design BUSINESS by ASID

AMERICAN SOCIETY OF INTERIOR DESIGNERS

Affordability. Certainty. Simplicity.

ASID Member Health Insurance Program

The Challenge

Finding and keeping talent. Businesses are faced with a tight labor market for hiring and retaining valuable employees. Providing a comprehensive benefits package is critical to be competitive.

The Solution

Arcwood has identified solutions for the ASID Member Health Insurance Program for independent contractors and firms of all sizes to streamline their benefits offering.

Health Insurance

Health Insurance is often the catalyst for providing benefits to small business and their employees. Our solution offers two Affordable Care Act (ACA or "Obamacare") qualified Programs; STANDARD and ADVANCED.

Plan	TRIAD PPO	Clearwater EPO
Built for	Companies 1+	Individuals
Number of Plan Options	8	5
PPO or HMO	PPO	EPO
Network for Prof Services	CIGNA	6 Degrees Network
Network for Facilities	CIGNA	Direct Contracting Only
Deductible & OOPM Waiver	No	Yes, with an advocate
Direct Primary Care	Included	Included
Pharmacy Benefits	Yes	Yes
Specialty Drugs	Yes, $0 cost options	Not Covered
Premium Tier	Composite	Age Banded <10ee
Underwriting	Yes	No

- The adopting employer will govern which program(s), and how many plans will be available to its employees.
- Enrollment into either program is available year round:
  - The **TRIAD PPO** Program eligibility is determined by the adopting plan sponsor.
  - The **Clearwater** Program eligibility is first of the month following enrollment excepting November and December with an effective date of January 1 each year.
- As these are qualified ACA group policies, enrollment creates a qualifying event for enrollment changes, including spouse or dependent plans.
- Medical underwriting with the TRIAD Program is by census and a brief medical questionnaire. Declines are possible; however, there are 13 tiers of premiums allowing for flexibility in underwriting results.

TRIAD w/ CIGNA PPO - Sample Plans

Benefits developed to help groups of all sizes leverage their buying power as part of a larger combined group to purchase health care benefits at competitive rates.

Available to Employers with 1 to 100 employees

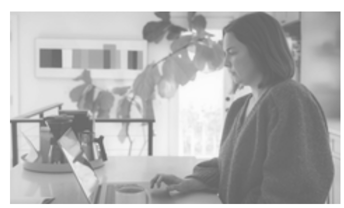
- Experience full PPO coverage with the Cigna Network
- Simplified rating structure and easy to understand plan design
- Maximizes the options that are available for specialty medications
- No participation requirements as the sole offering by the employer to the employees

View premium

Plan Options	1000 Classic	3500 Classic	7350 Value	5000 HSA
Deductible (Individual/Family)	$1,000/$2,000	$3,500/$7,000	$7,350/$14,700	$5,000/$10,000
Out of Pocket Maximum (Individual/Family)	$5,000/$10,000	$7,350/$14,700	$7,350/$14,700	$6,550/$13,100
Primary/Specialist	$20/$40	$45/$90	$50/$100	Deductible then 80% coinsurance
Lab/Radiology	Deductible then 80% coinsurance	Deductible then 80% coinsurance	Deductible then 100% coinsurance	Deductible then 80% coinsurance
Emergency Room	Deductible then 80% coinsurance	Deductible then 80% coinsurance	Deductible then 100% coinsurance	Deductible then 80% coinsurance
Inpatient and Outpatient Care	Deductible then 80% coinsurance	Deductible then 80% coinsurance	Deductible then 100% coinsurance	Deductible then 80% coinsurance
Urgent Care	$40	$90	$100	Deductible then 80% coinsurance
Telemedicine	$0	$0	$0	$0
Prescription Drug	$15/$45/$80/50%	$15/$65/$100/50%	$15/$65/$100/50%	After deductible, $15/$65/$100/50%

revive
the virtual care clinic

- Virtual urgent care services
- 94% of visits occur in less than 20 minutes
- No claims | Continuous Care | Nationwide Coverage



DisclosedRx®
The Fiduciary and Fully Disclosed PBM™

- Use Text to Live Chat with an Agent
- Agile Channel Management Program - FAQ
- Call 24/7 for assistance with claim, drug pricing information, and an explanation of benefits.

Your plan covers charges for eligible drugs prescribed by a physician and dispensed by a pharmacist. Please view the Summary Plan Description for covered expenses and limitations.

Clearwater Program - Sample Plans

Benefits developed to help low utilizers secure protection for major expenses and drive their out-of-pocket expenses lower by seeking direction from the Care Coordination Team. Enrollment requires participation in a Limited Partnership.

Available to Individuals and Very Small Business

- Professional Services use the 6 Degrees Network. Facilities are directly contracted with the plan for member treatment plans.
- Premiums are age banded.
- Copay Plans offer a **Tier 1 benefit with $0 deductible and $0 out-of-pocket expense while working with a member advocate**.
- These are EPO plans; no out-of-network benefits.
- Guaranteed Issue, no pre-exiting limitations; however, not all treatments are covered.
- Best used where there are only a few employees needing health insurance.

Plan Options	3500 Copay	5000 Copay	10000 HSA
Deductible (Tier 1 / Individual/Family)	$0 / $3,500 / $7,000	$0 / $5,000 / $10,000	$10,000/$20,000
Out of Pocket Maximum (Tier 1 / Individual/Family)	$0 /$7,000 / $14,000	$0 / $10,00 / $20,000	$10,000 / $20,000
Primary/Specialist	$0 / $25 / $50	$0 / $25 / $75	Deductible then 0% coinsurance
Lab/Radiology	Deductible and 20% coinsurance	Deductible and 30% coinsurance	Deductible then 0% coinsurance
Emergency Room	Deductible then 20% coinsurance	Deductible then 30% coinsurance	Deductible then 0% coinsurance
Outpatient Care	$0 or Deductible then 20% coinsurance	$0 or Deductible then 30% coinsurance	Deductible then 0% coinsurance
Inpatient Care	Deductible then 20% coinsurance	Deductible then 30% coinsurance	Deductible then 0% coinsurance
Urgent Care	$0 Tier 1 or $75	$0 Tier 1 or $100	Deductible then 0% coinsurance
Telemedicine	$0	$0	$0
Prescription Drug Generic/Brand/Specialty	$0/$0/Discount Card	$0/$0/Discount Card	Deductible then 0% coinsurance

AMaze HEALTH

View premiums

- Unlimited $0 Copay for Services
- The app is packed with valuable resources including wellness and a medical search engine
- Direct access to PCP via phone, text, video chat, and email

WriteWise

- Generic and formulary Brand medications $0 co-pay
- Cost Containment programs to access prescriptions at no cost
- Specialty Medications offered through a Discount Card Only

Your plan covers charges for eligible drugs prescribed by a physician and dispensed by a pharmacist. Please view the Summary Plan Description for covered expenses and limitations. High dollar specialty medications are generally excluded; however, can be filled using manufacture assistance or international sourcing.

Dental Insurance

Your oral health is vital to your overall well-being, but most health coverage options don't cover dentistry. That's why ASID offers affordable dental insurance through MetLife.

Here's What You Can Expect with a Dental Plan From MetLife

Service	Coverage
Preventative Care	100%
Basic Care	80%
Major Care	50%
Orthodontia	50%

Rates are based on your residential zip-code

Participating Dentists
There are thousands of general dentists and specialists to choose from nationwide. Visit our Supplemental website for more information.

Annual Limit
The Basic Plan pays up to $1,500
The Premium Plan pays up to $2,000

Deductible
Preventive care is fully covered without a deductible. Basic and Major coverage kick in once you pay $50 for an individual.

Orthodontia
The Basic Plan includes Child Orthodontia
The Premium Plan includes Adult and Child Orthodontia

Vision Insurance

Vision insurance helps reduce the cost of eye exams, glasses, and contact lenses, making eye care more affordable. It also provides coverage for eye health services, helping protect against unexpected expenses.

Participating Vision Provider
Go to any licensed vision provider and receive coverage. Just remember your benefit dollars go further when you stay in the VSP network.

Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical, Walmart, Sam's Club and Visionworks.

Enhancements Standard Polycarbonate (child up to age 18) and Ultraviolet (UV) coating: At no additional cost.

Savings on glasses and sunglasses:
Get up to 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.

Rates are based on your residential zip-code

Here's What You Can Expect with a Vision Plan From MetLife

Service	Benefit
Eye Exam	$10 every 12 months
Frame Allowance	$150 - $170 every 12 months
Standard Lenses	$25 every 12 months
Contact Lenses	Necessary Included. Elective $150 allowance every 12 months.

Short Term Disability

Short-term disability provides income protection for employees who are temporarily unable to work due to an illness or injury.

Key Features

- Provides income replacement of 60% of pre-disability income for 11 weeks
  - Employer paid benefits pay a maximum of **$1,100 per week**
  - Voluntary Employee paid benefits pay a maximum of **$1,200 per week**
- Benefits begin after two week elimination period
- Covers temporary conditions like recovery from surgery, injuries, or other non-chronic illnesses that prevent you from working for a limited time

Offered through MetLife, our Short Term Disability Insurance provides a financial safety net when you're unable to work due to illness or injury. This coverage helps replace a portion of your income, so you can focus on recovery without the added stress of financial strain.

Long Term Disability

Our Long Term Disability Insurance provides options for employer paid or voluntary employee paid benefits.

Key Features

- Own Occupation Benefit protected for 24 months
- Includes Vocational Analysis and Job Modifications to enable you to return to work.
- Begins after 3 months to co-inside with the Short-term disability benefits.
- Allow you to receive partial benefits while attempting to return to work.

Our Long Term Disability Insurance, provided by MetLife, offers you up to $8,333 in income protection with a **monthly benefit of up to $5,000** if you're unable to work due to a prolonged illness or injury.

Voluntary Life and AD&D

Voluntary Life and Accidental Death & Dismemberment Insurance is an affordable way to safeguard your family and finances, helping to ensure financial needs are met if the unexpected occurs

What to Know

Financial Protection
In the event of death, life insurance benefits provides financial support to your designated beneficiaries, helping them cover expenses and maintain stability.

AD&D Coverage
Includes benefits for certain accidental injuries, like loss of a limb, sight, or hearing, and additional benefits in the event of death due to a covered accident.

For You	For Your Spouse/Domestic Partner	For Your Dependent Children
$10,000 increments to a maximum of $400,000 Guaranteed Issue available	$5,000 increments to $100,000, not to exceed 50% of member's Optional Life Benefit	Child under 15 days = $1,000 Child 15 days to 26 years of age = $10,000

Additional Benefits

Additional benefits provide support to you and your family.

Accident and Critical Illness

Accident: Benefits help cover the costs not covered by your medical plan. You'll have a choice of two plans that provide payments in addition to any other insurance payments you may receive.

Critical Illness: Provides benefits to use as you see fit, including expenses not covered by your medical plan.

Legal Plans

Legal Plans cover a wide range of common legal issues, giving you access to experienced attorneys for help with estate planning, home sales, tax audits, and more.

There are no waiting periods, no deductibles, and no claim forms when using a network attorney for a covered matter.

Identity Fraud Protection

This service helps to keep your information private and safe. With MetLife and Aura, you'll have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud.

Enrollment

GET STARTED

Enrollment in the **TRIAD w/ CIGNA PPO** medical plans require underwriting. Final rates will be determined by final enrollment, health questionnaires, and claims data. Presented rates could reduce based on underwriting, will generally not be higher, declines are possible.

Enrollment is available year-round:
TRIAD w/ CIGNA PPO plans renew on a 12-month cycle based on the effective date of the plan.
Clearwater plans renew each January 1 regardless of when the plan begins.

Enrollment in these plans create a qualifying event allowing for changes to enrolled plans by the employees as well as the company.

Enrollment in the **MetLife** supplemental package is separate; however can happen simultaneously.

The **TRIAD** medical plans are administered by a third-party administrator with access to the National CIGNA PPO Network. The design of these plans are through a LLP/LLC, a type of group medical insurance for employers that allow smaller companies (as well as freelancers and the self-employed) to access the health insurance savings associated with large group medical coverage. LLC/LLP Plans aren't a new category of health insurance but an instrument by which small employers can access the existing (and less expensive) large company health insurance market. TRIAD Benefits provides access to a bona fide LLC/LLP for small groups throughout the country which has been reviewed by the DOI of Tennessee and multiple ERISA attorneys for compliance. By a proposal, the Employer and Employees agree to join TRIAD Benefits LLC.

The **Clearwater** plans employ Care-Coordination for most services to receive stated benefits and are sponsored by TRIDENT Business Process Outsourcing an organization providing virtual professional help. Participation in TRIDENT does require $45 application fee and participation and performance of certain services outlined in the joinder agreement.

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