your beneficiaries. Click “Continue”. Throughout your enrollment, you can track your per pay period cost on the upper left-hand side of your screen.

4. Completing Your Enrollment

Once you have made the selection on the final plan, click the “Continue” button.

5. Review All Your Selections -Almost Finished!

You will now be directed to the final review page. Carefully review all your benefit elections and covered dependents. Note that you may change your elections by clicking the “Edit” button. You may notice that some of your elections are pending due to approval required by the insurance carrier. Dependent coverage may also be pending until dependent verification can be reviewed and approved by HR.

Once you’ve completed your review, read through the participation agreement at the bottom of the page, click “I agree” and “I’m finished with my enrollment”. Next, click the “Complete Enrollment” button. **Please note: your enrollment selections are not considered complete until you check the “Complete Enrollment” button at the end of the enrollment and confirmation process.**

6. Confirmation Statement

Review the confirmation statement to ensure the benefits you elected appear correctly. To make changes, click on the “Edit Selection” button to return to the benefit election screen. It is highly recommended that you email yourself confirmation of your elections. To do so, click on the email link on the New Elections page. If you don’t have an email address in the system, please print out the confirmation page by clicking the “print” link. Review any Open Enrollment Reminders listed on your confirmation statement and submit any additional documents, if applicable.


7. Logging Out

When you have completed any actions taken on the Benefits site, please be sure to log out by clicking the “Log Out” button on the upper-right hand corner of your browser. You are finished!

Medical with Basic Vision

Citizens Energy Group will continue to offer medical coverage through Anthem. The basic vision plan option is bundled into the medical plans at no additional cost; it is not available to those waiving medical. Please refer to the chart below.

Employee contributions are shown on page 8.

	CDHP 1	CDHP for 65+ For Non-HSA Eligible Members	CDHP 2	CDHP 3
Deductible Type	Non-Embedded		Embedded	
Calendar Year Deductible				
Individual	\$2,500	\$1,500	\$3,500	\$5,000
Family	\$5,000	\$3,000	\$7,000	\$10,000
Member Coinsurance	You Pay 0%		You Pay 0%	You Pay 0%
Out-of-Pocket Maximum				
Individual	\$3,500	\$2,500	\$6,550	\$6,750
Family	\$6,550	\$4,550	\$13,100	\$13,500
Preventive Care				
Routine Exams, Well-Child Care, Immunizations, and Screenings (as required by the Affordable Care Act).	Enjoy FREE preventive care with no cost share and no deductible.			
Covered Services				
Primary Care	0% after deductible			
Specialty Care				
X-Ray and Lab Tests				
Complex Radiology				
Urgent Care Facility				
Emergency Room Facility Charges				
Inpatient Facility and Surgical Charges				
Outpatient Facility and Surgical Charges				
Mental Health / Substance Abuse				
Inpatient / Outpatient	0% after deductible			

Anthem Vision - Exam Only	
Comprehensive eye exam	\$5 copay
Lenses, Frames, Contacts	Discounts available

Northwind Pharmacy Benefits

Citizens Energy Group will continue to offer pharmacy coverage through Northwind Pharmaceuticals. Please refer to the chart below are a brief outline of what is offered.

	CDHP 1	CDHP 2	CDHP 3
	In-Network Benefits	In-Network Benefits	In-Network Benefits
Retail Pharmacy (30 Day Supply)			
Generic (Tier 1)	\$10 copay after deductible		
Preferred (Tier 2)	\$30 copay after deductible		
Non-Preferred (Tier 3)	\$60 copay after deductible		
Preferred Specialty (Tier 4)	25% up to \$275 after deductible		
Mail Order Pharmacy (90 Day Supply)			
Generic (Tier 1)	\$10 copay after deductible		
Preferred (Tier 2)	\$75 copay after deductible		
Non-Preferred (Tier 3)	\$180 copay after deductible		
Preferred Specialty (Tier 4)	25% up to \$275 after deductible		
Northwind (90 Day Supply)			
Generic (Tier 1)	\$10 copay after deductible		
Preferred (Tier 2)	\$60 copay after deductible		
Non-Preferred (Tier 3)	\$120 copay after deductible		
Preferred Specialty (Tier 4)	25% up to \$275 after deductible		

Not sure what tier your prescription is?
Check by going to www.nwpharma.com and visiting the member portal.



Medical Contributions

New Hire Employer contributions will be prorated based off your hire date.

2025 Bi-Weekly Non-Bargaining Contribution Rates

Medical Plans - Non-Bargaining Rates				
Coverage Level	Tier 1 \$16,000 - \$48,000	Tier 2 \$48,001 - \$65,000	Tier 3 \$65,000+	Tier 4 Executive
CDHP 1 / CDHP for 65+				
Employee	\$78.20	\$97.00	\$123.20	\$158.90
Employee + 1	\$163.40	\$201.00	\$257.40	\$330.40
Employee + Family	\$196.70	\$243.50	\$312.80	\$403.50
CDHP 2				
Employee	\$14.70	\$33.00	\$60.90	\$98.00
Employee + 1	\$20.80	\$49.00	\$91.60	\$153.20
Employee + Family	\$30.70	\$76.90	\$147.10	\$247.50
CDHP 3				
Employee	\$1.40	\$3.90	\$9.20	\$13.00
Employee + 1	\$4.20	\$11.70	\$20.00	\$27.80
Employee + Family	\$6.70	\$19.60	\$33.20	\$34.60

*Citizen's Energy Group will contribute to eligible non-bargaining employee's Health Savings Account (HSA). See page 16 for how to qualify for HSA \$.

2025 Bi-Weekly Bargaining Contribution Rates

Medical Plans - Bargaining Rates			
	CDHP 1 / CDHP for 65+	CDHP 2	CDHP 3
Employee	\$67.00	\$30.00	\$7.00
Employee + 1	\$143.00	\$57.00	\$10.00
Employee + Family	\$195.00	\$83.00	\$13.00

*Citizen's Energy Group will contribute to eligible bargaining employee's Health Savings Account (HSA). See page 16 for how to qualify for HSA \$.

Citizens Energy Group recognizes employees are our most valuable resource. To best support employees and families with Pre-Diabetes and Diabetes, we have a custom program to help you achieve your best health. In an effort to remove barriers, when enrolled in the program, diabetes-related medications, supplies, continuous glucose monitors (CGMs) are offered at no out of pocket cost to you.

Your quality of life matters to us.

Diabetes Clinical Blueprint Details

- The program is available to employees, spouses, and dependents enrolled in a Citizens' health plan.
- Health coaching in partnership with Verve Health Certified Diabetes Educator.
- Pharmacist consultations and support for you to best understand your medications.
- We will coordinate with your primary care provider and Endocrinologist.
- Quarterly labs required, annual eye exam and foot exam required.
- Northwind will guide you and support you to engage with additional resources Citizens offers, such as our Verve Health team and Renalogic team, if appropriate.



Two easy ways to enroll



Email pharmacy@nwpharma.com to express your interest in joining the program.



Call Northwind Pharmacy at **317-522-1637** to enroll or learn more about the program.

Which plan is right for you?

First, let's define a CDHP. A Consumer Driven Health Plan is designed to give you more flexibility when it comes to your healthcare spending and savings. CDHPs include a high deductible, which translates into much lower premiums. You must reach your deductible before insurance covers the cost of care, meaning your out-of-pocket costs are up to you. CDHPs have many covered preventive services such as annual physicals, routine well-childcare, immunizations and more. Let's take a look at your options below.



CDHP 65+

Individual/Family
Non-Embedded
Deductible:
\$1,500/\$3,000

CDHP 1

Individual/Family
Non-Embedded
Deductible:
\$2,500/\$5,000

CDHP 2

Individual/Family
Embedded Deductible:
\$3,500/\$7,000

CDHP 3

Individual/Family
Embedded Deductible:
\$5,000/\$10,000

- CDHP for 65+ is for active employees who are not eligible for an HSA.

- CDHP 1 has the highest bi-weekly premiums with the lowest deductible.

- CDHP 2 has median bi-weekly premiums and median deductible.

- CDHP 3 has the highest deductible and the lowest bi-weekly premiums.

Deductible Types Defined

(for employees covering more than themselves on a medical plan)

Non-Embedded: includes only a family deductible.

Example: CDHP 1 has a \$5,000 family deductible. One family member with \$5,000 in expenses can satisfy the family deductible OR all family members' expenses combined can satisfy the family deductible.

Embedded: includes an individual and family deductible.

Example: CDHP 2 has a \$7,000 family deductible. One family member with \$3,500 in expenses can satisfy the individual deductible and the plan covers their expenses at 100% through the end of the year OR all family members' expenses combined can satisfy the family deductible.

Which plan should I Choose?



Sarah

"I am a single woman with no dependents. I do not have a lot of healthcare expenses and rarely go to the doctor, except for my annual physical."

Sarah chose CDHP 3 because of the low bi-weekly premiums and she doesn't have a lot of medical expenses.



Vargas Family

"We are a young couple who just had our first child. We want to ensure we have enough coverage for the entire family without breaking the bank."

The Vargas family chose CDHP 2 because it offers an embedded deductible and low premiums.



Miller Family

"I am a single parent with one dependent. My child has health concerns, and I am frequently spending a lot of time and money in and out of the hospital."

The Miller family chose CDHP 1 because of the low \$5,000 family non-embedded deductible which will likely be met with frequent hospital visits.



Smith Family

"We are a family with 2 children and my spouse has Type 2 Diabetes. We prefer to keep our bi-weekly premiums low and use our HSA for medical expenses."

They chose CDHP 2 because it offers an embedded deductible and median bi-weekly premiums. The spouse receives free diabetes medication/supplies through the Diabetes Clinical Blueprint Program.



Lopez Family

"We are both over the age of 65 and plan to retire this year. We frequently visit specialists and need mail-order Tier 4 medications."


The Lopez family chose CDHP 65+ because by transitioning to Medicare, the effective date will retro back 6 months or age 65 and can no longer contribute to an HSA.

Tip: For all plans, preventive care is covered at 100% and tax-advantaged HSA funds can be used to cover qualified medical expenses.

Dental (Medical Insurance Not Mandatory)

Citizens Energy Group will continue to offer a dental program through Delta Dental. Please refer to the chart below.

Employee contributions are shown on page 14.

	Dental Plan PPO & Premier Network	
	In-Network Benefits	Out-of-Network Benefits
Annual Deductible		
Individual	\$75	
Family	\$150	
Waived for Preventive Care?	Yes	
Annual Maximum		
Per Person / Family	\$2,000	
Preventive	100%	
Basic	85%	60%
Major	80%	30%
Diagnostic and Preventive Services		
Routine Exams 2 per 12 month period	Plan pays 100%, no deductible	Plan pays 100%, no deductible
Sealants		
Cleanings		
X-Rays		Plan pays 80%, no deductible
Basic Services		
Fillings	Plan pays 85% after deductible	Plan pays 60% after deductible
Crown, bridge, and implant repairs		
Root canals		
Periodontics		
Extractions		
Dental surgery		
Major Services		
Crowns	Plan pays 80% after deductible	Plan pays 30% after deductible
Bridges		
Implants		
Dentures		
Orthodontic Services		
For adult and children (no age limit)	Plan pays 50% up to \$2,000, lifetime maximum per person	

To access a listing of providers, visit:
www.DeltaDentalin.com

Supplemental Vision (Medical Insurance Not Mandatory)

Citizens Energy Group provides the option of supplementary vision Insurance through Delta Vision. **Employees who elect medical insurance will automatically have a basic vision plan through Anthem at no additional cost.** Delta Vision provides the option to purchase supplemental vision insurance whether or not employees are enrolled in medical. Please refer to your benefit summaries for complete plan details.

 In partnership with VSP®	Delta Vision
Availability:	This option is available for all employees whether enrolled in medical or not.
Exams - Once every calendar year	
Comprehensive Eye Exam	\$10 copay
Eyeglass Lenses - Once every calendar year	
Single vision lenses Bifocal lenses Trifocal lenses	Covered after \$25 material copay
Eyeglass Frames - Once every two calendar years	
One pair of frames	\$150 allowance + 20% off balance
Contact Lenses - In lieu of glasses, once every calendar year	
Elective	\$150 max (copay waived)
Medically necessary*	Covered after \$25 material copay



To access a listing of providers, visit:
www.vsp.com/eye-doctor



Employee Contributions

Your monthly contributions for dental and supplemental vision are listed below.

Dental Employee Contributions

Employee Contributions (Bi-Weekly)					
	Non-Bargaining Rates				Bargaining Rates
	Tier 1	Tier 2	Tier 3	Tier 4	All Employees
Employee	\$3.10	\$3.10	\$3.80	\$5.90	\$3.10
Employee + 1	\$6.20	\$6.20	\$7.40	\$11.40	\$6.20
Employee + Family	\$8.30	\$8.30	\$14.20	\$21.90	\$8.30

Supplemental Vision Employee Contributions

Employee Contributions (Bi-Weekly)		
	Non-Bargaining Rates	Bargaining Rates
Employee	\$2.81	\$2.81
Employee + 1	\$5.61	\$5.61
Employee + Family	\$9.04	\$9.04



HSA and FSA



Health Savings Account (HSA)

An HSA is a type of account you can use to set aside money to pay for qualified health care expenses. You don't have to pay taxes on money contributed to or withdrawn from an HSA, as long as the money is spent on a qualified health care expense. You can carry your balance into retirement or take it with you if you no longer work with Citizens Energy Group.

2025 Contribution Limits

HSA maximum contribution amounts are set by law and will be increased for inflation in future years. You can contribute in a lump sum or in any amounts or frequency you wish. However, your account trustee/custodian (bank, credit union, insurer, etc) can impose deposit and balance requirements.

2025	IRS Maximum	Citizens Contribution	Employee Maximum
Single	\$4,300	\$1,000	\$3,300
Family	\$8,550	\$2,000	\$6,550
55+ Catch-up	\$1,000	N/A	\$1,000

Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) is a tax-exempt account in which an employee accumulates savings to pay for qualified expenses. All contributions are made pre-tax and distributions are tax free. There are three types of FSAs available:

**Note: The IRS typically announces increases to FSA contribution limits in late October, if applicable. Please see Bswift for the most up to date contribution limits during Open Enrollment.*

Limited Purpose FSA

If you are covered by a CDHP, a Limited Purpose FSA may be the right choice for you. While the IRS prohibits you from having both an HSA and a General Purpose FSA, you can have both an HSA and Limited Purpose FSA. Features of this FSA include:

- You may contribute up to \$3,200.
- At the end of the year, you can carry over up to \$640 in unused funds into the next year; any remaining balance over \$640 will be forfeited.

General Purpose FSA

As long as you are not enrolled in a CDHP, you can choose to elect a General Purpose FSA. Features of this FSA include:

- You may contribute up to \$3,200.
- At the end of the year, you can carry over up to \$640 in unused funds into the next year; any remaining balance over \$640 will be forfeited.

Dependent Care FSA

Dependent Care FSAs allow you to pay for qualified child or elder care expenses. You are not required to be enrolled in a health plan in order to elect this coverage, however you (and your spouse, if applicable) do have to be actively employed, actively looking for work, or a full-time student. Features of this FSA include:

- You may contribute up to \$5,000 annually, or \$2,500 annually if you are married but file taxes separately.
- At the end of the year, any unused funds will be forfeited.

Healthy Citizens Well Points Program

The Healthy Citizens Well Points Program rewards employees and spouses for behaviors that promote health. Employees and spouses are eligible to participate in the Healthy Citizens Well Points Program in 2025 to earn a Health Savings Account (HSA) Company Contribution.

Employee Incentive

For employees, the program opens on January 1, 2025, and runs through December 31, 2025. During this time, employees will need to earn 1000 Well Points to receive the HSA Company Contribution in 2025, which is \$1000 for individuals and \$2000 for families. The program is available on the wellness portal at verve.medikeeper.com.



Spouse Incentive

For spouses, the program opens on January 1, 2025, and runs through October 11, 2025. During this time, spouses will need to earn 250 Well Points to receive the \$250 HSA Contribution in November 2025. The program is available on the wellness portal at verve.medikeeper.com.



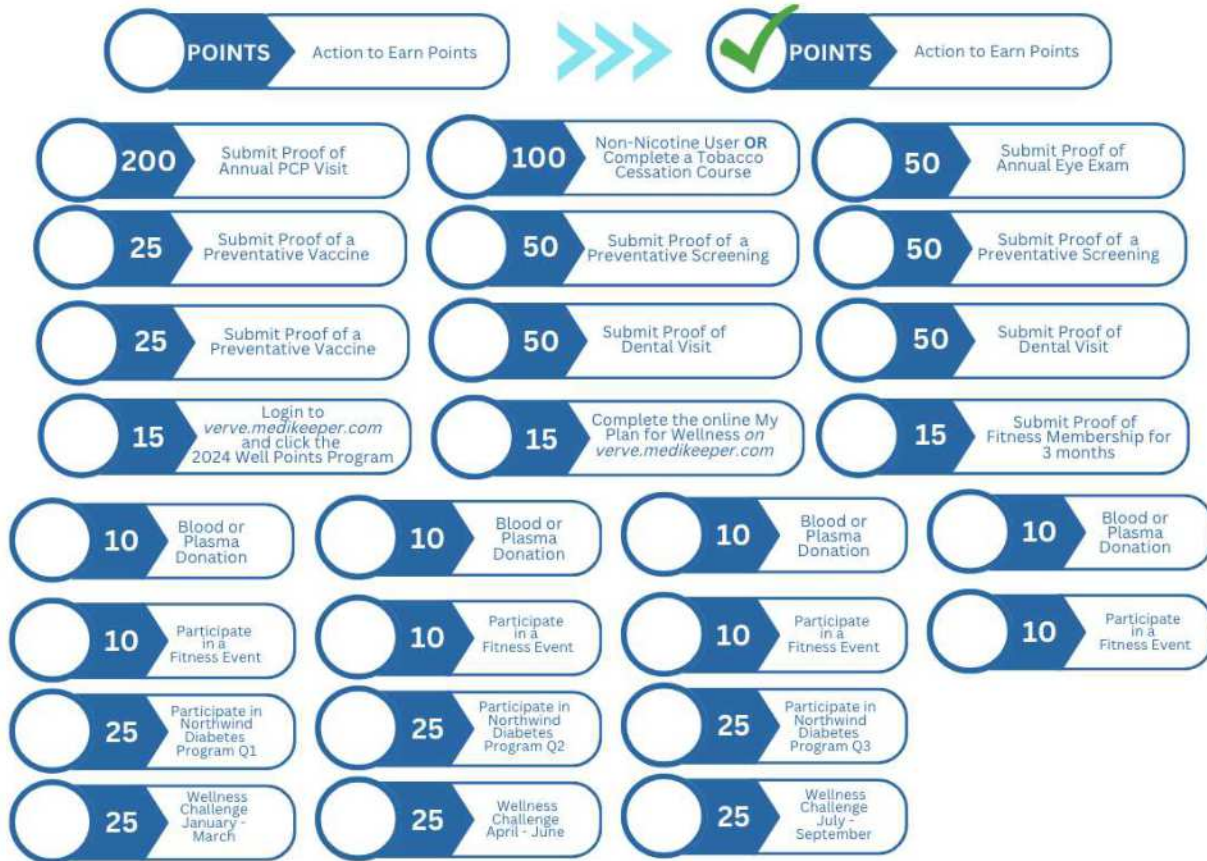
Employee Well Point Opportunities

Below are all the Well Points that will be available throughout 2025. Use this guide to plan how you will earn 1000 Well Points. Submissions must be completed in the Wellness Portal at verve.medkeeper.com or the mobile app (*Alaveda*). This list is for planning purposes only. Note: Additional Well Points may be added to the program throughout the year, but none will be taken away. The number of points you need to earn (1000 Well Points) will not change.

POINTS	Action to Earn Points	POINTS	Action to Earn Points
400	Submit Proof of Annual PCP Visit	200	Attend an Onsite Annual Screening as an alternative to an Annual PCP Visit.
300	Non-Nicotine User OR Complete a Tobacco Cessation Course	100	Submit Proof of a Preventative Screening
100	Submit Proof of Dental Visit January - June	100	Submit Proof of a Preventative Screening
100	Submit Proof of Dental Visit July - December	100	Submit Proof of a Fitness Membership for at least 3 months (Opens in April)
75	Submit Proof of a Preventative Vaccine	75	Submit Proof of a Preventative Vaccine
25	Login to verve.medkeeper.com and click the 2025 Well Points Program	25	Complete the online My Plan for Wellness on verve.medkeeper.com
50	Participate in Company-Sponsored Event	50	Participate in Company-Sponsored Event
100	Health Coaching January - March	100	Health Coaching April - June
100	Health Coaching July - September	100	Health Coaching October - December
100	Wellness Challenge January - March	100	Wellness Challenge April - June
100	Wellness Challenge July - September	100	Wellness Challenge October - December
50	Blood or Plasma Donation	50	Blood or Plasma Donation
50	Blood or Plasma Donation	50	Blood or Plasma Donation
50	Participate in Northwind Diabetes Program Q1	50	Participate in Northwind Diabetes Program Q2
50	Participate in Northwind Diabetes Program Q3	50	Participate in Northwind Diabetes Program Q4
50	Participate in a Fitness Event	50	Participate in a Fitness Event
50	Participate in a Fitness Event	50	Participate in a Fitness Event
50	Wellness Webinar January - March	50	Wellness Webinar April - June
50	Wellness Webinar July - September	50	Wellness Webinar October - December
50	Financial Wellness Webinar January - March	50	Financial Wellness Webinar April - June
50	Financial Wellness Webinar July - September	50	Financial Wellness Webinar October - December
50	Mental Health Webinar January - March	50	Mental Health Webinar April - June
50	Mental Health Webinar July - September	50	Mental Health Webinar October - December

Spouse Well Point Opportunities

Below are all the Well Points that will be available for spouses throughout 2025. Use this guide to plan how you will earn 250 Well Points. Submissions must be completed in the Wellness Portal at verve.medkeeper.com or the mobile app (*Alaveda*) by October 11, 2025. This list is for planning purposes only. Note: Additional Well Points may be added to the program throughout the year, but none will be taken away. The number of points you need to earn (250 Well Points) will not change.



Non-Bargaining Employees	Bargaining Employees	Spouses
<ul style="list-style-type: none"> • Earn Points January 1 - December 31, 2025 • May upload points until January 24, 2026 • Need 1000 points to earn 100% of HSA Contribution • HSA Contribution Dates: <ul style="list-style-type: none"> -> January 2025: those with Well Points uploaded by December 15, 2024, will receive 50% of earned HSA Contribution -> February 2025: those taking until January 24, 2025 to upload Well Points. -> July 2025: Remaining 50% of earned HSA Contribution • Employee must be actively employed at the time of contribution to receive incentive. 	<ul style="list-style-type: none"> • Earn Points January 1 - December 31, 2024 • May upload points until January 24, 2025 • Need 1000 points to earn 100% of HSA Contribution • HSA Contribution Dates <ul style="list-style-type: none"> -> January 2025: those with 1000 Well Points by December 15, 2024 -> February 2025: those taking until January 24 to upload Well Points • Employee must be actively employed at time of contribution to receive incentive. 	<ul style="list-style-type: none"> • Earn Points January 1 - October 11, 2024 • Need 250 points to earn \$250 HSA Contribution • HSA Contribution Date: <ul style="list-style-type: none"> -> November 2024 -> Earns Points for same-year incentive • Employee must be actively employed at time of contribution to receive incentive.

Voluntary Benefits

Citizen's Energy Group offers voluntary benefits at affordable rates. Please review a summary of these benefits below. Citizen's Energy Group does not supplement the cost of these benefits. For further information, visit the Content Library located in Bswift.



Critical Illness
Insurance Video



Accident Insurance
Video

Voluntary Life and AD&D Insurance (Guardian)

If you want to supplement your Group Term Life Insurance benefits (paid for by Citizens Energy Group), Guardian offers Voluntary Life and AD&D Insurance. During open enrollment, you may elect or increase coverage for you and/or your spouse and children. Please refer to Bswift for rate information.

- **Benefit Amount:** 50%, 100%, 150%, 200% of salary to a maximum of \$500,000, minimum of \$10,000
- **AD&D:** 100% of Life Benefit to a maximum of \$500,000
- **Spouse Benefit:** \$10,000 to \$50,000 in increments of \$10,000, not to exceed 50% of employee amount.
- **Child Benefit:** \$5,000 to \$10,000 in increments of \$5,000, not to exceed 100% of employee amount.
- **Benefit Reduction:** 35% at age 65, 60% at age 70, and 75% at age 75.

Critical Illness (Guardian)

Guardian offers both Critical Illness with and without Cancer insurance. These plans pay a lump sum benefit directly to you if you are diagnosed with a serious condition such as heart attack, stroke, coronary artery disease or cancer. This money can be used to cover day-to-day living expenses, deductibles, copayments, time off work, and other expenses.

Accident Insurance (Guardian)

Guardian offers Accident Insurance with and without hospital benefits. These plans can assist with medical and living expenses after a covered accident. It also pays an accidental death benefit. All benefit payments are made in a lump sum directly to you or your beneficiaries regardless of any other insurance you may have. You can use this payment as back-up to your medical plan benefits.

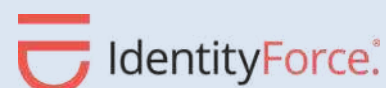
Pet Insurance

Pet Insurance can help pay for medical costs associated with owning a pet. Citizen's Energy Group offers two programs through Pet Benefit Solutions (Total Pet Plan & Wishbone). You can elect pet insurance anytime during the year.



Identity Force

A benefit that protects your privacy and security. It provides you with identity theft protection plans to proactively monitor, alert, and help fix and identify theft compromises. You can elect coverage at any time during the year.





Medicare Concierge Services

Turning 65 becomes complicated when navigating the enrollment process and plan offerings within Medicare insurance. Luckily, Osprey Benefit Advisors are here to help guide you through this process from beginning to end. Simply schedule an appointment with one of our licensed insurance agents to learn more. No obligation to enroll and no cost to you or your family.



The Value of Medicare Concierge Services

			
Discovery Call	Educate	Enrollment	Year Round Support
Identify needs, priorities, health risks and lifestyle of each individual.	Starting with Medicare 101 and educating each individual at their pace to ensure a complete understanding of the program.	Once the individual is completely comfortable with the information, we assist in finalizing their enrollment.	Our Medicare Concierge Specialists are available year round to answer questions and be a resource for plan and program inquiries.

Schedule an Appointment Today

(877) 317-2227

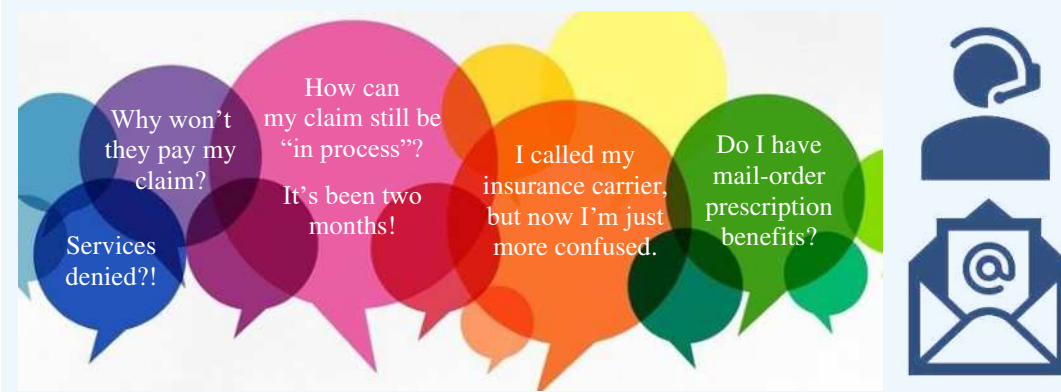
www.ospreyhealth.com



Important Contacts

USI Benefit Resource Center - Have Questions? Need Help?

Citizens Energy Group is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.



Why won't they pay my claim?
Services denied?!

How can my claim still be "in process"?
It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?

BRCMidwest@usi.com
Monday - Friday

8:00am to 5:00pm
Eastern & Central
Standard Time

855-874-0829

Carrier Customer Service

Your carrier contacts are listed below. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

PLAN TYPE	CARRIER	PHONE NUMBER	WEBSITE	MOBILE APP
Medical and Basic Vision	Anthem Blue Cross and Blue Shield	1-833-562-1023 - Medical 1-866-723-0515 - Vision	www.anthem.com	Sydney Health
Pharmacy	Northwind Pharmaceuticals	1-317-522-1637	www.nwpharma.com	Rx Steward
Dental	Delta Dental	1-800-524-0149	www.memberportal.com	Delta Dental
Vision	Delta Vision (VSP)	800-877-7195	www.memberportal.com	VSP
Basic Life and AD&D Voluntary Life and AD&D Critical Illness Accident	Guardian	1-888-600-1600 <i>*For employee benefits hotline, enter plan number: 566785</i>	www.guardiananytime.com	GUARDIAN® Providers & ID Card
FSA and HSA	Lively	888-576-4837	www.livelyme.com	Lively
Pet Insurance	Pet Benefit Solutions	1-800-891-2565	www.petbenefits.com	N/A
Wellness Program	Verve Health	317-927-6460	www.verve.medikeeper.com	Alaveda



IMPORTANT LEGAL NOTICES



**Scan this QR code to
read your 2025 plan year
legal notices.**
