

Benefits & Wellness Guide

Wright-Patt
CREDIT UNION, INC.®

my**cu**mortgage®

CoverPoint

Supporting you so you can live your best life!



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Living Our Vision:

“We will be the best organization our member-owners have ever experienced and the best place our partner-employees have ever worked!!”

ELIGIBILITY REQUIREMENTS

WPCU BENEFIT ELIGIBILITY REQUIREMENTS

- FULL-TIME PARTNERS:**
Partners who are hired to work 30+ hours per week during the calendar year are considered full-time.
- SPOUSE COVERAGE:**
Wright-Patt Credit Union offers coverage to spouses. To be eligible, you must be legally married to your same-sex or opposite-sex spouse. WPCU does not charge a spousal surcharge.
- PART-TIME PARTNERS:**
Partners who are hired to work 20-29.9 hours per week during the calendar year are considered part-time. The only benefits for which part-time partners are not eligible are the WPCU-paid Basic Life and AD&D coverages.
- DEPENDENT COVERAGE:**
An eligible dependent is your (or your spouse's) child, including a natural child, step-child, legally adopted child, a child placed for adoption or a child for whom you or your spouse are the legal custodian or legal guardian. Dependents may be covered until the end of the month in which they turn 26 on all eligible plans. Dependent coverage is not impacted by employment, marital or student status.

All plans are independent of one another. This means you can customize selections and covered dependents for each plan. In order to enroll a spouse or dependent in coverage, you must also participate.

DEPENDENT VERIFICATION

Proof of dependency is required upon request. A full point-in-time dependent verification audit may be conducted every five years. Examples of acceptable documentation include a marriage certificate, birth certificate, adoption decree, court order, signed tax returns and physician's statement for disabled dependents. Please note, WPCU reserves the right to request proof of dependency at any time.

COVERAGE TIER DEFINITIONS

- PARTNER ONLY:**
Only the Partner is covered by the plan.
- PARTNER + SPOUSE:**
Only the Partner and their legally married spouse (same or opposite sex) are covered by the plan (no children).
- PARTNER + CHILD(REN):**
Only the Partner and their child or children are covered by the plan (no spouse).
- PARTNER + FAMILY:**
The Partner, their spouse, and their child or children are covered by the plan.

HEALTHCARE TERMS

Wright-Patt Credit Union offers two (2) combined medical and prescription plans through UnitedHealthcare. One of the medical plans is considered a Qualified High Deductible Health Plan (HDHP) and can be paired with a Health Savings Account (HSA). The other medical plan is the UHC Surest plan which can be paired with a Healthcare Flexible Spending Account (FSA). This summary provides a brief highlight of their in-network benefits.

WHAT IS A HIGH DEDUCTIBLE HEALTHCARE PLAN?

The High Deductible Healthcare Plan (HDHP) is a health insurance plan defined by a higher deductible, where the insured individual must pay for all in-network negotiated health care costs up to the deductible before insurance pays for services. Preventive care is one of the only exceptions of this rule. HDHPs are also the only health insurance option that can be paired with a Health Savings Account (HSA) for pre-tax savings. More details on HSAs are on page 9.

WHAT IS THE SUREST PLAN?

The Surest Plan is a health insurance plan with first-dollar coverage through the use of copays. On the Surest plan, the insured individual will pay copays for all services and prescriptions. Copays will vary in cost based on the quality of care. Lower costs are indicative of higher-value care. There is NO deductible on the Surest plan, so all copays apply towards one out-of-pocket maximum. Preventive services do not have copays and are fully covered. The Surest Plan can pair with Healthcare Flexible Spending Accounts (FSA) for pre-tax savings on qualified medical, dental, and vision expenses. More details on FSAs are on page 11.

MEDICAL PLAN COMPONENTS

There are four (4) primary components of your 2026 medical/prescription plan options:



DEDUCTIBLE

On the **HDHP**, the deductible is the amount that you must pay before your plan begins paying for any covered benefits. Certain preventive care services and preventive prescriptions are covered in full and are not subject to the deductible. All other covered medical services and prescriptions apply to the deductible. Deductibles refresh every January 1st.

On the **Surest Plan**, there is no deductible.



COINSURANCE and COPAYS

- **Coinsurance (HDHP Only):** Cost-share applies to **medical services after the deductible is met**. The Plan pays 80% of the cost of claims and you pay 20% of the cost of claims. Coinsurance will continue until the out-of-pocket maximum is met.
- **Copay (HDHP Only):** Applies to **prescriptions after the deductible is met**. Copays will continue until the out-of-pocket maximum is met.
- **Copay (Surest):** Applies to **all services and prescriptions**. Copays will continue until the out-of-pocket maximum is met. Once the out-of-pocket maximum is met, all services are covered with no cost share.



OUT-OF-POCKET MAXIMUM

On the **HDHP**, the out-of-pocket maximum is a combination of your **DEDUCTIBLE + COINSURANCE and COPAYS**.

On the **Surest Plan**, the out-of-pocket maximum is a combination of all your **COPAYS**.

The out-of-pocket maximum is the most you will pay for medical services and/or prescription drugs during the calendar year. The out-of-pocket maximum refreshes every January 1st.



NON-EMBEDDED (HDHP Only)

- **Non-Embedded:** There is no “individual” deductible or “individual” out-of-pocket maximum. The “family” deductible and “family” out-of-pocket maximum is applicable to any/all members of the family unit.
- **Please Note: This does not apply to Partner Only coverage.**

MEDICAL PLAN – UNITEDHEALTHCARE HIGH DEDUCTIBLE HEALTH PLAN

REMEMBER - Utilizing an in-network provider can save you money!
 In-network providers have agreed to offer their services to UnitedHealthcare members at a discounted price compared to out-of-network providers.



UHC's Choice Plus Network	HDHP Legacy Plan
	In-Network
Annual Deductible (Single / Family)	\$2,500 S / \$5,000 F <i>Non-Embedded</i>
Coinsurance (WPCU % / Employee %)	80/20%
Out of Pocket Max (Single / Family)	\$4,000 S / \$8,000 F <i>Non-Embedded</i>
Hospital Charges: In-patient / Out-patient	Deductible, then 20% ²
Preventive Care	Covered in Full
Office Visit Primary Care Physician Visit Specialist Visit Virtual Visits via UHC	Deductible, then 20% ² Deductible, then 20% ² \$49 Access Fee
Urgent Care	Deductible, then 20% ²
Emergency Room	Deductible, then 20% ²
Pharmacy ESSENTIAL FORMULARY Tier 1 Tier 2 Tier 3 Tier 4 ¹	Retail (30-day supply) Deductible, then \$10 Copay Deductible, then \$50 Copay Deductible, then \$150 Copay Deductible, then \$300 Copay

¹ Maximum 30-day supply for all Tier 4 medications
² Coinsurance applies until Out-of-Pocket Maximum is met.

TYPES OF SERVICES COVERED BY THE PLAN

All of these services, except preventive care, are subject to plan copays, deductibles, and coinsurance. Please refer to the Summary Plan Description for a comprehensive listing of covered services.

- ✓ Lab Tests
- ✓ Emergency Room & Urgent Care Visits
- ✓ Hospice Services
- ✓ Preventive Care
- ✓ Physician Charges
- ✓ Prescription Drugs
- ✓ Hospital & Surgical
- ✓ Skilled Nursing Facility
- ✓ Other Medical Services & Supplies

MEDICAL PLAN – UNITEDHEALTHCARE’S SUREST

Be sure to download the mobile app to search for services and providers!

Search for your provider before going to receive a service. Going to a highly rated provider will help keep your costs down. If you go to a lower quality provider, you will have a higher copay.



UHC’s Choice Plus Network	New Surest Plan
	In-Network
Annual Deductible (Single / Family)	N/A
Coinsurance (WPCU % / Employee %)	N/A
Out of Pocket Max (Single / Family)	\$5,500 S / \$11,000 F
Hospital Charges: In-patient / Out-patient	\$200 to \$3,500
Preventive Care	Covered in Full
Office Visit Primary Care Physician & Specialist Virtual Visits	\$25 to \$130 \$0 to \$130
Urgent Care	\$80 Copay
Emergency Room	\$900 Copay
Pharmacy ESSENTIAL FORMULARY Tier 1 Tier 2 Tier 3 Tier 4 ¹	Mail Order (90-day supply) \$25 Copay \$87.50 Copay \$175 Copay Up to \$200 Copay ¹

¹ Maximum 30-day supply for all Tier 4 medications.

PLAN AHEAD & NO SURPRISE BILLS

- **See costs in advance**, so you can plan ahead.
- **No surprise bills** – members pay one copay for a procedure even when multiple providers are involved. Surest bundles related services to minimize unexpected bills.
 - No single copay allows a member to reach the out-of-pocket maximum.
- **Lower copays for high-value providers.** Copays are based on patient outcomes, complication rates, and resource efficiency, with high-value care receiving lower copays

TYPES OF SERVICES COVERED BY THE PLAN

All of these services, except preventive care, are subject to plan copays, deductibles, and coinsurance. Please refer to the Summary Plan Description for a comprehensive listing of covered services.

- | | | |
|----------------------------------|--|--|
| ✓ Lab Tests | ✓ Emergency Room & Urgent Care Visits | ✓ Hospice Services |
| ✓ Preventive Care | ✓ Physician Charges | ✓ Prescription Drugs |
| ✓ Hospital & Surgical | ✓ Skilled Nursing Facility | ✓ Other Medical Services & Supplies |

PRESCRIPTION PLAN

PRESCRIPTION DRUG COVERAGE



Prescription medications are covered by your medical plans, subject first to deductibles and then tiered copay structure up to out-of-pocket maximum. There are two ways to access your medications once a prescription has been written by your doctor:

RETAIL PHARMACY

You can access a 30-day supply at a retail pharmacy. The amount that you pay depends on the prescription that you choose, the dosage and the frequency with which you take it.

MAIL ORDER

Mail order allows you to access your prescription in a 90-day supply, and it is delivered to your doorstep. This program works best if you take medication(s) on a regular basis. You may experience additional savings by utilizing the mail order pharmacy through OptumRx.

To access your medication in a 90-day supply through mail order, your physician must write the prescription for 90 days.

FORMULARY

We utilize UHC's closed Essential 4 Tier Formulary. This formulary is designed to help reduce pharmacy costs for you by covering only those medications that offer both unique clinical value and competitive prices. To find out if your medication is covered under the Essential 4 Tier Formulary, check online at www.uhc.com, ask your pharmacist or call the number on the back of your UHC Member ID card.

VITAL MEDICATIONS PROGRAM

The **Vital Medications Program** includes an additional small set of medications at \$0 cost share. These include specific drugs for asthma, diabetes, hypoglycemia, opioid overuse and allergies.

PRICE EDGE PROGRAM

We are also pleased to offer the **Price Edge Program** which automatically provides members with the lowest price medication by comparing cash prices against the cost share with insurance. If the cash price is lower, the cost is adjusted. The best part is – there is no action required, and the medications will still apply towards the deductible and out-of-pocket maximum.

TYPES OF COVERED MEDICATIONS

INCLUDES PREVENTIVE MEDICINES COVERED AT 100%

There are five (5) classes of medications covered by your plan. Preventive medication allowable by the IRS will be covered at 100%, not subject to the deductible or copays. All other medications are subject to copays until you reach your out-of-pocket maximum. Covered medications are located on [UHC's Essential 4 Tier Prescription Drug List](#). The Preventive Medication list can be found on the ADP portal by navigating to the Resources tab and selecting Forms Library. **Medications on the Preventive Drug List noted with an "E" are EXCLUDED.**



- ✓ **PREVENTIVE MEDICATIONS:** As allowed by the IRS, WPCU provides preventive medications at no cost.
- ✓ **TIER 1:** These drugs are most often generic versions of brand name drugs and low-cost brand name medications.
- ✓ **TIER 2:** This tier typically includes preferred brand name drugs and drugs that do not have a generic alternative. You may also find several generics in this tier based on cost or efficacy.
- ✓ **TIER 3:** These medications are often brand name drugs that have a generic equivalent available or have a more effective alternative available in a lower tier.
- ✓ **TIER 4:** These medications are considered specialty drugs and are among the highest cost drugs on the market used to treat serious illness.

TIP: Prescription medications can be expensive, and pricing is quirky. A tablet that is twice as strong as another, may not be twice the cost. In fact, it might be the exact same price. Cutting a higher strength pill in half can get you two (2) doses for the price of one (1)! Pill splitting may not be right for every medication or person. Consult your doctor with questions.

VALUE-ADDED BENEFITS WITH MEDICAL

VALUE-ADDED BENEFITS INCLUDED WITH YOUR 2026 MEDICAL PLAN

PREVENTIVE PRESCRIPTIONS – Covered at 100%

Wright-Patt Credit Union wants to provide partners with affordable access to the care they need. Medications on the list noted with an “E” are EXCLUDED. Partners can review a covered medications list on the Forms Library page under the Reference tab in ADP.

VIRTUAL VISITS – Access to online care, anytime

See and talk to a doctor from your mobile phone. Common non-emergency medical conditions can be treated, such as bladder infection, cold/flu, pink eye, sore throat or stomachache. Virtual visits can be accessed via the Dr. On Demand app on your smartphone.

NOOM – Stop dieting. Get lifelong results.

Don't just lose weight—keep it off. Noom helps you learn the “why” behind your habits and teaches you healthier routines, because you deserve results that last.

TRIA HEALTH – Take control of your diabetes

Receive confidential counseling over the phone with a personal Tria Health pharmacist to ensure your medications are treating your conditions effectively. These are all private, confidential telephonic conversations with Tria pharmacists certified in diabetes education (CDE). Provided to you at no cost through your insurance plan.

CARROT – Family-forming and life-long fertility resources

Carrot is the leading global fertility benefits provider for today's modern health plans, providing flexible financial coverage and expert care navigation for life-long fertility and family-forming benefits for all. Improves access to high-quality fertility care and reduces emotional and financial strain. Get reimbursed for up to \$15,000 in qualifying expenses, per partner, per lifetime.

LYRA HEALTH – Your partner for mental health care

Access 12 confidential mental health coaching or therapy sessions per year, at no cost to you. If you go beyond 12 sessions, continue care with your Lyra Provider using your in-network benefits.

QUIT4LIFE - Tobacco Cessation Program

Ready to quit? Quit4Life helps make the path to quitting tobacco and/or nicotine manageable. To help you get the support you need, this integrated cessation program offers a variety of tools and resources to help prepare you to quit and stay on track – for good.

HINGE – Pain relief, plain and simple

Relieve joint and muscle pain with access to a personalized exercise program and a dedicated care team. Do your exercise therapy anytime, anywhere.

SPECIALIST MANAGEMENT SOLUTIONS (SMS)

Offers support for specialty and outpatient surgical care needs. See page 20 for more information.

myHEALTHWORKS WELLNESS PLATFORM

Engage in wellness activities including the completion of the annual biometric screening and non-tobacco affidavit to earn HSA incentive funding.

HEALTH SAVINGS ACCOUNT (HSA)



WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA is a checking account created exclusively for you and is designed to help you pay for qualified medical, prescription, dental, vision, and hearing expenses on a pre-tax basis.

HOW DO I USE MY HSA?

- You may use your HSA dollars to pay qualified healthcare expenses for yourself and your tax dependents regardless of their enrollment in the Wright-Patt Credit Union health plan.
- You may access your funds in the same way that you access a traditional checking account – using checks or a debit card.
- You may modify your HSA contribution at any time during the year.

2026 IRS MAXIMUM CONTRIBUTION LIMITS (includes partner & WPCU funds)

Partner Only	\$4,400
Partner & Spouse	\$8,750
Partner & Child(ren)	\$8,750
Partner & Family	\$8,750

AGE 55+? You can contribute an additional \$1,000

*Funds rollover from year to year!
There is no maximum account balance.*

WHAT HAPPENS IF MY EMPLOYMENT ENDS WITH WPCU?

Because the HSA is a credit union account in your name, if you leave Wright-Patt Credit Union for any reason, you keep your HSA and its funds. Moreover, you can continue to use the funds for qualified expenses tax-free.

DO I NEED TO SUBSTANTIATE (PROVE) MY CLAIMS?

You do not need to submit receipts in order to access your HSA funds. HSAs are governed by the IRS. Any misuse or insufficient HSA records are between you and the IRS. If your account is audited by the IRS and it's found that you've misused funds or cannot provide receipts to legitimize an expense as qualified, you will be required to pay income tax and a 20% penalty on the purchase as well as possible late penalties.

I'M TURNING 65 SOON. DO I NEED TO KNOW ANYTHING SPECIAL ABOUT MY HSA?

Yes! If enrolled in any part of Medicare, contributions into an HSA are not permitted by you or WPCU. Keep in mind that, if you defer enrollment in Medicare to a date after you reach age 65, Part A will automatically be effective retroactively 6 months prior to your enrollment date (but no earlier than the month prior to your 65th birthday). You should determine in advance the intended date of enrollment for Medicare and, working backwards, contact Human Resources to ensure all contributions cease 6 months prior to that date.

Additionally, at age 65, funds may be used for any purchase without penalty. However, tax will apply for any purchase that is not a qualified healthcare expense.

WHAT DO I NEED TO KNOW ABOUT ELIGIBILITY REQUIREMENT TO CONTRIBUTE INTO AN HSA?

There are eligibility requirements in order to establish & contribute to your HSA. You CANNOT participate in an HSA if any of the following are true:

- You are enrolled in a NON-qualified HDHP through a spouse or other source (including WPCU's Surest Plan)
- You already made the IRS maximum contribution that calendar year.
- You can be claimed as a dependent on another person's tax return.
- You are enrolled in a Medical FSA, including through your spouse.
- You are enrolled in CHIP, Medicare, or Medicaid benefits
- You have received medical benefits from the VA within the last 3 months.

Please note: These eligibility requirements are determined by the IRS and only apply to the Health Savings Account. These eligibility requirements DO NOT APPLY to the medical or prescription plan through UnitedHealthcare.

2026 HSA INCENTIVES

Wright-Patt Credit Union cares about you and your family. A voluntary comprehensive wellness program is available to all partners to help you become your best self. The programs on this page are designed to make you more aware of your health.

- **If you are enrolled in the HDHP Plan** and you choose to engage, you will receive health savings account contributions to offset your deductible and out-of-pocket medical, prescription, dental, vision, and hearing expenses!
- **If you are on the Surest Plan** and you choose to engage, you will receive points.

HEALTH SAVINGS ACCOUNT (HSA) – ACTIVITIES

If you and your enrolled spouse (if applicable) are enrolled on the HDHP and participate in the following activities through the myHealthWorks wellness platform, you will receive contributions into your HSA from Wright-Patt Credit Union.

- Non-Nicotine / Non-Tobacco Affidavit (HealthWorks)
- Biometric Screening Form (HealthWorks)

The deadline to complete activities on myHealthWorks is August 31st for:

- All existing partners
- New hires hired between January 1st - June 30th
- Eligible life events between January 1st - June 30th.

Note: Partners hired or experiencing a life event on or after July 1st will not be eligible for the 2026 incentive funding.

HEALTH SAVINGS ACCOUNT (HSA) – ACTIVITY INCENTIVES

Partners will receive HSA contributions for 2026 based on each completed activity above. Partners may earn the incentive funding deposit/partial deposit without the requirement for covered spouse completion. Payment for partner completion and payment for spouse completion may be separate; if EE+Spouse or EE+Family Coverage: 50% deposit for partner/expert and 50% for spouse.

Employer incentive deposits are completed monthly, typically the month following completion by the second payroll. For example, January activity completion is funded by the second payroll in February.

FLEXIBLE SPENDING ACCOUNT (FSA)

WHAT IS A HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)?

A Flexible Spending Account is special type of tax-advantaged account in which you are able to set aside a portion of your **pre-taxed** earnings to use for qualified expenses. Much like the Health Savings Account, funds from your Healthcare Flexible Saving Account for qualified healthcare expenses are also not taxed when used. **However, there are a few important distinction between the two you need to know.**

	FSA	HSA
Medical Plan associated with account	Surest	HDHP
WPCU contributes into my account	NOT ELIGIBLE	YES
I can contribute money into my account	YES	YES
Maximum Annual Contribution (<i>WPCU+ personal contributions</i>)	\$3,400	\$4,400 S / \$8,750 F
When are the funds available?	Full election on January 1, 2026	As payroll deductions are made each pay period
I can make contribution changes during the year	NO	YES
Balance will carry over year-after-year	NO	YES
My balance will go with me if I terminate employment with WPCU	NO²	YES
I will get a debit card to use for services/purchases	YES	YES
Claims must be substantiated by Administrator (Navia)	YES	NO
Can be used as a retirement account at age 65 ¹	NO	YES


¹ 20% Excise Penalty for non-qualified purchases prior to age 65.

² If you terminate employment with WPCU, you can elect to have an FSA through COBRA.

WHAT IS A DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)?

The Dependent Care Flexible Spending Account allows funds to be used for daycare and dependent care expenses for children under age 13 as well as adult dependents who are mentally or physically unable to take care of themselves. The 2026 maximum allowance is \$7,500 (\$3,750 if married, filing separately). It works similarly as the FSA whereas funds remaining in the account at the end of the calendar year are forfeited, so plan wisely.

 **2026 FSA funds are for claims incurred from January 1, 2026 through December 31, 2026. Reimbursement requests for any 2026 claims need to be sent to [Navia](#) by **March 1, 2027**.**

 **DO I NEED TO SUBSTANTIATE (PROVE) MY CLAIMS?**
YES! You will be required to submit detailed receipts to receive reimbursements from your FSA. FSAs are governed by the IRS, so the administrator of the account (Navia) is required to obtain substantiating documentation for all claims. **IMPORTANT NOTE:** If documentation is requested and not received in a timely manner, your debit card may be suspended until the documentation is received.

 Click [HERE](#) for a sample list of eligible items to purchase with your FSA.



DENTAL PLANS – DELTA DENTAL

DENTAL COVERAGE THROUGH DELTA DENTAL OF OHIO

Delta Dental offers the largest network of providers in the US, offering a wide variety of dentists, providing enhanced value to WPCU partners. We will continue to offer the same two (2) plans as in years past. Both plans provide reimbursement for specific dental procedures up to an annual plan maximum. The plan maximum on the dental plans represents the maximum amount paid by WPCU in a given plan year. The annual plan maximum refreshes on January 1st. In-network preventive services are paid-in-full by the plan as long as you have not exhausted your annual plan maximum. Other services are subject to deductible and coinsurance (cost-sharing). Partners may view a full list of plan services on ADP under Resources > Forms Library.



IN-NETWORK BENEFITS	CORE PLAN Provides a comprehensive dental plan at the most affordable price. This plan is a great fit for Partners needing routine & basic care.	ENHANCED PLAN Offers partners a higher annual maximum, lower deductibles and lower cost sharing. This plan is a great fit for Partners with upcoming dental work.
Annual Plan Maximum	\$1,250 per person	\$1,750 per person
Preventive Care	Covered in full	Covered in full
Deductible	\$100 per person	\$50 per person
Basic Services	Deductible, then 50% / 50%	Deductible, then 80% / 20%
Major Services	Deductible, then 50% / 50%	Deductible, then 80% / 20%
Implants	Deductible, then 50% / 50%	Deductible, then 80% / 20%
Orthodontia (Available for Children & Adults)	60%	60%
• Benefit	\$1,500	\$1,500
• LIFETIME Maximum		

Other benefits included on the Dental Plan include Esthetic Restoration, which covers porcelain crowns and bridges, and enhanced dental benefits for members with qualifying special healthcare needs, including additional dentist visits and treatment delivery modifications.

IMPORTANCE OF UTILIZING AN IN-NETWORK PROVIDER

Both Wright-Patt Credit Union dental plans offer in- and out-of-network coverage at the same deductible and cost sharing levels. However, by utilizing in-network providers, you receive discounts on services – stretching your annual plan maximum and protecting you from balance billing. Delta Dental’s three (3) network levels are described below.

To ensure your provider is in the network, visit www.deltadentaloh.com and select “Find a Dentist” from the top menu of options. Choose “Delta Dental PPO and Delta Dental Premier.” Based on your need, narrow your search to either the “PPO” or the “Premier” network. Both are considered in-network, will provide discounts and protect you from balance billing; however, PPO dentists will offer greater discounts on services to partners and to WPCU.



IN-NETWORK: PPO

- Largest discounts on services
- Large network of providers
- Protection from balance billing

IN-NETWORK: PREMIER

- Moderate discounts on services
- Largest network of providers
- Protection from balance billing

OUT-OF-NETWORK

- No discounts on services
- Visit any provider
- Can be balance billed

VISION PLAN – EYEMED



Wright-Patt Credit Union offers a comprehensive vision plan to partners and their families. As an EyeMed member, you're on your way to saving money and seeing things in a whole new way! Benefits may be used once ever 12 months and reset on a rolling 12-month basis. Partners may view a full listing of services on ADP under Resources > Forms Library.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Exam with Dilation	No Copay	Up to \$35
Frames	\$150 Allowance plus 20% discount off remaining balance	Up to \$75
Standard Plastic Lenses	\$25 copay	\$25-\$60
Lens Options	Additional Copays May Apply	N/A
Contact Lenses <i>(in lieu of glasses)</i>	\$150 Allowance 15% discount off remaining balance	Up to \$120
Laser Vision	15% off retail or 5% off promotional	N/A

IN-NETWORK PROVIDER BENEFITS

Click [HERE](#) to search for a provider. Wright-Patt Credit Union is a part of the Access Network.

Go where you want

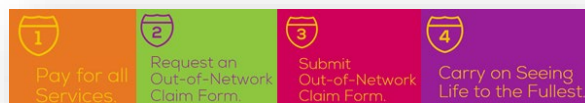


Get what you want



OUT-OF-NETWORK REIMBURSEMENT

Expenses for out-of-network claims are paid back to you in the form of a reimbursement. Visit www.eyemed.com for an out-of-network reimbursement claim form.



MAXIMIZING YOUR VISION PLAN

MOBILE APPLICATION

Get your vision benefits on the go.



*CONTACTS DIRECT.com

Use your insurance to purchase contacts online and receive an additional \$20 Off!



ACCESS YOUR ACCOUNT ONLINE

New User?

Getting set up is quick and easy! Just [create an account](#) and you can:

- Check your claim status
- Print your member ID card
- Review your benefit details
- And more!

myHEALTHWORKS WELLNESS PLATFORM

SIMPLY EXTRAORDINARY WELLNESS WITH myHEALTHWORKS

We've partnered with Integrated Health 21 – HealthWorks to create a wellness platform to help you feel motivated and support your overall health and wellbeing. This platform provides access to resources and our award-winning wellness programs, all in one place! All partners/experts have access to myHealthWorks. All programs are voluntary.

Programs available via myHealthWorks:

HSA Incentive Funding Activities

If you and your enrolled spouse (if applicable) are enrolled on the HDHP with an active Health Savings Account (HSA) and participate in the following activities through the myHealthWorks wellness platform, you will receive contributions into your HSA from Wright-Patt Credit Union.

- Non-Nicotine / Non-Tobacco Affidavit
- Biometric Screening Form

Biometric screening dates accepted from 9/1/2025 to 8/31/2026. All activities must be completed by 8/31/2026 to receive funding. See page 10 for more details.

Gym Check-In Program

Partners may submit proof of 8 visits to the gym of their choice each month for a \$25 reimbursement via payroll. Subscription programs and independent workouts are not eligible for program reimbursement. Examples of eligible gyms includes fitness clubs, local studios, etc. outside of the home include. Partners must upload proof of 8 visits by the 5th of the following month to receive credit.

Health Coaching

We are please to offer free, confidential health coaching with our dedicated certified health coach to all partners. You can schedule and track sessions via myHealthWorks. Please see more details on page 15.

Destination WellnessNOW!

All aboard the personal journey to the best you that YOU can be! Our wellness passport program encourages participation in qualifying activities throughout the year from January through November. We've included activities that focus on our eight dimensions of wellness including specially selected wellness programs and activities as well as selected events and learning opportunities with other departments.

INTEGRATED
HEALTH



HealthWorks
Central Division



HEALTH COACHING

One-on-One Health Coaching is an effective way to implement lifestyle changes, improve health habits, and create sustainable behavioral change.

The best part? Health Coaching is available to ALL partners at no cost, regardless of benefit plan enrollment.

Personal participant information is NEVER shared with your employer.

WHO COULD BENEFIT FROM HEALTH COACHING?

- People who want to eat healthier or lose/maintain weight
- Tobacco/Nicotine users interested in quitting
- People who want to address more serious health problems or manage chronic diseases such as:
 - Diabetes
 - High cholesterol
 - High blood pressure
 - Work/Life Balance
 - And more!

HOW DOES IT WORK?

- Virtual sessions
- Work together to set reasonable goals
- Identify obstacles and prepare to deal with them
- Get encouragement along the way!

Complete at least 5 coaching sessions between January 1 and October 31, 2026, to be entered into a drawing to win \$250!

Due to privacy, winning partners will not be announced or recognized.



PET HEALTH & WELLNESS INSURANCE

From the unexpected to the routine, Safeco® Pet Insurance offered to Wright-Patt Credit Union Partners and MyCU Experts by CoverPoint Insurance gives you the peace of mind you want, and your pet the protection they need.

What is Pet Insurance?

Pet Insurance can help your pet get the best veterinary care available when they need it by reducing the financial burden of unexpected medical costs due to illness or injuries. Plus, preventive wellness options could help you stay ahead of any potential issues altogether.

Safeco's Pet Insurance policies offer protection for both cats and dogs by covering a wide range of illnesses and injuries, as well as an optional upgrade in coverage for wellness and preventative care benefits. Policies allow customization so that each customer pays for the amount of coverage they expect to need.

Accident and injury coverages include treatment for swallowed objects, broken bones, toxic ingestions, cuts, burns, and more. Illness coverage ranges from treatment for serious conditions, like diabetes and cancer, to minor conditions, like an upset stomach and ear infections. For additional premium, customers can also be reimbursed a scheduled amount for a list of wellness and preventive care services. Customers are reimbursed based on actual cost of care, not on a usual and customary basis.



Coverage options

Each applicant makes their own selection:

Annual Maximum: Options: \$5,000, \$10,000, \$15,000

Annual Deductible: Options: \$250, \$500, \$1,000

Reimbursement Rate: Options: 70%, 80%, 90%

Choose what's right for you.

Partners have two policy options to choose from, offering coverage for accidents, illnesses, and routine wellness. Plus, you can select the right reimbursement payout, deductible, and annual maximum for your needs and budget.

Accident & Illness	Accident, Illness & Wellness
<ul style="list-style-type: none"> • Accidental injuries (including to permanent teeth) • Euthanasia or anesthesia due to an accident • Cremation and burial expenses due to an accident • Ingestion of foreign object (up to two treatments max per policy year) • Accidental death • Illnesses (e.g. cancer, influenza, and kennel cough) • Alternative medicine • Behavioral Medicine • Hereditary and congenital conditions 	<p>Everything covered under Accident & Illness policy, plus fixed payment amounts for the following (not subject to deductible and annual maximum)</p> <ul style="list-style-type: none"> • Wellness exams • Intestinal deworming • Routine dental cleaning • Flea and tick prevention • Dietary food and supplements • Prescription medications • Boosters and Vaccinations

Enrollment for this benefit is not done through ADP and is not available via payroll deduction. To enroll, please contact CoverPoint Insurance Solutions directly.

Pre-existing conditions are not covered. Waiting periods, deductibles, benefit limits and exclusions may apply. For policy terms, limitations, and conditions, please visit Safeco.com/pet. Wellness coverage reimbursements are based on a schedule. Products, rates, and discounts may vary by state and are subject to change. Not available in MA. Products are underwritten by Safeco Insurance Company of America and/or its affiliates, with their principal place of business at 175 Berkeley Street, Boston, MA 02116 and administered by Companion Protect Agency, LLC. Learn more about our privacy policy at libertymutual.com/privacy. ©2022 Liberty Mutual Insurance

SUPPLEMENTAL LIFE / ACCIDENTAL DEATH and DISMEMBERMENT PLANS – VOYA



Life Insurance isn't fun to think about, but it is the best way to protect those who depend on you for financial support. Providing a financial safety net for your beneficiaries in the event of your passing is important element of your overall benefits package offered by Wright-Patt Credit Union.

WHY IS LIFE INSURANCE IMPORTANT?

Life Insurance provides a lump-sum payment to your designated beneficiary should you pass away. Your policy also includes Accidental Death and Dismemberment (AD&D) Insurance, which provides a benefit if you suffer an accidental injury or pass away as a direct result of a covered accident.

WHAT IS A DESIGNATED BENEFICIARY?

A beneficiary is the person or persons to which your benefit will be paid should you pass away. Your beneficiary can be a spouse, family member(s), friend(s) or entity (through a Trust) that you wish to receive your benefit. You may have one or many beneficiaries. **It is extremely important that this designation is kept up-to-date.** Have you experienced a life event in the last 12 months? Each year during Open Enrollment, we highly suggest you review this designation in ADP and update it accordingly.

DO I HAVE LIFE INSURANCE COVERAGE?

Wright-Patt Credit Union provides all full-time partners working 30+ hours per week an employer paid Basic Life and Basic AD&D benefit as shown below. This post-tax benefit is provided at **NO PREMIUM COST TO PARTNERS.**

- Will pay up to 1x your annual salary, rounded up to the next \$1,000 up to \$400,000.

WHAT IF I WANT TO PURCHASE MORE INSURANCE?

Partners may purchase supplemental life and/or AD&D insurance for themselves, their spouse and their children on a post-tax **VOLUNTARY BASIS.** Cost is based on age, relationship (partner, spouse or child) and benefit amount. (See the chart below for limits.) These optional plans are available to both full-time and part-time partners.

WHAT DOES “GUARANTEE ISSUE” AND “EVIDENCE OF INSURABILITY (EOI)” MEAN?

If you are electing coverage for the first time, approval is guaranteed for benefit elections up to \$230,000 for yourself, \$50,000 for your spouse, and \$10,000 for your child(ren) without answering medical questions on an Evidence of Insurability Form (EOI). Any election request in excess of the Guaranteed Issue levels will require submission of an Evidence of Insurability Form (EOI). View the Certificate of Coverage and access the EOI Form in ADP by going to Resources > Forms Library.

After initial offer of coverage, you may only increase your election two increments or \$20,000 total without having to complete EOI. EOI is required for coverage increases greater than two increments or for any election amount over the guaranteed issue amount of \$230,000. All increases to spousal elections will require EOI.

BENEFIT	PARTNER	SPOUSE	CHILD(REN)
Incremental Amount	\$10,000	\$5,000	\$2,000
Max Benefit	\$500,000	100% of Partner Amount	100% of Partner Amount to \$10,000
Guarantee Issue (initial eligibility only)	\$230,000	\$50,000	\$10,000

Specific pricing information will be modeled for you during enrollment via ADP.

DISABILITY PLANS – VOYA



COVERAGE FOR YOUR GREATEST ASSET

According to the U.S. Senate Committee on Health, Education and Labor & Pensions, 77% of employees think missing work for three months would cause a financial hardship. Wright-Patt Credit Union understands that there is a lot riding on your ability to earn an income, even when life's surprises happen. That's why Short-Term and Long-Term Disability is provided to all partners **AT NO COST**.

SHORT-TERM DISABILITY

Short-term Disability provides temporary income replacement during the recovery period from an illness or accident.

Plan Features Include:

- 7-day Elimination Period. This is waived if you are hospitalized as an inpatient or if having an outpatient procedure.
- 60% income replacement to a maximum of \$3,000 per week
- 12-week maximum duration
- WPCU pays 100% of the premium for coverage
- No pre-existing clause for coverage

LONG-TERM DISABILITY

Long-term Disability is available if the recovery from an illness or accident requires an extended absence beyond 12 weeks.

Plan Features Include:

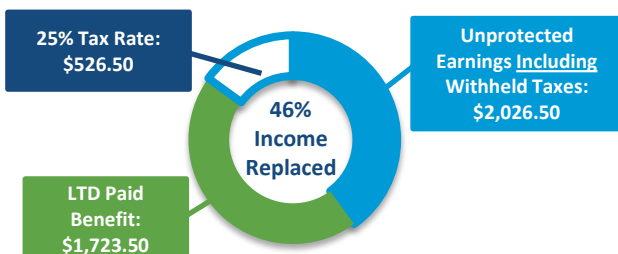
- 90-day Elimination Period (coincides with the duration of short-term disability)
- 60% income replacement to a maximum of \$7,000 per month
- 3-year maximum duration if you are unable to perform duties of your own occupation
- Maximum benefit duration to Social Security Normal Retirement Age if you are unable to perform duties of any occupation
- Pre-existing condition clause may apply

WPCU DISABILITY BENEFITS ARE TAX-FREE. WHY IS THAT IMPORTANT?

Wright-Patt Credit Union pays 100% of the premium cost for both Short-Term and Long-Term Disability coverage. Partners pay tax only on the value of the premium. This allows you to receive a TAX-FREE benefit if you become disabled, providing a benefit that is closer to your actual earnings compared to a taxable benefit.

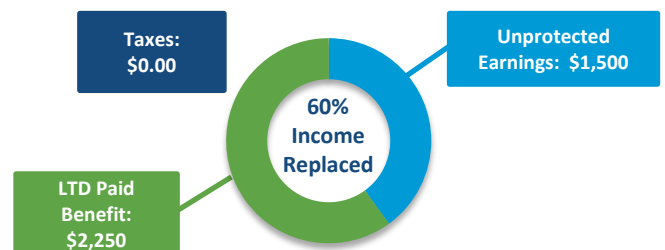
TAXABLE BENEFIT EXAMPLE – PRE-TAXED

Annual Earnings: \$45,000
 Monthly Earnings: \$3,750
 LTD Benefit: 60%



TAX FREE BENEFIT EXAMPLE – THE WPCU WAY

Annual Earnings: \$45,000
 Monthly Earnings: \$3,750
 LTD Benefit: 60%



VOYA VALUE-ADDED BENEFITS

EMPATHY, BEREAVEMENT SUPPORT

Access bereavement support through Voya's partnership with Empathy. Empathy is a concierge support system that provides guidance and support for emotional, legal, financial, and administrative challenges after the loss of a loved one. Empathy offers services such as funeral planning, will preparation, and access to a care team.

TRAVEL ASSISTANCE PROGRAM

Voya Travel Assistance provides eligible participants the following types of services: Emergency Medical Transport Services, Medical Assistance Services, Travel Assistance Services and Security Assistance Services when traveling 100 miles or more from home (covered persons only).

EMPLOYEE ASSISTANCE SUPPORT

This program is offered through ComPsych, partner of Voya, and is available to ALL PARTNERS & THEIR FAMILIES.

- This program provides a maximum of three sessions, per issue, per year for you and your household members.
- Receive 24/7 access to clinicians, licensed counselors, and in-person and virtual counseling sessions.
- Access to articles, podcasts, videos, slideshows, on-demand trainings and more



FINANCIAL, LEGAL, & WORK-LIFE SUPPORT

FinancialConnect

Receive access to financial experts to assist with money management and planning.

LegalConnect

Receive immediate, confidential access to attorneys at discounted fees.

FamilySource

Access to personalized attention and resources that cover all aspects of work-life needs, including childcare, elder care, adoption, education, etc.

CRITICAL ILLNESS AND ACCIDENT PLANS – VOYA



ADDITIONAL PROTECTION FOR PARTNERS & THEIR FAMILIES

Wright-Patt Credit Union continuously evaluates the partner benefit package and benefit carriers to ensure the needs of our partners are met, in both plan offering and cost. Enroll for these benefits with your other Core benefits via ADP.

Value added benefits provide additional protection to lessen the financial impact of the out-of-pocket costs related to accidents, serious illnesses, major health events, or death. These benefits pair nicely with the High Deductible Health Plan offered by WPCU and can help cover unexpected deductible and coinsurance costs.

GROUP CRITICAL ILLNESS

PLAN HIGHLIGHTS

Pays a lump sum benefit of \$10,000, \$20,000 or \$30,000 upon diagnosis of certain critical illnesses.

Features of this plan include:

- Multiple benefit payments
- Portable (can take it with you if you leave WPCU)
- Includes Annual Wellness Benefit of \$75
- Spouse coverage available when partner enrolls
- Children covered at 50% of partner benefit at NO EXTRA COST!

Premiums are based on your age and the amount of coverage selected. Current rates can be found during the ADP enrollment process.

BASE COVERED CONDITIONS (lump sum payment at initial diagnosis)	
<ul style="list-style-type: none"> • Invasive Cancer • Heart attack • Stroke • Benign brain tumor • Blindness • Kidney failure (ESRD) • Major organ failure • Permanent Paralysis 	<ul style="list-style-type: none"> • Carcinoma in situ (25%) • Coronary artery bypass (25%) • Advanced Alzheimer's • Amyotrophic Lateral Sclerosis (ALS) • Parkinson's Disease • Multiple Sclerosis • Coma • Skin Cancer
ADDITIONAL COVERED CHILD CONDITIONS	
<ul style="list-style-type: none"> • Cerebral Palsy • Cystic Fibrosis 	<ul style="list-style-type: none"> • Muscular Dystrophy • Congenital Birth Defects

GROUP ACCIDENT INSURANCE

PLAN HIGHLIGHTS

Pays a lump sum benefit based on the type of injury sustained or type of treatment received.

Features include:

- 50+ Coverages and Benefits including death benefit, ambulance, emergency care, x-rays, burns, lacerations, broken bones, surgery, paralysis, coma, concussion, etc.
- Includes Annual Wellness Benefit of \$75
- Portable (can take it with you if you leave WPCU)
- Family coverage available
- Compliments your High Deductible Health Plan
- No maximum number of benefit payments

FIDELITY AND WPCU's 401(k) Plan

New partners will be eligible to personally contribute to the WPCU 401(k) plan 30 days following their date of hire. Pre-tax and Roth options are available along with a myriad of investment options. You may make changes to your deferrals each pay period at www.401k.com.

WPCU contributions, both 100% matching (up to 5% max) and profit sharing (3% per pay period), begin 30 days following your date of hire. Contributions are pre-tax regardless of your deferral elections. We offer a 2-year "Cliff" vesting, meaning as long as you work for WPCU for at least two (2) years with 1,000 hours or more of service in each year, you are considered fully vested. As a reminder, beneficiaries for the 401(k) plan can be made via www.401k.com or the NetBenefits mobile app.



Download Fidelity's Mobile *NetBenefits* App to view:

- ✓ Rate of return
- ✓ Balances by source and investment
- ✓ Last contribution amount
- ✓ Total account balance
- ✓ Vested balance by source
- ✓ Asset allocation by investment in chart and list form

Although loans and "hardship" withdrawals are available, consider your financial future before compromising your balance. Fidelity handles the rollover, loans and withdraw process. They may proactively reach out regarding your account by text, email or even snapchat codes!

REVIEW YOUR ACCOUNT

Once your NetBenefits account is set up, review your account balances, contribution percentage, and investments.

- Log in
- Click *Quick Links*
- Select *Summary*
- Review the *Contributions* tab
- Review the *Investments* tab



ADDING BENEFICIARIES

It's important to designate beneficiaries for your Fidelity 401k plan. In the event of your death, benefits would be paid according to plan rules which might be different from the designation you would choose. Please take a few moments today to name your beneficiaries to ensure that your benefits will be distributed according to your wishes.

Additional Services:

- BrokerageLink – Allows savvy investors to allocate their own deferrals into investment options outside the 401k plan's fund line-up. Additional costs may apply.
- Fidelity Managed Account Services – Engage with a licensed Fidelity specialist to create a custom retirement gameplan within the 401k plan's fund line-up. Additional costs may apply.

NORTONLIFELOCK IDENTITY THEFT



IN A WORLD OF IDENTITY THEFT PROTECTION, ALL SERVICES ARE NOT THE SAME

NortonLifeLock offers a 4-Pillar approach to cyber safety, helping you protect not just your identity, but also your devices, your home and family, and your online privacy. WPCU offers partners the choice between two (2) NortonLifeLock Identity Theft Protection plans. NortonLifeLock plans should be elected with your other Core benefits via ADP. **Note, enrollment may be done at any time. Please email Benefits to enroll if an unexpected event occurs.**



LIFELOCK IDENTITY ALERTS

It's the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone, email, or mobile app.



DARK WEB MONITORING

Identity thieves can sell your personal information on hard-to-find dark web sites and forums. LifeLock patrols the dark web and notifies you if we find your information. We will start monitoring your enrollment information from the moment you are enrolled, and you can add even more information for additional monitoring through your member portal.



CREDIT MONITORING & APPLICATION ALERTS

We monitor key changes to your credit file and alert you to help detect fraud.



US-BASED DEDICATED RESTORATION AGENTS

If you become a victim of identity theft, an Identity Restoration Specialist will personally handle your case and help restore your identity.



DETECT

Advanced technology monitors over a trillion data points to help detect suspicious uses of your identity.



ALERT

Receive potential fraud alerts via text, phone or email. Confirm suspicious transactions & NortonLifeLock is on it.



RESTORE

Resolve crimes or debts falsely created in your name. Let the NortonLifeLock experienced professionals help.

ESSENTIAL PLAN

- | | |
|--|---|
| <ul style="list-style-type: none"> • Credit, Bank and Utility Account Freezes • LifeLock Skill for Amazon Alexa • Identity Verification Monitoring • LifeLock Identity Alert System • Dark Web Monitoring • Bank & Credit Card Activity Alerts | <ul style="list-style-type: none"> • LifeLock Privacy Monitor • 401(k) & Investment Account Alerts • Stolen Wallet Protection • One Bureau Credit Alerts • \$1 Million Total Service Guarantee • 24/7 Live Member Support |
|--|---|

PREMIER PLAN

- | | |
|--|---|
| <p>ESSENTIAL PLAN FEATURES, PLUS:</p> <ul style="list-style-type: none"> • Home Title Monitoring • Three Bureau Credit Monitoring with Annual Credit Reports and Credit Scores | <ul style="list-style-type: none"> • Checking and Savings Account Application Alerts • Bank Account Takeover Alerts |
|--|---|

CHOOSE BETWEEN TWO (2) PLANS TO MEET YOUR FAMILY'S NEEDS

TUITION & STUDENT LOAN SUPPORT

tuition.io

education assistance benefits

STUDENT LOAN REPAYMENT ASSISTANCE

Paying off student loans can be difficult, but great wellness resources can help you avoid making costly mistakes. Many partners have completed their education but have outstanding student loans to pay. Others are just starting their higher education journey. Wright-Patt Credit Union, together with our vendor partner, Tuition.io, are here to help ease some of that challenge for you.

HOW DOES PARTNERING WITH TUITION.io HELP ME?

- Partners can receive up to \$100 per month towards their student loan balance or loan they have cosigned for their child's education.
- Manage all of your student loans in one place
- Receive one-on-one student loan coaching
- See how even small extra payments can save you time and interest!

TUITION REIMBURSEMENT

Wright-Patt Credit Union recognizes that the skills and knowledge of its Partners are critical to the success of the organization. The tuition reimbursement program encourages personal development through formal education so that Partners can maintain and improve job-related skills or enhance their career options within WPCU. Each calendar year, partners are eligible to receive a maximum reimbursement based on the table below. Partners are eligible for reimbursement immediately upon hire in their next enrolled semester.

COURSE PROGRAM	EMPLOYMENT STATUS	MAXIMUM ANNUAL BENEFIT
Undergraduate	Full-Time	\$5,250
	Part-Time	\$2,625
Graduate	Full-Time	\$7,250**
	Part-Time	\$3,625

** Additional \$2,000 is taxable as income to partner.

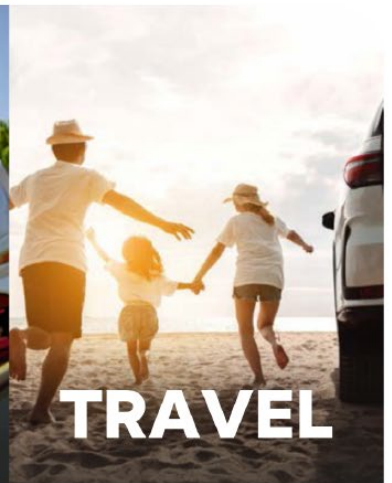
ACCESS PERKS – EMPLOYEE DISCOUNT PROGRAM



SAVE MONEY WITH AMERICA'S LARGEST DISCOUNT PROGRAM!

You asked, we delivered! Partners and experts have no cost to access to the nation's leading employee discount program. Find deals on dining, travel, automotive services, and so much more! Once you've registered, be sure to download the mobile app and take advantage of savings on-the-go.

save where you...



WELLNESS PROGRAM RECOGNITION

OHIO HEALTHIEST EMPLOYER HONOREE

WPCU/myCU has been honored as a Healthiest Employer in Ohio for the past six years – 2020 - 2025. In 2024 and 2025, we were recognized as first in Ohio. We were also honored to be included in both the 2024 and 2025 Healthiest 100 Employers in the U.S.

The awards program, powered by Springbuk, was created to honor people-first organizations that prioritize the well-being of their employee population, display a commitment to workplace wellness, and provide exceptional health and benefits offering.



The awards and recognition are great, but what really matters is that partners and experts embrace the wellness program! Making use of the program elements can help to improve overall health and wellbeing for years to come!