



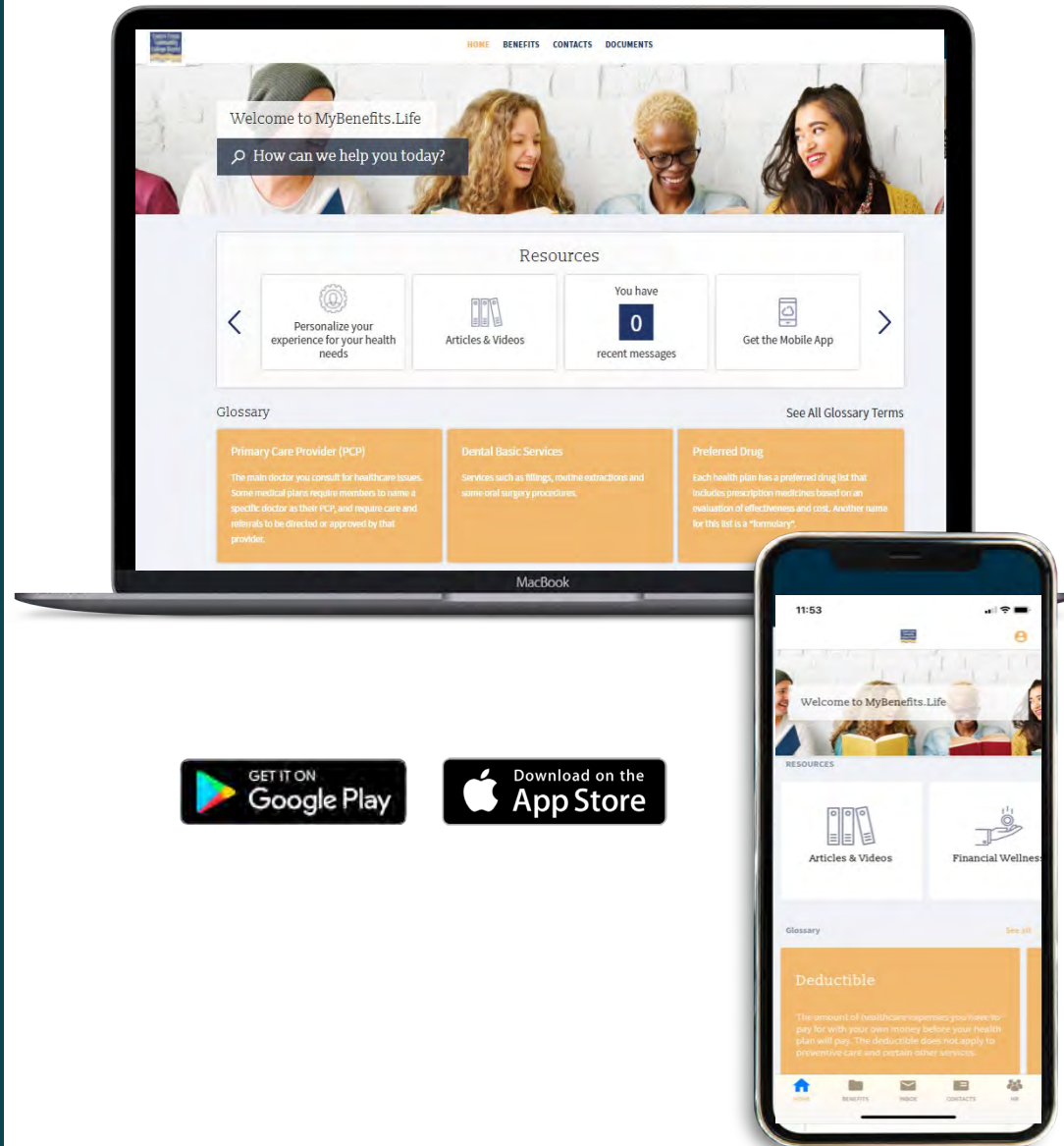
Welcome to MyBenefits.Life

Understanding benefits has never been
easier.

MyBenefits.Life

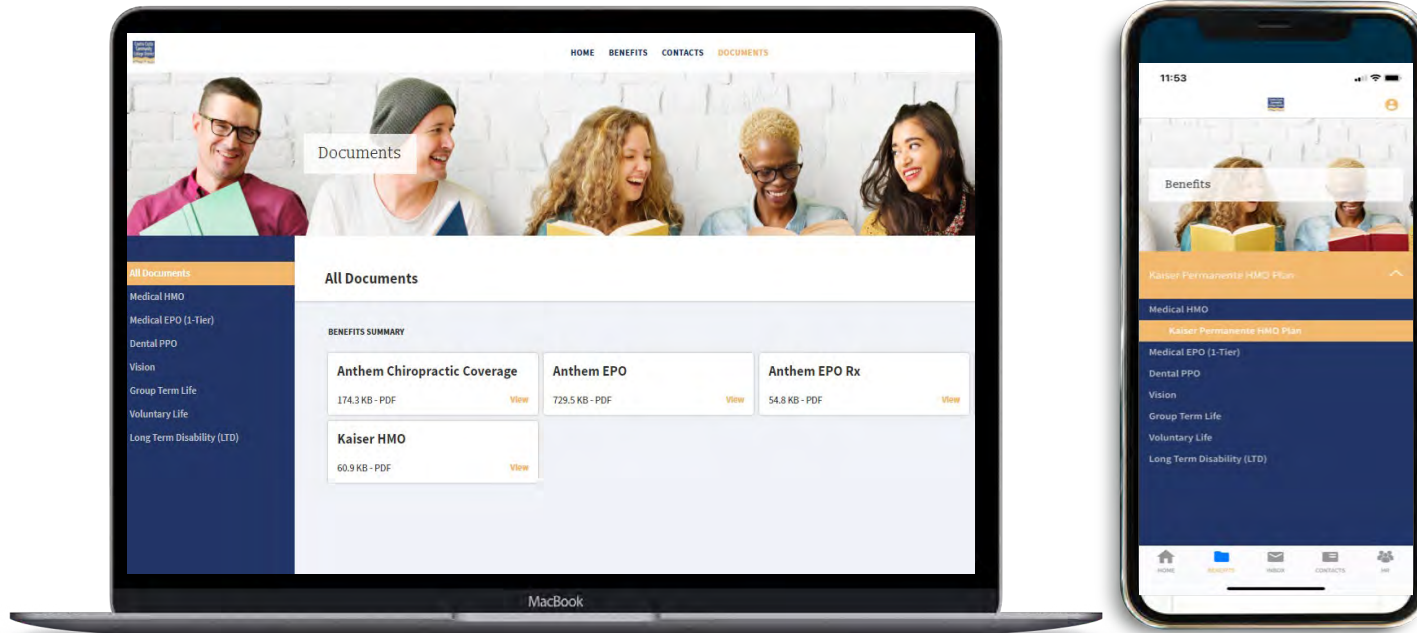
Your new go-to resource

- Benefits portal **AND** an app
- Can be accessed for free for all 4CD employees and dependents
- Simple to navigate user interface
- Makes understanding and accessing benefits related information easy
- Available for iPhone & Android devices



MyBenefits.Life

Makes benefits information easily accessible



Have access to benefit information whenever and however you need it, such as:

Plan summaries

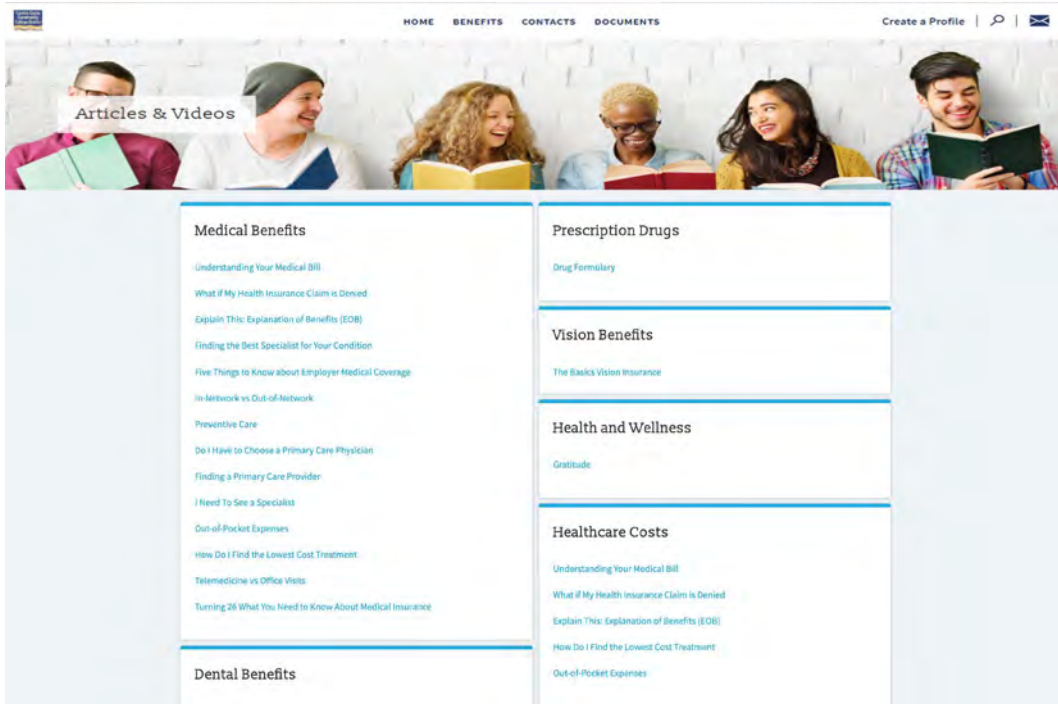
Benefit highlights

Educational tools

2021-22 Benefit
Overview

Informational
guides or
presentations

And, more!



MyBenefits.Life

Provides easy to read articles that inform

Variety of topics including:

- How-to's that promote smart usage of benefits
- “The basics” written in simple language for better understanding
- Overviews that educate on specific types of insurances and benefits
- And, more!



Five Things to Know about Employer Coverage

First time choosing medical insurance through your employer? Here are five things you need to know.

- 1. You need to be eligible.**
A law called the Affordable Care Act (ACA) requires companies with 50+ full-time employees working 30+ hours per week to offer medical coverage to all full-time employees working 30+ hours per week and their dependent children up to age 26. Some employers choose to extend health insurance to part-time employees, spouses, domestic partners, and children over age 26.
- 2. You can enroll and make changes only at certain times.**
There are three circumstances when you can enroll in a new plan or change your current plan: when you are first hired, when you have an opportunity to enroll when you are first hired, if you don't wait until open enrollment, a one to two week window each year when you can add or drop dependent coverage. Outside of those times, you can only enroll as a result of a certain event in your life. For example, if you have a new baby to your coverage.
- 3. You may have a choice of medical plans.**
Some employers offer more than one medical plan so that employees can choose the plan that best fits their budget and healthcare needs. Some plans have a deductible.



Mental and Behavioral Health Benefits

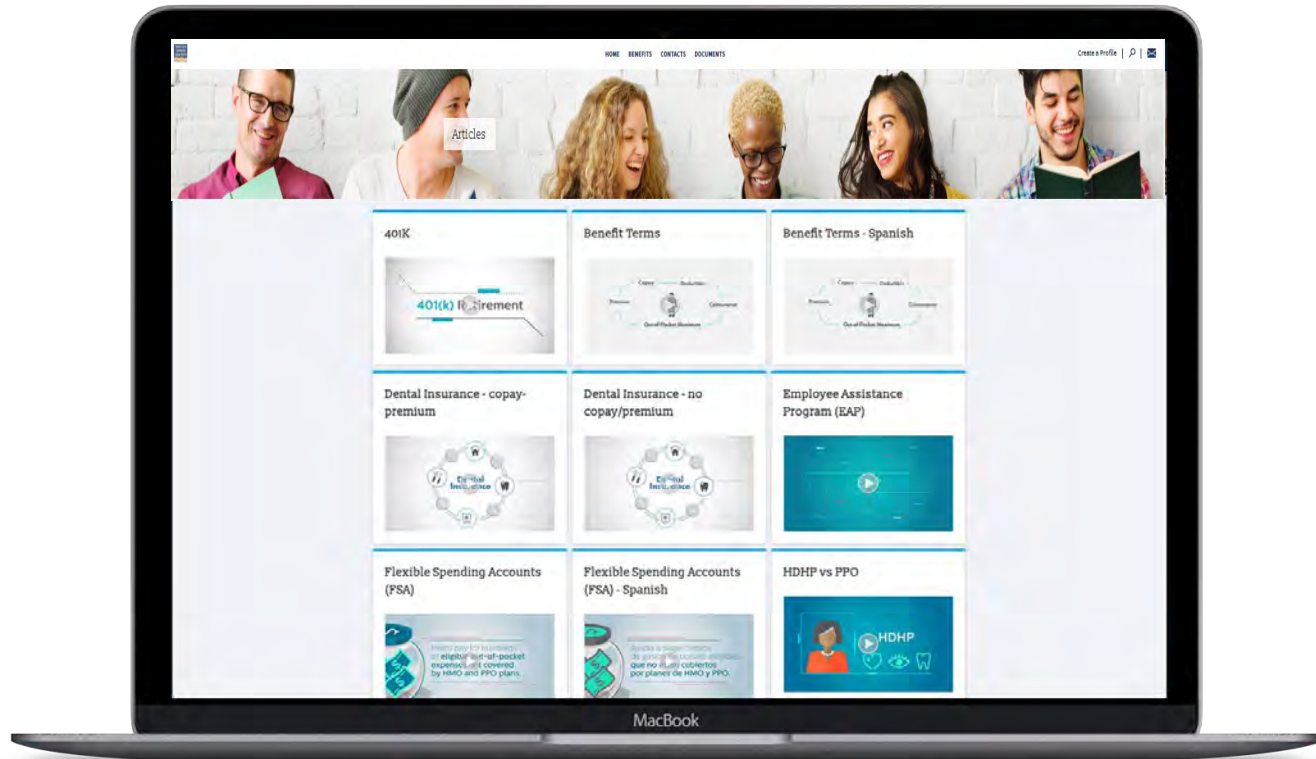
DEC 11, 2015

The challenges of daily life can be stressful for various reasons. Whether it's work, school or family obligations, it's no wonder that many of us sometimes have trouble managing the ups and downs of our day-to-day lives.

Fortunately, most employers offer mental and behavioral health benefits. Review your Benefits Guide to find tools, resources and services to help you in the areas where you need it the most. For example, your employer may offer:

MyBenefits.Life

Offers videos adding to your suite of education



Approachable videos that increase understanding of benefits, terms, and more

Short, 'snack-able' videos ranging from 1 – 3 minutes on average

Yates Group
University
of Chicago

HOME BENEFITS CONTACTS DOCUMENTS

Glossary

Glossary Term Filter

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

<p>401(k)</p> <p>Offered by many employers, a 401(k) is a retirement savings plan that lets employees set aside a portion of their pay in a retirement account and invest their balance in a variety of stock, bond, and mutual fund options. Contributions may be made pre-tax and/or post-tax if the employer offers a Roth 401(k) option. Some employers match employee contributions up to a certain percentage, augmenting the employee's 401(k) savings. Generally, 401(k) plans are offered by private, for-profit companies.</p>	<p>403(b)</p> <p>Similar to a 401(k), a 403(b) is a retirement savings plan that lets employees set aside a portion of their pay in a retirement savings and investment account. Unlike most 401(k) plans, 403(b) plans are used primarily by nonprofit companies, religious groups, school districts, and governmental organizations.</p>	<p>AD&D Insurance</p> <p>An insurance plan that pays a benefit to you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you have a fatal accident.</p>
<p>Allowed Amount</p> <p>The maximum amount your plan will pay for a covered healthcare service.</p>	<p>Ambulatory Surgery Center (ASC)</p> <p>A healthcare facility that specializes in same-day surgical procedures such as cataracts, colonoscopies, upper GI endoscopy, orthopedic surgery, and more.</p>	<p>Annual Limit</p> <p>A cap on the benefits your plan will pay in a year. Limits may be placed on particular services such as prescriptions or hospitalizations.</p>
<p>Balance Billing</p> <p>The practice by out-of-network providers to bill you for more than the plan's allowable charge.</p>	<p>Beneficiary</p> <p>The person (or persons) that you name to be paid a benefit should you die. Beneficiaries are requested for life, AD&D, and retirement plans. You must name your beneficiary in advance.</p>	<p>Brand Name Drug</p> <p>A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine.</p>

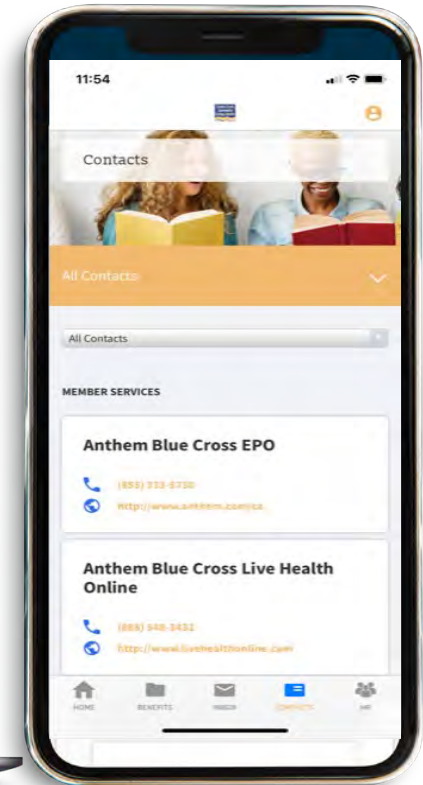
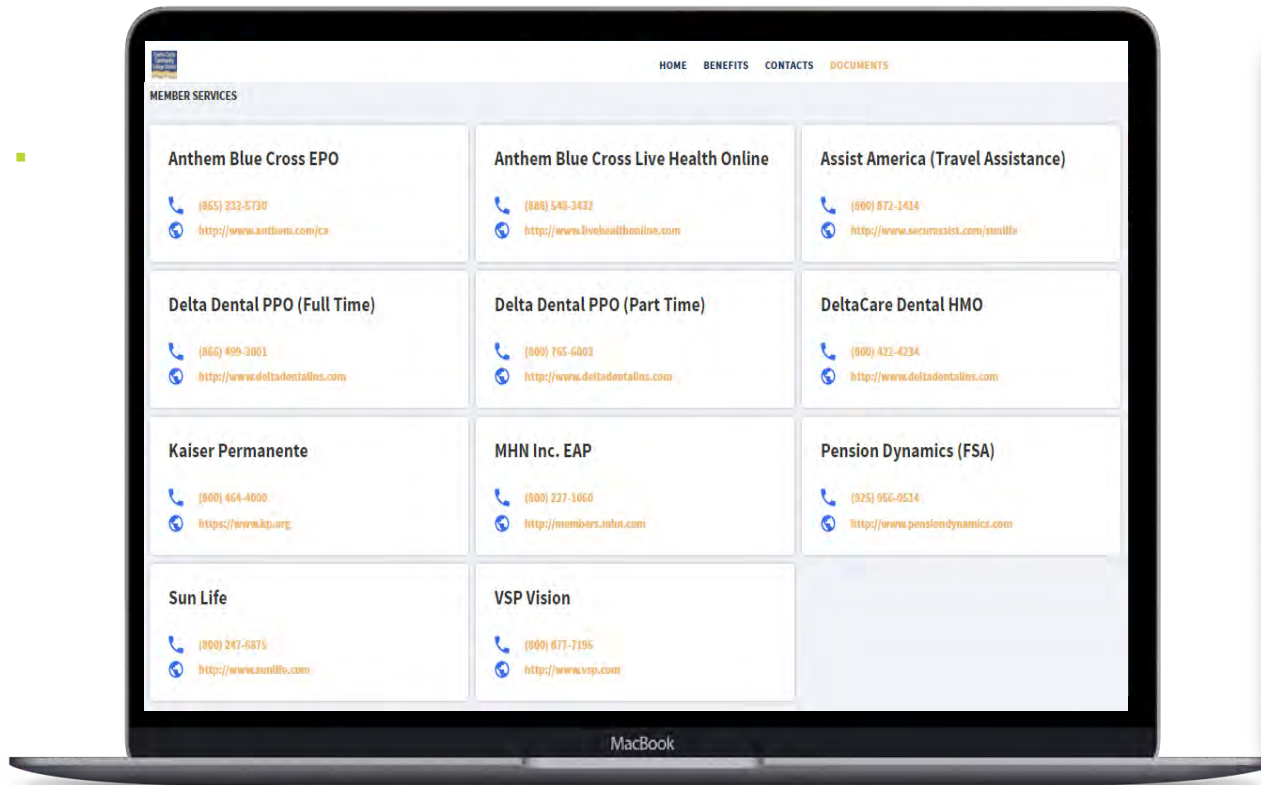
MyBenefits.Life

Terminology glossary increases health literacy

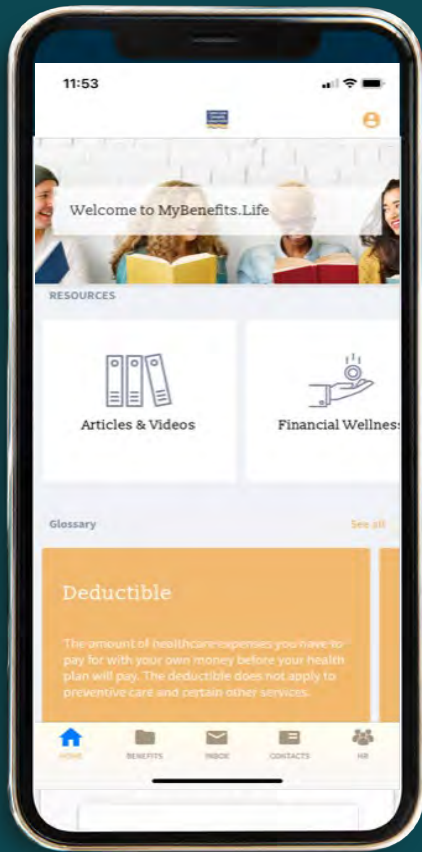
- Supports understanding of complicated terms
- Helps employees understand “insurance jargon”
- Increases health literacy
- Seen right on the Home Page or click through to get the A-Z list of all terms

MyBenefits.Life

Contact information at your fingertips



MyBenefits.Life



Try MyBenefits.Life™ and have all the information that you need 24/7!

Web: 4cd.mybenefits.life

App: Download from App Store or Google Play



Employer Key: 4CD