



JULY 1, 2026 - JUNE 30, 2027

2026 - 2027

Employee Benefits Guide

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This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. This guide also serves as a Summary of Material Modifications. If there is any discrepancy in this guide, the Summary Plan Descriptions will prevail.

Eligibility and Enrollment

Welcome!

Morrison Education Group Inc. / Sun Valley Academy offers you and your family a comprehensive and valuable benefits package! To get the most out of your benefits, please review this guide and other provided resources.

YOU ARE ELIGIBLE IF YOU ARE:

- Full-time employee (working 30 or more hours per week)
- New hire (eligible 1st of the month following 60 days of full-time employment).

COVERING YOUR FAMILY MEMBERS

- You can enroll the following family members for medical, dental, vision, accident, critical illness, and hospital indemnity coverage at the same time you enroll:
- Your legal spouse
- Your certified domestic partner
- Your child(ren), spouse's child(ren) or domestic partner's child(ren) to age 26

Contribution toward the cost of coverage for your domestic partner and their dependents is considered taxable income to you. Domestic partners are not generally eligible for continuation of coverage, and their expenses are not generally considered qualifying medical expenses under an FSA and/or HSA.

WHEN & HOW TO SIGN UP

Open enrollment is held for a limited time each year. New hires' notification of eligibility includes sign-up deadline. To enroll: Complete enrollment/elections through Employee Navigator benefit website. Employees must log-in to make elections.

Website: www.employeenavigator.com

Company Identifier: Sun Valley Academy

Benefit Advisor: <https://book.appointment-plus.com/dxegljhs/#/>

MOST COMMON QUALIFYING EVENTS TO CHANGE BENEFITS*

With few exceptions, you cannot change your benefits once you are enrolled, unless you have a qualifying life event.

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan
- Change in eligibility under Medicaid or CHIP or when first eligible for Medicare - for employee or dependent
- Open enrollment in spouse's plan or enrollment in a Marketplace Exchange plan during the Exchange's annual enrollment period
- Family member gains access to tax subsidy and coverage on the Exchange

BENEFIT ENROLLMENT SERVICES:

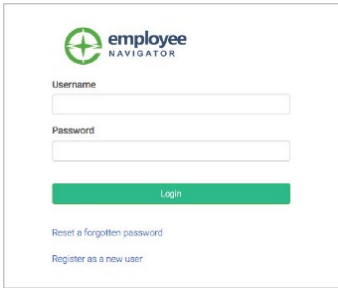
Scan the QR code below or click the link to schedule your one-on-one enrollment support call with our enrollment services team. Their certified benefits counselors can answer questions regarding your benefits and help you determine you and your family's needs. They offer bilingual support and are available during open enrollment and for new hire employees. All employees will need to meet with a benefit counselor.



*If you qualify to change benefits, you must submit your request within 30 days of the qualifying event. Documentation (such as birth certificate or marriage license or proof of loss of coverage letter) may be required.

Employee Navigator – Enrollment Guide

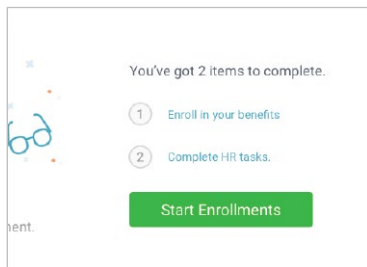
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Log In

- Go to www.employeenavigator.com and click **Login**
- **Returning users:** Login with the username and password you selected or select **Reset a Forgotten Password**
- **First time users:** Click on your registration link in the email sent to you by your admin or select **Register as a new user**. Create your username and password.
- Use Company Identifier: **Sun Valley Academy**

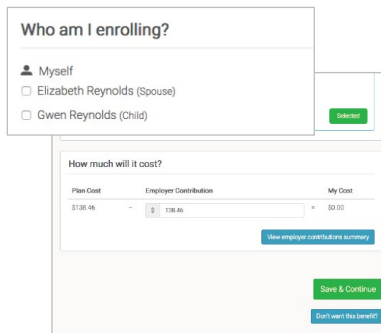
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Get Started

- After you log in, click **Let's Begin** to get started
- Complete any required onboarding tasks your company may have assigned
- Click the green **Start Enrollment** button
- Complete required personal and dependent information
- Tip - to enroll a dependent in coverage, you will need their date of birth and Social Security number

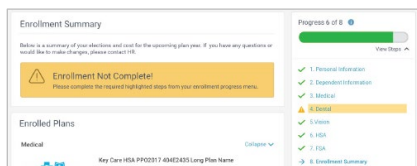
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Benefit Elections

- To enroll dependents in a benefit, click on the checkbox next to the dependent's name under **Who am I enrolling?**
- Below your dependents you can view your available plans and the cost per pay
- To elect a benefit, click **Select Plan** underneath the plan cost
- Click **Save & Continue** at the bottom of each screen to save your elections
- If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason

4



Forms, Review and Confirmation

- If you have elected benefits that require a beneficiary designation, primary care physician (PCP), or completion of an Evidence of Insurability (EOI) form, you will be prompted to add those details
- Review the benefits you have selected on the enrollment summary page to make sure they are correct, then click **Sign & Agree** to complete your enrollment
- You can print a summary of your elections, or log in anytime during the year to view your summary
- If you miss a step, you'll see **Enrollment Not Complete** in the progress bar
- Click on any incomplete step to complete them

Medical Insurance – EMI Health

Go online to find an In-Network provider: www.emihealth.com

BENEFIT HIGHLIGHTS

In-Network amounts are shown. See Summary of Benefits & Coverage (SBC) for out-of-network benefits and more details.

Network: In AZ - BCBS AZ PPO Outside AZ - First Health	\$7,500 100% PPO with \$1,500 Fund		\$6,000 80% PPO with \$1,500 Fund		\$5,000 100% PPO with \$1,500 Fund			
HRA Employer Contributions	\$1,500 Individual \$3,000 Family		\$1,500 Individual \$3,000 Family		\$1,500 Individual \$3,000 Family			
Deductible Calendar	\$7,500 Individual \$15,000 Family		\$6,000 Individual \$12,000 Family		\$5,000 Individual \$10,000 Family			
Deductible after HRA Calendar	\$6,000 Individual \$12,000 Family		\$4,500 Individual \$9,000 Family		\$3,500 Individual \$7,000 Family			
Coinsurance (after deductible is reached)	You pay 0% Plan pays 100%		You pay 20% Plan pays 80%		You pay 0% Plan pays 100%			
Out-of-Pocket Maximum Calendar / Includes deductible, coinsurance and copays	\$9,000 Individual \$18,000 Family		\$8,500 Individual \$17,000 Family		\$7,500 Individual \$15,000 Family			
Out-of-Pocket Maximum after HRA Calendar / Includes deductible, coinsurance and copays	\$7,500 Individual \$15,000 Family		\$7,000 Individual \$14,000 Family		\$6,000 Individual \$12,000 Family			
Physician Office Visit Primary Care or Specialist	PCP - \$50 copay Specialist - \$100 copay		PCP - \$40 copay Specialist - \$75 copay		PCP - \$30 copay Specialist - \$60 copay			
Preventive Care	Covered at 100%		Covered at 100%		Covered at 100%			
Inpatient & Outpatient Services	You pay 0% after deductible Plan pays 100% after deductible		You pay 20% after deductible Plan pays 80% after deductible		You pay 0% after deductible Plan pays 100% after deductible			
Urgent Care Facility & Emergency Room Care	UC \$100 copay ER - \$500 copay		UC - \$100 copay ER - \$500 copay		UC - \$75 copay ER - \$350 copay			
Prescription Drugs Retail: 30-day supply	You pay after \$500/Indv \$1,500/Fam Rx deductible Tier 1: \$25 copay Tier 2: \$50 copay Tier 3: \$100 copay Tier 4: 25% to \$250 max		Tier 1: \$20 copay Tier 2: \$50 copay Tier 3: \$100 copay Tier 4: 25% to \$250 max		Tier 1: \$15 copay Tier 2: \$40 copay Tier 3: \$80 copay Tier 4: 25% to \$250 max			
Medicare Part D	Creditable		Creditable		Creditable			
PER PAYCHECK COST	24 PAYS		22 PAYS		24 PAYS		22 PAYS	
Employee Only	\$0.00		\$0.00		\$87.93		\$95.92	
Employee + Spouse	\$298.58		\$325.72		\$442.46		\$482.68	
Employee + Child(ren)	\$247.91		\$270.44		\$381.63		\$416.32	
Employee + Family	\$594.61		\$648.66		\$794.49		\$866.71	
	\$108.82		\$118.71		\$517.91		\$564.99	
	\$447.15		\$487.79		\$924.49		\$1,008.53	

Our offer of health insurance includes minimum value coverage and meets the affordability standards of the Affordable Care Act. This means that you would not qualify for a subsidy on the Health Insurance Marketplace. Your family members may qualify for a subsidy, depending on your total household income and the cost of coverage. Visit healthcare.gov to learn more.

What is Garner?

Garner is part of your healthcare benefit. It is free for you.

Garner helps you and your family find the best available healthcare.

Anytime you need a doctor, you'll find excellent choices at your fingertips.

- Mobile app
- On Garner website
- Concierge personal service

Benefits of Garner

HAVE CONFIDENCE YOU'RE GETTING THE BEST CARE

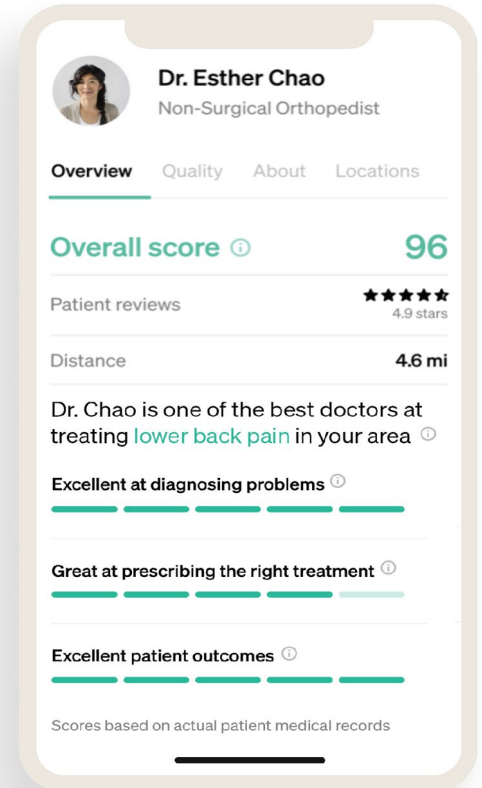
Find the top 20% of doctors and get the best care available.

BE HEALTHIER

By seeing better doctors who get better outcomes with fewer complications, Garner members are healthier overall.

SAVE MONEY

Patients who see Top Providers save an average of 27% per episode of care.



Individual doctor performance is the most important factor in determining quality of care.

THE TOP PROVIDERS ARE THOSE WHO:

- Practice based on the latest medical research
- Successfully diagnose problems
- Produce the best patient outcomes
- Get the highest patient satisfaction ratings

Your Garner Account

A higher level of health care,
at a lower cost to you

With a Garner HRA on your plan, you can be treated by the most highly rated doctors, in every specialty, and at a lower cost to you.

Garner has analyzed 45 billion medical claims from 320 million patients and used data science to identify doctors that get the best results for their patients--and who have availability to see you.

ELIGIBILITY: If you enroll in one of our 3 medical plans, Garner is included. Garner is **NOT HEALTH INSURANCE**, but it sits on top of your **\$7,500 100% PPO, \$6,000 80% PPO, or \$5000 100% PPO plan**. When you search through Garner and use a Garner-recommended provider that you have added to your account, you can receive money directly from Garner to help cover your expenses!

WHAT IF YOU HAVE AN EXISTING RELATIONSHIP WITH A DOCTOR?

You can continue to see your existing primary care physician, gynecologist, psychiatrist, therapist, or pediatrician, but you **MUST ADD** your doctors to your account by using the Garner app/website or messaging the Garner Concierge team. Once you have added your doctors, expenses from these doctors will be eligible for HRA reimbursement on the Garner Plan.

When you do a search in Garner, any doctors that are Garner-recommended and found in your search are linked to your Garner account.

HOW MUCH WILL GARNER COVER OF YOUR MEDICAL EXPENSES?

NEW increased amount this year. You will receive \$1,500 in your Garner account if you enroll as employee only and \$3,000 if you enroll with dependents.

HOW TO GET REIMBURSED

Pay your upfront costs as usual. After your health insurance company processes the claim, Garner will reimburse your qualifying costs if you enroll in the \$7,500 100% PPO, \$6,000 80% PPO, or \$5000 100% PPO plan, you will receive \$1,500 if you enroll as employee only and \$3,000 if you enroll with dependents.

TO LEARN MORE ABOUT
GARNER, WATCH THIS
[2-MINUTE VIDEO.](#)



HOW TO GET STARTED

Scan the QR code to download the Garner Health app or visit getgarner.com/start.



FOR QUICKER
REIMBURSEMENT, SET UP
DIRECT DEPOSIT. [SEE VIDEO.](#)



COVERED SERVICES

Services provided, prescribed, or ordered by a Garner-recommended doctor, including:

- Office visits
- Prescriptions
- Imaging and lab work
- Certain non-invasive tests
- Physical therapy
- Urgent care
- Hospital bills

DOES NOT INCLUDE:

- Emergency care

How to Get Started with Garner

Step 1: Register Your Account

1. Scan the QR code to download the Garner Health app or visit getgarner.com/start.
2. Type your company name and choose the Blue Cross Blue Shield of AZ network.
3. Enter your name, phone, email address, and create a password.
4. Enter your date of birth and last four digits of your Social Security number.
5. Click on Settings, then Account, to set your language preference to English or Spanish.



Step 2: See a Garner-Recommended Doctor

Important Note: Always use Garner before your service/appointment in order to be eligible for reimbursement.

To be eligible for Garner reimbursement funds, you must either have found your doctor through your search on the Garner app or website or contacted your Concierge to confirm they are a Garner-approved doctor before your visit. Your existing PCP, gynecologist, therapist or pediatrician can be reimbursed by Garner IF YOU FIRST add them in through the app, website, or Concierge team. If you are under care for a specific medical condition or prepping for surgery, your services may still be covered. You will need to contact Garner Concierge.

TO SEARCH FOR A NEW PROVIDER (DOCTOR): 1. Once logged in, click on Find providers. 2. Enter the symptom, procedure, condition, or specialty. 3. Enter your zip code, address, or city. 4. Click Find providers. All listed doctors with Top Provider badges are Garner-recommended and are eligible for reimbursement and will be linked to your account just by appearing in the search results.

Should your doctor not be Garner-approved, you may continue to see them; however, any out-of-pocket expenses would not be eligible for HRA reimbursement.

Step 3: Garner Will Send a Check.

Your medical plan interfaces with Garner, so you do not need to submit a claim. When you use Garner-recommended doctors, Garner will work with your medical plan and, as long as you have funds available in your Garner account, they will send a reimbursement check to you.

Garner will reimburse you via direct deposit if you set that up otherwise, they will send you a mailed check. It usually takes six to eight weeks for reimbursement checks to arrive.

Use Garner to find the very best care for you and your family. Create a Garner account at garner.guide/start or download the Garner Health mobile app from the **Apple App Store** or **Google Play Store**.

Questions?

Message the Concierge through the Garner Health mobile app, online at getgarner.com or email concierge@getgarner.com.

Create account



Go to garner.guide/start

Telemedicine – Recuro

Quality medical care is available **24/7, 365 days a year** throughout the U.S., while at home, at work or traveling. Telemedicine provides fast, convenient, and economical access to non-emergency care with board certified physicians that can diagnose illness, recommend treatment, and prescribe medications **over the telephone or through video chat.**

Morrison Education Group Inc. / Sun Valley Academy provides a telemedicine benefit to you and your family members that are enrolled in the medical plan with EMI Health. Download mobile app for Recuro Health.

Telemedicine is not intended to replace your primary care provider, but it provides you access to healthcare when reaching your doctor is difficult or inconvenient.

IN MOST CASES, TELEMEDICINE IS PERFECT FOR TREATMENT OF:

- Moderate fever
- Colds, cough, flu, or COVID-19
- Minor cuts, scrapes, or burns
- Skin rashes, irritations, or infections
- Ear or eye infections
- Sinus infections or strep throat
- Sprains and strains
- Urinary tract infections
- Respiratory infections

PHYSICIAN	CONSULTATION FEE
Medical Physician	\$0 Copay Plan
<i>Fees shown are from Recuro telemedicine. If your EMI Health doctor provides telehealth services, your cost will be the same as an office visit (see Benefit Highlights on Medical page).</i>	

How It Works

1. Register you and your family online; provide medical history: member.recurohealth.com/
2. Schedule a physician consultation via phone, online, or mobile app from anywhere.
3. Call to talk to a doctor: 855.6RECURO

Download the **Recuro** mobile app in your app store or via Google Play. You can also scan the QR code below



Mental Health Support – Lyra

Morrison Education Group, Inc/ Sun Valley Academy provides a mental health benefit to you and your family members that are enrolled in the medical plan with EMI Health. Through Lyra Health, members have fast access to high-quality mental health care coaches and therapists in just a few clicks.

Therapy

Meet with a therapist for diagnosis and treatment of mental health conditions like depression, anxiety, substance use and more

Mental Health Coaching

Find care with a mental health coach to support you through managing stress, relationship issues and more via video.

Medication Management

Combined with your Physician’s therapy plan, management of prescribed medications for symptom monitoring, refills, and follow-up appointments

Connect with a Therapist or Coach

Quality coaches, therapists, and physicians are available nationwide. Depending on your needs, meet via live video, live messaging, or even in-person. When appropriate, access digital lessons and exercises to enhance your care experience between sessions.

PHYSICIAN	ESTIMATED CONSULTATION FEE
Counseling	\$30-50 Copay Plan*
Psychiatry	\$30-50 Copay Plan*
	<i>*Fees vary based on your medical plan’s mental health benefits. View the Summary of Benefits and Coverages (SBC) for mental health benefits.</i>

How To Get Started

Go online to share what you are experiencing:

emihealth.lyrahealth.com/

Get care recommendations and book an appointment immediately

Contact Lyra Health if you have questions:

877-299-4765

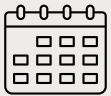
care@lyrahealth.com

How To Save Money

Preventive Care

Did you know that if you are covered under ANY of our medical plans, your in-network preventive care is covered at 100%? That's right! \$0 cost for your annual physicals and preventive exams and screenings.

These exams and screenings help identify health risks early on, and help you keep out-of-pocket expenses in-check. When was the last time you had your total cholesterol and glucose levels checked? Knowing these critical numbers is one of the most important parts of the visit.



Test

Blood pressure, diabetes, cholesterol



Screenings

Mammograms, colonoscopies, sexually transmitted infections



Interventions

Quit smoking, lose weight, eat healthy, identify depression, reduce alcohol use



Vaccinations

Flu, pneumonia, measles, polio, meningitis, and other diseases



Regular Visits

Well-woman, well-baby, well-child



Care

For healthy pregnancies

Shopping for Healthcare

- **Use in-network providers** Use your online provider locator or call the phone number on the back of your health plan ID card.
- **Compare costs of in-network providers** Costs can vary greatly among in-network providers.
- **Use appropriate medical facilities for care needed** Use a hospital emergency room only for real emergencies/critical care. Otherwise, use urgent care, convenience care facilities or telehealth.
- **Use generic prescription medications when possible and check prices at pharmacies before you buy**
- **Check your bills & insurance explanation of benefits (EOB) Always check:**
 - You are billed for actual services received
 - No errors in type of care or amount of care received
 - In-network discounts are applied
 - Deductible and any copays or coinsurance are applied correctly

Dental & Vision Insurance – EMI Health

How to Find a Provider- Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at www.emihealth.com

DENTAL BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	BASE MAC PLAN	BUY-UP UCR 90 th % PLAN
Annual Maximum	\$2,000	\$2,500
Calendar Year Deductible	\$50 / \$150	\$50 / \$150
Preventive Services	100%	100%
Basic Services	80%	90%
Major Services	50%	60%
Orthodontia	Not Covered	Not Covered
Waiting Period	None	None

PER PAYCHECK COST	24 PAYS	22 PAYS	24 PAYS	22 PAYS
Employee Only	\$20.45	\$22.31	\$25.15	\$27.44
Employee + Spouse	\$42.60	\$46.47	\$52.50	\$57.27
Employee + Child(ren)	\$44.20	\$48.22	\$54.85	\$59.84
Employee + Family	\$68.20	\$74.40	\$84.80	\$92.51

VISION BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	FREQUENCY	YOU PAY
Eye Exam	Once every 12 months	\$10 copay
Prescription Glasses	Once every 12 months	\$10 copay
Lens	Once every 12 months	Included in Prescription Glasses copay
Frames	Once every 12 months	Amount over \$130 allowance at a retail provider Amount over \$70 allowance at Costco, Sam's Club or Walmart
Progressive Lenses (Standard)	Once every 12 months	\$0 copay
Contacts (instead of glasses)	Once every 12 months	Amount over \$130 allowance

PER PAYCHECK COST	24 PAYS	22 PAYS
Employee Only	\$3.50	\$3.82
Employee + Spouse	\$7.40	\$8.07
Employee + Child(ren)	\$8.00	\$8.73
Employee + Family	\$11.45	\$12.49

You can download a member ID card by logging onto www.emihealth.com and creating a member account.

Life and AD&D Insurance - Guardian

BASIC LIFE AND AD&D – COST FOR EMPLOYEE IS FULLY PAID BY MORRISON EDUCATION GROUP INC. / SUN VALLEY ACADEMY

We are pleased to provide eligible employees with Basic Life and AD&D (Accidental Death & Dismemberment) coverage at no cost to you. All eligible employees receive guaranteed coverage in the amount of \$25,000. Benefit amount will begin reducing at age 65.

Important Note: Be sure HR has your up-to-date beneficiary information.

VOLUNTARY LIFE INSURANCE – YOU PAY THE FULL COST

You can purchase life insurance to provide more financial protection for your family.

You must purchase coverage on yourself to be eligible to purchase spouse and/or child(ren) coverage.

Employee Benefit (Life and AD&D)	\$10,000 increments up to \$500,000. No medical questions for coverage up to \$100,000 at initial enrollment.	Benefit amount will begin reducing at age 65. Please refer to Certificate of Coverage or HR for questions.
Spouse Benefit (Life and AD&D):	\$5,000 increments from \$10,000 up to \$250,000; not to exceed 100% of Employee elected amount. No medical questions for coverage up to \$30,000 at initial enrollment.	Costs and benefit amounts depend on your age. You can find cost information Employee Navigator. <i>Voluntary AD&D is automatically included and matches the Voluntary Life election for you, your spouse and your children.</i>
Child Benefit (Life and AD&D):	Children aged 14 days to age 26 - \$1,000 increments to \$10,000; not to exceed 100% of Employee elected amount.	

Disability Insurance - Guardian

This benefit ensures you will receive a portion of your income if you were out of work due to injury or illness. Short-Term Disability provides a weekly benefit. See below for more information on the plan.

	SHORT-TERM DISABILITY <i>100% employee paid</i>
Benefit Amount	60% of your weekly earnings to a maximum benefit of \$1,000 per week
When Do Benefits Begin?	Accident - After 1st day Sickness - After 15 days
How Long Are Benefits Paid?	Accident - 13 weeks Sickness - 13 weeks

*Benefit duration may be different for Maternity. See plan document/policy for details.
Paid leave policies and state required programs may impact your Disability plan.

Accident, Hospital Indemnity and Critical Illness - Guardian

Accident

You can purchase voluntary Accident coverage. Accident insurance covers you and your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations, and second- and third-degree burns.

This plan will provide a lump-sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing and physical therapy. It is a valuable complement to your medical insurance. To learn more about the benefit, see details in the plan summary.

Hospital Indemnity

You can purchase voluntary Hospital Indemnity coverage. Hospital Indemnity insurance covers you and your family for: admission to a hospital or intensive care unit, hospital stays, inpatient rehab unit stays (accidents only), intensive care unit stays. This plan pays a per day benefit for hospital admission, confinement, or inpatient rehab. To learn more about the benefit, see details in the plan summary.

Critical Illness

You can purchase voluntary Critical Illness insurance. This plan pays a lump-sum payment upon diagnosis of a critical illness like a heart attack, stroke or cancer. To learn more about the benefit, see details in the plan summary.

Enrollment Advisor

Ashley Boehler

ashley@benefitcommerce.com

Click on this link <https://book.appointment-plus.com/dxeqljhs/#/> or scan the QR code to schedule an appointment to speak to an enrollment advisor.



How to Find a Provider

Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Outlined below are the steps to find an in-network provider for medical, dental and vision benefits.

HOW TO FIND A MEDICAL PROVIDER		HOW TO FIND A DENTAL PROVIDER		HOW TO FIND A VISION PROVIDER	
1	Go to www.emihealth.com	1	Go to www.emihealth.com	1	Go to www.emihealth.com
2	Select "Find a Provider"	2	Click on "Find a Provider"	2	Click on "Find a Provider"
3	Select "Medical" for type of search	3	Select "Dental" for type of search	3	Select "Vision" for type of search
4	Under plans, select "Care Plus"	4	Under plans, select "Summit Plus"	4	Under plans select "VSP Choice Plus"
5	Enter your state	5	Enter your state or zip code	5	Enter your state or zip code
6	Choose network "Blue Cross Blue Shield of Arizona"	6	Use filters to narrow your search	6	Use filters to narrow your search
7	On the BCBS AZ site, choose plan "Arizona PPO" then click "Find a Doctor"				
8	Enter your zip code or location details				
9	Enter your provider search parameters (name, specialty, locations or type)				

Employee Assistance Program (EAP) – Guardian (ComPsych)

Our Employee Assistance Program (EAP) can provide you and your family and household members with information and assistance on a wide range of topics and issues including: work stress, debt problems, family issues, relationship worries, parenting challenges, anxiety, grief and much more.

Counselors are available for support by phone 24/7 at no cost to you (855) 239-0743.

Online resources are also available by logging onto www.guidanceresources.com. Or you can download the GuardianNow app.



Contact Information

	VENDOR NAME	GROUP NUMBER	CONTACT INFORMATION
Human Resources	Morrison Education Group Inc. / Sun Valley Academy	N/A	Shiva Shojaei, Finance Associate sshojaei@morrisoned.org (623) 900-0228
Medical - Eligibility, Claims & Service	EMI Health	5655	www.emihealth.com (800) 662-5851
Telemedicine	Recuro (EMI Health)	5655	Sign up with the Recuro Care app or visit Member.recurohealth.com Phone: 855.6RECURO
Mental Health Support	Lyra (EMI Health)	5655	https://emihealth.lyrahealth.com/ Email: care@lyrahealth.com Phone: (877) 299-4765
HRA Administrator	Garner Health	001TQ00000FboV6YAJ	www.getgarner.com (866) 761-9586
Dental	EMI Health	5655	www.emihealth.com (800) 662-5851
Vision	EMI Health	5655	www.emihealth.com (800) 662-5851
Life & AD&D	Guardian	0068164	www.guardian.com (800) 627-4200
Disability	Guardian	0068164	www.guardian.com (800) 627-4200
Accident / Hospital Indemnity / Critical Illness	Guardian	0068164	www.guardian.com (800) 627-4200
EAP	Guardian	0068164	www.guardian.com (800) 627-4200
Enrollment Advisor	Benefit Commerce Group	N/A	ashley@aleragroup.com 480.536.7030
Client Executive	Benefit Commerce Group	N/A	james.severson@aleragroup.com 480.536.7023
Client Manager	Benefit Commerce Group	N/A	Lindsey.larue@aleragroup.com 480.565.8432
Assistant Client Manager	Benefit Commerce Group	N/A	Alia.Muhammad@aleragroup.com 480.536.7033