Central Arkansas Water
Essential & Exceptional



# 2027 EMPLOYEE BENEFITS GUIDE
# PART I

JANUARY 1, 2027– DECEMBER 31, 2027

# Welcome Letter from your Chief Executive Officer

## Welcome to Central Arkansas Water.
## I am excited for you to join the CAW family!



**C. Tad Bohannon** Chief Executive Officer
Central Arkansas Water



Our CAW employees are **h**igh-performing, **i**nnovative, **v**alues- driven, **i**nformed, and **p**assionate. Our culture philosophy defines how we realize our mission and can be easily remembered using the acronym **HIVIP**. We want everyone that interacts with our employees to have a HIVIP experience.

Our mission is to deliver high-quality, affordable, abundant, dependable water services to our customers every day. We do this because of our high-performing, innovative, values-driven, informed and passionate workforce. This is an important job and the protection of public health by providing outstanding water services is our singular purpose. CAW's unwavering commitment to continually improving and protecting our most valuable resource to ensure the health of generations to come is what our customers expect of us, what our employees expect of CAW, and what we will expect of you.

CAW is committed to building a better future for the utility, our customers, our stakeholders, and our employees. Our commitment to our employees is essential to the success of CAW in realizing our mission. One of our strategic initiatives is to develop, maintain, and recruit a HIVIP, diverse, sustainable, and high-performing workforce. Part of achieving this initiative is to communicate the value of CAW's total benefits package.

This benefits booklet describes each of the benefits CAW makes available to you to promote your health and well-being so you can help us realize our mission. Contact Human Resources for questions regarding benefits to ensure you make the choices that are right for you.

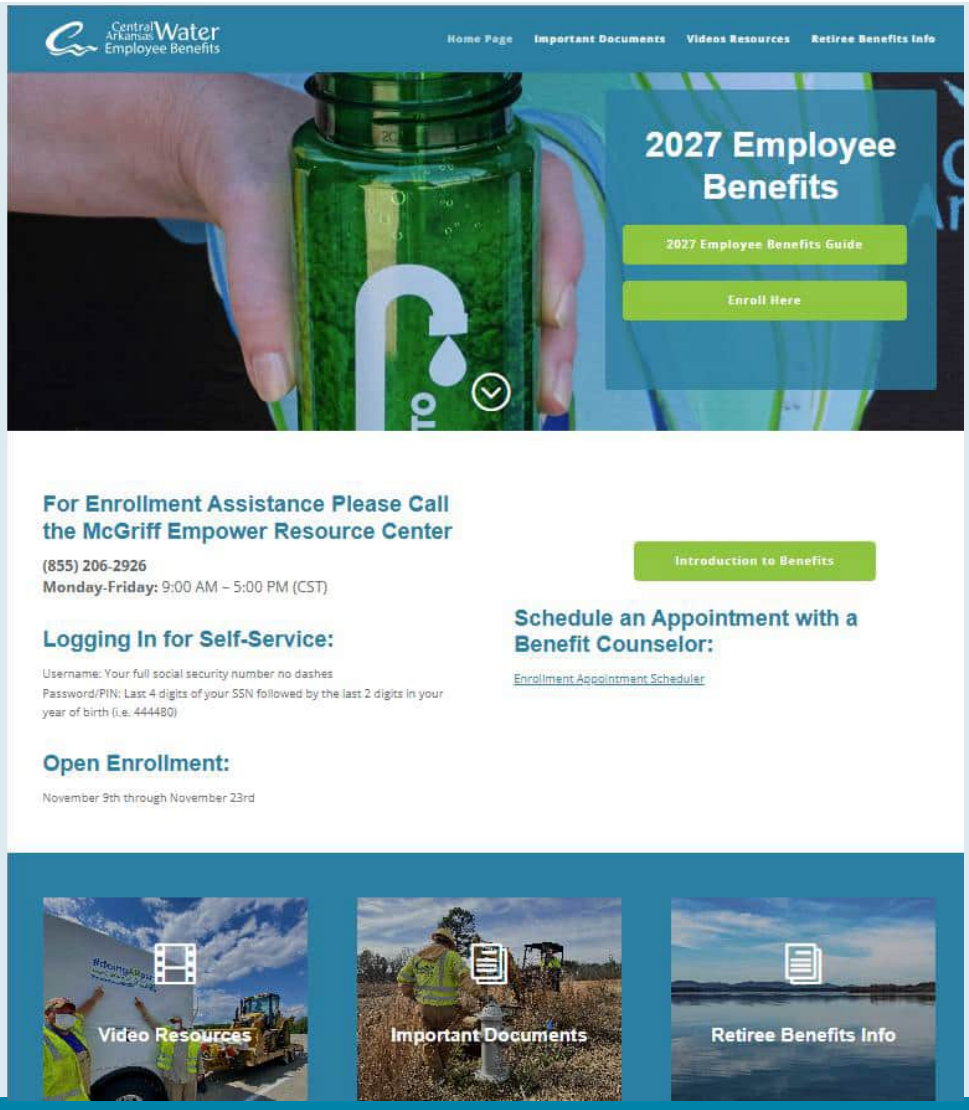
# Welcome to Your Benefits

Your health and the health of your family are important to Central Arkansas Water – this is the reason we offer comprehensive healthcare coverage with ancillary benefit options to eligible employees and their families. Central Arkansas Water's benefits package is designed to focus on your total well-being.

Please read through all of your materials carefully. You have many resources available for any questions related to your benefits throughout the year. Take advantage of those resources to be sure you receive the full benefits you need and all that is available to you.

## Central Arkansas Water Employee Benefit Website

The required state and federal notices, along with Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC), can be obtained from your Human Resources department or found online at www.carkwbenefits.com. From this site, you will also be able to enroll in benefits as a new hire as well as during open enrollment. Below is a snapshot of the Employee Benefit Website.




The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by Central Arkansas Water. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this Guide, contact Human Resources.

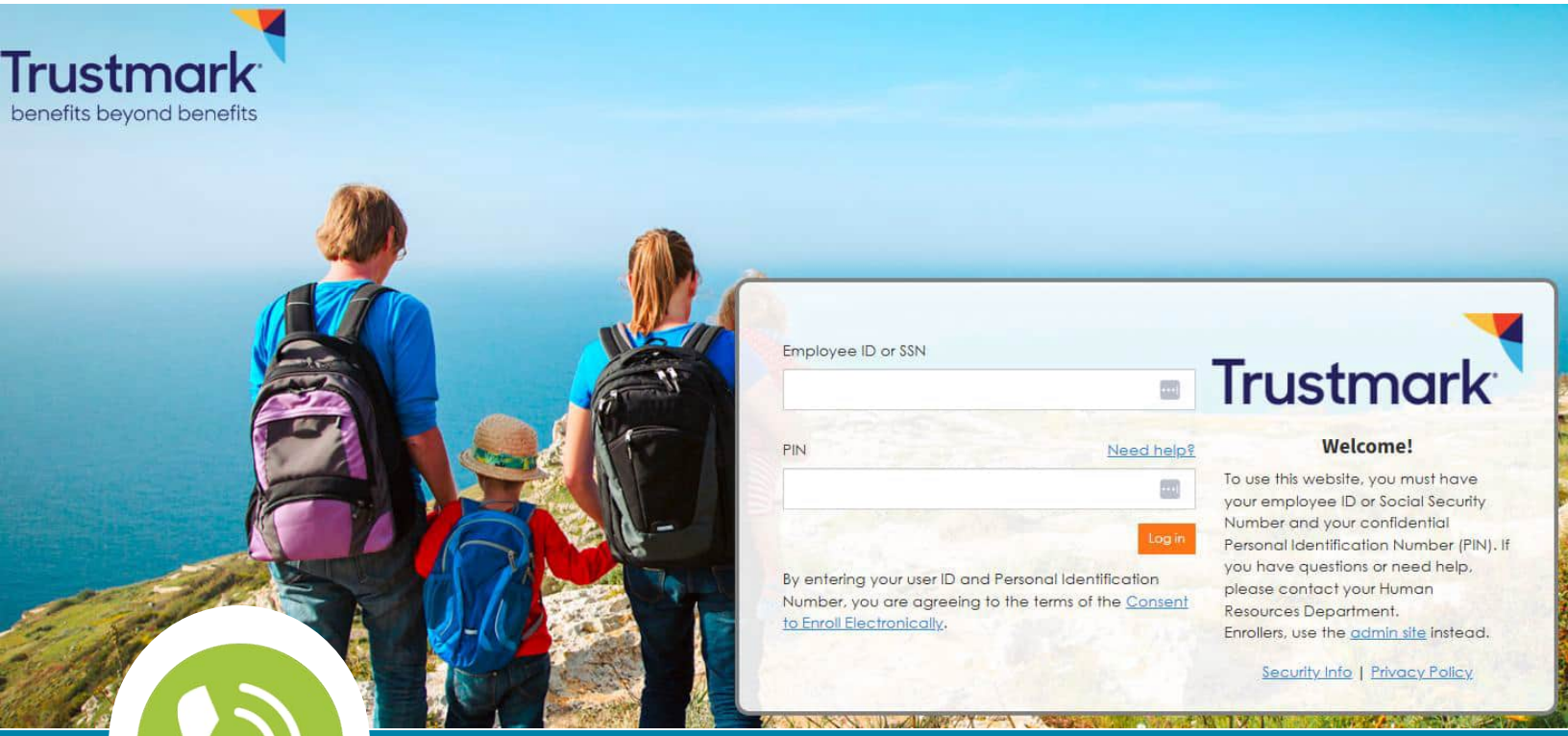
# Enrollment Instructions for Benefit Plans

Online: Our benefits portal enables you to make your benefit elections whenever and wherever it is most convenient for you. This site will guide you, step-by-step, through the enrollment process. For each benefit you will be able to review your choices, select your coverage level and include any dependents you want to cover for that benefit.

Follow these steps to log in to the portal to make your benefit elections:

- Website address is: https://trustmark.benselect.com/enroll
*(works best in Chrome)*
- The site requests your Employee ID or SSN—Your SSN should be entered with no dashes or spaces
- Your PIN is the last four digits of your SSN and the last two numbers of your year of birth—no dashes or spaces should be used (for example if your SSN is 222-33-4444 and your year of birth is 1975, then your PIN would be 444475)

Sign the Benefit Confirmation page at the end of your enrollment process to complete your enrollment. Below is a snapshot of the benefit portal.




**Call Center:** Contact one of Marsh Empower Resource Center benefit counselors to learn more about your benefits and complete your enrollment process

Marsh Empower Resource Center: 855.206.2926
Monday—Friday: 8:00am—5:00pm (CST)

If you would like to schedule a time for a benefit counselor to reach out to you please use the QR code to the left or visit:
https://go.oncehub.com/CentralArkansasWater

# Eligibility and Enrollment

## Eligibility

All full-time Central Arkansas Water employees working at least 30 hours per week are eligible for benefits. As a new hire, you are eligible for benefits on the first day of the month following 30 days of employment, which is your Benefit Effective Date. Additionally, you may enroll during your annual Open Enrollment period for a January 1st effective date.

CAW offers enrollment through Marsh Empower Resource Center or online enrollment at https://trustmark.benselect.com/enroll , *(works best in Chrome)* for your convenience. Benefit counselors at Marsh Empower Resource Center can provide you with a detailed explanation of your entire benefit program.

You may enroll the following eligible dependents in our group benefit plans:

- Your legal spouse
- Your natural, adopted or stepchildren up to age 26
- Unmarried children of any age if disabled and claimed as a dependent on your federal income taxes

Please note that at any time during the plan year, CAW may conduct an audit requesting supporting documentation on all eligible dependents.

### YOUR BENEFIT RESOURCES

More details about the benefits offered to you can be found by:

- Logging into www.carkwbenefits.com
- Registering on the insurance company websites
- Downloading the insurance company1 smartphone apps (if available)
- Calling the insurance company directly
- Contacting Human Resources at AskHR@carkw.com

If you have questions or need assistance enrolling, contact Human Resources or the Marsh Empower Resource Center.

## Benefits Enrollment

It is important that you make your benefit elections within the timeframe allowed during your New Hire or Open Enrollment period. New Hire benefits must be elected within 30 days of your hire date. Postponing the confirmation of your elections will result in a delay and/or denial in enrollment processing. Once you confirm your benefit elections, your next opportunity to change or elect benefits will not be until the next Open Enrollment period, unless you experience a Qualifying Life Event.

# Making Changes to Your Benefits

Changes to your benefits can only be made throughout the year within 30 days of a Qualifying Life Event. Unless one of the events listed below applies, pre-tax benefit elections cannot be changed until the next year's Open Enrollment period.

- A change in the number of dependents (birth, adoption, death, guardianship);
- A change in marital status (marriage, divorce, death, legal separation);
- A dependent's loss of eligibility;
- A loss or gain in like coverage;
- A termination or commencement of employment of employee's spouse or eligible dependent with coverage;
- Other events as the administrator determines to be permitted or any other applicable guidelines issued by the internal revenue service.

# Making Changes to Your Benefits

If you experience a Qualifying Life Event and wish to make changes to your current elections, you must notify the Human Resources Department in writing within 30 days of the change in status. Documentation must be provided. Please reference page 6 and 7 for additional details.

## Your Responsibility

- Closely review the benefit options and materials provided to you
- Determine which benefits are best for you and your family
- Make your elections during the Open Enrollment or New Hire Enrollment period through the benefits portal or by speaking with a benefit counselor at the Marsh Empower Resource Center.

### Important note

Not every qualifying life event is listed here. If you're unsure whether your situation qualifies, contact HR at askhr@carkw.com for help.

### What to do if you have a life event

- Review the list below to see whether your event qualifies.
- Gather any required documents.
- Submit your change request within **30 days** of the event unless a different deadline is shown.
- Scan the QR code below to view the full original QLE matrix with all carrier-specific details and exceptions.

### Most common qualified life events

These are the life events employees are most likely to need:

- **Marriage or legal partnership changes**
- **Birth, adoption, or placement for adoption**
- **Divorce or legal separation**
- **Gain or loss of other coverage**
- **Death of a dependent**
- **Change in number of dependents**
- **Change in employment status** that affects benefits
- **Move to a new address** if it affects coverage or plan eligibility

### How to make changes

Contact HR at askhr@carkw.com to submit your request. Some changes may require supporting documentation.

### Documents you may need

- Marriage certificate
- Birth certificate or adoption paperwork
- Divorce decree or separation agreement
- Proof of loss of coverage
- Death certificate
- Proof of address change, if requested

## Simple guide by event

| Qualified life event | What it means | What you usually need to do | Deadline | When coverage becomes effective |
|---|---|---|---|---|
| Marriage | You got married or entered a legal partnership, if applicable | Add or update dependents and review benefit elections | Within 30 days | Usually the first of the month after the event or request, depending on the plan |
| Birth or adoption | You had a child, adopted a child, or placed a child for adoption | Add the child to coverage and update beneficiaries if needed | Within 30 days | Usually the date of birth, adoption, or placement, depending on the plan |
| Divorce or legal separation | Your marital status changed | Remove a spouse/dependent if needed and update your coverage | Within 30 days | Usually the first of the month after the event or request, depending on the plan |
| Loss of other coverage | You or a dependent lost other employer or individual coverage | Enroll or add dependents to your plan | Within 30 days | Usually the first of the month after the event or request, depending on the plan |
| Death of a dependent | A covered family member passed away | Remove the dependent and update your elections | As soon as possible, usually within 30 days | Usually the first of the month after the event or request, depending on the plan |
| Change in employment status | A job change affects eligibility for benefits | Review your options and make any needed updates | Within 30 days | Effective date depends on the employment change and plan rules |
| Address change | You moved to a new address that affects your access to care under current plan | Update your profile and check whether coverage is affected | As soon as possible, usually within 30 days | Effective date depends on the plan and whether the move changes eligibility |

## Full QLE matrix

Scan the QR code below to access the complete original QLE matrix and all carrier-specific instructions.

# Medical Benefits

Central Arkansas Water employees have the choice between two medical plans offered through United Medical Resources (UMR). With the traditional Preferred Provider Organization (PPO) Plan, you pay a copay for office visits and other covered services are paid by the plan coinsurance once you reach your deductible. Coinsurance is the percentage an insured must pay towards a claim after the deductible has been satisfied. With a High-Deductible Health Plan (HDHP), once you satisfy your calendar year deductible, the plan pays 100% for in-network office visits and all other covered services.

Each plan offers preventive care at 100%, an out-of-pocket maximum to protect you should a catastrophic event occur, and out-of-network coverage when needed. Although out-of-network coverage is available, using network providers will save you money.

## IMPORTANT NOTICE:

UMR will be mailing out member ID cards. CAW employees will also be able to to log in through www.umr.com and print ID cards.

| IN-NETWORK SERVICES | PPO PLAN | HDHP W/HSA PLAN |
|---|---|---|
| **Deductible** (Individual/Family) | $1,500 / $3,000 | $4,000 / $8,000 |
| **Out-of-Pocket Max** (Ind/Fam) | $4,500 / $9,000 | $4,000 / $8,000 |
| **Preventive Care Visit** | Plan pays 100%, no deductible | Plan pays 100%, no deductible |
| **Primary Care Visit** | $30 copay | Plan pays 100% after deductible |
| **Telehealth Visit** | $30 copay | Plan pays 100% after deductible |
| **Specialist Visit** | $30 copay | Plan pays 100% after deductible |
| **Urgent Care** | $50 copay | Plan pays 100% after deductible |
| **Emergency Room** | Deductible + 20% coinsurance | Plan pays 100% after deductible |
| **Hospital** (Inpatient/Outpatient) | Deductible + 20% coinsurance | Plan pays 100% after deductible |

*In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD.*

| MEDICAL—PPO | CAW PAYROLL CONTRIBUTION | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|---|
| **Employee Only** | $609.56 | $32.08 |
| **Employee + Child(ren)** | $789.25 | $218.77 |
| **Employee + Spouse** | $1,052.51 | $291.73 |
| **Family** | $1,373.17 | $380.44 |

| MEDICAL—HDHP | CAW PAYROLL CONTRIBUTION | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|---|
| **Employee Only** | $555.30 | $5.61 |
| **Employee + Child(ren)** | $689.80 | $191.37 |
| **Employee + Spouse** | $919.87 | $255.20 |
| **Family** | $1,200.08 | $332.84 |

# Prescription Benefits

When you enroll in one of the medical plans, you are automatically enrolled in prescription drug coverage. Prescription drug coverage is one of the most valuable, but also one of the most expensive, benefits offered.

Always discuss lower cost alternatives with your physician and check the insurance company's website for a complete drug list at www.optumrx.com.

To view the drug list, access the UMR website, click on 'Member' at the top of the home page. On the next page, select Member sign in and then sign in using your username and password. If you are new to the site, select 'Create Healthsafe ID' to set up your account and sign in. After signing in, go to the 'Pharmacy' drop-down and select 'Visit the Pharmacy' to go to the pharmacy home page. On the pharmacy home page, select the 'Visit the Pharmacy' button to go to OptumRx.com.

From the OptumRx Member Portal, click on 'Member Tools' at the top, then go to 'Drug Pricing and Information' to enter the name and strength of any medication you are taking. This tool will return a listing of in-network pharmacies with the best price for the medication selected, as well as the Tier status and any utilization management programs (Prior Authorization, Quantity Limits, or Step Therapy) that may apply. It will also provide covered alternatives for any excluded products.

Feel free to contact OptumRx directly for assistance with the prescription drug list or any other pharmacy benefit questions at 877-559-2955.



## SAVINGS ON PRESCRIPTIONS

If you regularly take the same medications, a mail order program may allow you to get a three-month supply for a lower cost, saving you trips to the pharmacy and time waiting in line. In addition, many chain pharmacies offer certain generic medications at deep discounts, and some will dispense certain antibiotics for free. Check with your pharmacy to determine if any special programs are available.

| IN-NETWORK BENEFITS | PPO | HDHP |
|---|---|---|
| **Deductible** | $0 | Medical deductible |
| **Retail (30 days)** | | |
| ▸Tier 1 (Generic) | $15 copay | Plan pays 100% after deductible* |
| ▸Tier 2 (Preferred) | $45 copay | |
| ▸Tier 3 (Non-Preferred) | $65 copay | |
| ▸Tier 4 (Specialty) | $130 copay | |

*In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD located at www.carkwbenefits.com.*

**Federally required preventive drugs will not be subject to deductible and will be provided at no charge. In addition, In-Network Generic and Preferred Brand preventive drugs and products included in the Preventive Plus Package will not be subject to deductible.*

# Health Savings Account

When you elect to enroll in a High-Deductible Health Plan, you are eligible to open a Health Savings Account (HSA) through Consolidated Administrative Services (CAS). HSA funds are pre- taxed dollars you can use to pay for deductible and many other healthcare costs you may incur.

You are the owner of this bank account, and unlike a traditional Flexible Spending Account, your funds can roll over from year-to-year and over time. You have the opportunity to have pre-tax dollars deducted from your paycheck and deposited into this account. These funds will be available only as they are payroll deducted. In addition, Central Arkansas Water will make the following annual contributions:*

- Employee Only: $1,200.00
- Employee + Child(ren): $1,850.00
- Employee + Spouse: $2,450.00
- Employee + Family: $3,200.00

**Amounts are pro-rated based on number of months enrolled in the HDHP medical plan. Contributions from Central Arkansas Water are made on a quarterly basis.*

The 2027 IRS annual maximum contribution into your account between you and Central Arkansas Water:

- Single Coverage: $4,500.00
- Family Coverage: $9,000.00

Persons age 55 and above may set aside an additional $1,000 in catch-up contributions each year. Go to www.consolidatedadmin.com for further details on the HSA.

# Flexible Spending Accounts

With a Flexible Spending Account (FSA), you can set aside pre-tax dollars to pay for out-of- pocket expenses incurred for either healthcare or dependent care expenses. Because the amount you elect is on a pre-tax basis, you have the opportunity to save up to an estimated 25% of your out-of-pocket expenses, due to income tax savings.

## 2027 Health Care Maximum Contribution: $3,500

Based on your estimated amount of medical out-of-pocket expenses, the annual amount you elect is equally deducted from each paycheck throughout the year. Once you have elected your FSA amount, you may not change it without a Qualifying Life Event.

Please be aware that any unused balance will be available for dates of service from 1/1/2027 through 3/15/2028. Receipts must be submitted for reimbursement by 3/30/2028.

NOTE: Employees are not able to contribute funds to both HSA and FSA plans at the same time. If an employee elects to enroll in an HSA and has remaining FSA funds available those FSA funds can only be used for eligible dental or vision expenses. Employees enrolled in the HDHP medical plan will have the opportunity to contribute to the HSA, not the FSA.

## 2027 Dependent Care Maximum Contribution: $7,500

A Dependent Care FSA is available to employees who have a dependent child or parent for which they pay expenses such as day care, preschool, or after school care. Funds in the Dependent Care FSA cannot be used for medical care. These funds will be available only as they are payroll deducted.

# Employee Assistance Program

**Available to all Full-Time employees.**



## Call Your ComPsych® GuidanceResources® program anytime for confidential assistance.

Call: **855.365.4754**
Go online: **guidanceresources.com**
TDD: 800.697.0353
Your company Web ID: **ONEAMERICA6**

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents. This flyer explains how GuidanceResources can help you and your family deal with everyday challenges.

### Confidential Counseling

*6 Session Plan*

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultants℠—highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 6 sessions per issue per year) and other resources for:

- Stress, anxiety and depression
- Relationship/marital conflicts
- Problems with children
- Job pressures
- Grief and loss
- Substance abuse

### Financial Information and Resources

*Discover your best options.*

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- Getting out of debt
- Credit card or loan problems
- Tax questions
- Retirement planning
- Estate planning
- Saving for college

### Legal Support and Resources

*Expert info when you need it.*

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

- Divorce and family law
- Debt and bankruptcy
- Landlord/tenant issues
- Real estate transactions
- Civil and criminal actions
- Contracts

### Work-Life Solutions

*Delegate your "to-do" list.*

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- Child and elder care
- Moving and relocation
- Making major purchases
- College planning
- Pet care
- Home repair

### GuidanceResources® Online

*Knowledge at your fingertips.*

GuidanceResources Online is your one stop for expert information on the issues that matter most to you...relationships, work, school, children, wellness, legal, financial, free time and more.

- Timely articles, HelpSheets℠, tutorials, streaming videos and self-assessments
- "Ask the Expert" personal responses to your questions
- Child care, elder care, attorney and financial planner searches

### Free Online Will Preparation

*Get peace of mind.*

EstateGuidance® lets you quickly and easily write a will on your computer. Just go to www.guidanceresources.com and click on the EstateGuidance link. Follow the prompts to create and download your will at no cost. Online support and instructions for executing and filing your will are included. You can:

- Name an executor to manage your estate
- Choose a guardian for your children
- Specify your wishes for your property
- Provide funeral and burial instructions

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Call: **855.365.4754**
TDD: 800.697.0353
Online: **guidanceresources.com**
Your company Web ID: **ONEAMERICA6**

# Dental Benefits

Central Arkansas Water offers dental coverage through Delta Dental. Regular dental cleanings and check-ups are extremely important to your overall health and you are encouraged to take advantage of your preventive dental benefits.

The Delta Dental plan offers a variety of benefits for those enrolled and features the freedom to choose any dentist, however, choosing an in-network provider will lower your out-of-pocket costs. You may find in-network Delta Dental dentists online at www.deltadentalar.com or by calling 800-462-5410.

| IN-NETWORK | BENEFITS |
|---|---|
| **Deductible**<br>Individual / Family max | $50 / $150 |
| **Annual Maximum**<br>(per covered person) | $1,000 |
| **Preventive Services** | Plan pays 100%, no deductible |
| **Basic Services** | Plan pays 80% after deductible |
| **Major Services** | Plan pays 50% after deductible |
| **Orthodontia**<br>Children to age 19 only; $1,500 lifetime max | Plan pays 50% after deductible |

*In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD at www.carkwbenefits.com.*

| DENTAL | CAW PAYROLL CONTRIBUTION | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|---|
| **Employee Only** | $16.10 | $0.00 |
| **Employee + Child(ren)** | $16.10 | $20.94 |
| **Employee + Spouse** | $16.10 | $16.10 |
| **Family** | $16.10 | $41.75 |

# Vision Benefits

Vision coverage is offered through Delta Vision. Your routine vision exams, eyeglasses or contact lenses are available through EYEMed's national network of vision care providers. In addition to the benefits outlined below, you have access to discounts on lens options and laser vision correction. To find an in-network provider or print a vision ID card, go to www.eyemed.com or call (888) 922-4875.

| IN-NETWORK | BENEFIT | FREQUENCY |
|---|---|---|
| **Eye Exam** | $10 copay | Every 12 months |
| **Frames** | $130 allowance after $25 copay | Every 24 months |
| **Standard Lenses*** | Covered in full after $25 copay | Every 12 months |
| **Contact Lenses****<br>▶ Elective<br>▶ Medically Necessary | $130 allowance after $25 copay<br>Covered in full | Every 12 months |

| VISION | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|
| **Employee Only** | $3.36 |
| **Employee + Child(ren)** | $6.55 |
| **Employee + Spouse** | $6.06 |
| **Family** | $9.07 |

# Life and AD&D

## Basic Life and AD&D

Central Arkansas Water provides each employee with Basic Life and AD&D insurance through One America and pays for the full cost of coverage. Employees receive one times your basic annual earnings as of January 1st in coverage, with a minimum of $50,000 and a maximum of $200,000.

## Voluntary Life & AD&D

Central Arkansas Water employees have the option to supplement their life insurance by purchasing additional amounts of coverage through One America. In addition, life insurance may be purchased to cover a spouse and/or child(ren) after electing employee coverage.

***Rates are available at the time of enrollment and are based on age and coverage amount.***

| VOLUNTARY LIFE | EMPLOYEE | SPOUSE | CHILD(REN) |
|---|---|---|---|
| **Increments** | $10,000 | $5,000 | $10,000 |
| **Guaranteed Issue** | $150,000 | $50,000 | $10,000 |
| **Maximum Benefit** | 5x salary to $500,000 | 50% of employee amount to $100,000 | $10,000 |

**The Guaranteed Issue amount is the highest amount of coverage that you or your dependents may elect without completing an Evidence of Insurability (EOI) form. This form may also be required if you increase your elected amount in the future. If you elect an amount of coverage above the guaranteed issue limit, or elect to increase your benefit amount at a future date, the benefit amount over the Guaranteed Issue level will not go into effect until your EOI has been reviewed and approved and payroll deductions have begun. This is meant to be a brief summary only. For full plan details refer to the SPD.*

# Universal Life Insurance

## Universal Life

Trustmark's Universal Life Insurance with Long- Term Care (LTC) Benefit offers protection beyond an individual's working years, potentially for a lifetime. Keep your coverage at the same price and benefits if you change jobs or retire.

Long-Term Care (LTC): This benefit never reduces due to age, so the full amount is always available when you most need it.

- You can collect 4% of the face amount of your Universal LifeEvents policy per month for up to 25 months to help pay for long- term care services.
- If you collect a benefit for Long-Term Care, your full death benefit is still available for your beneficiaries, as much as doubling your benefit.
- You can collect your Long-Term Care (LTC) benefit for an extra 25 months, as much as tripling your benefit.

The benefit for long-term care is an acceleration of the death benefit and is not Long-Term Care Insurance. It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. You can potentially collect 4% of your Universal Life benefit per month for up to 25 months to help pay for long-term care services. Your policy will contain complete details.

***Personalized rates are available at the time of enrollment. Rates are based on age and coverage amount.***

# Disability

Whether you are totally disabled and unable to work due to an accident or illness, Central Arkansas Water provides Long-Term Disability coverage to all full-time employees, as well as the option to purchase Short-Term Disability benefits through One America. Disability benefits provide a percentage of your pay once you satisfied the waiting period.

| DISABILITY | SHORT-TERM | LONG-TERM |
|---|---|---|
| **Waiting Period** | 14 days | 180 days |
| **Percentage of Salary Replaced** | 60% of pre-tax weekly earnings | 60% of pre-tax monthly earnings |
| **Maximum Benefit** | $1,000/week | $8,000/month |
| **Benefits Payable** | Up to 24 weeks | To end of disability or normal Social Security retirement age |
| **Pre-Existing Condition** | 6 month look back / 12 month exclusion | 3 month look back / 12 month exclusion |
| **Who pays the premium?** | Employee** | CAW |

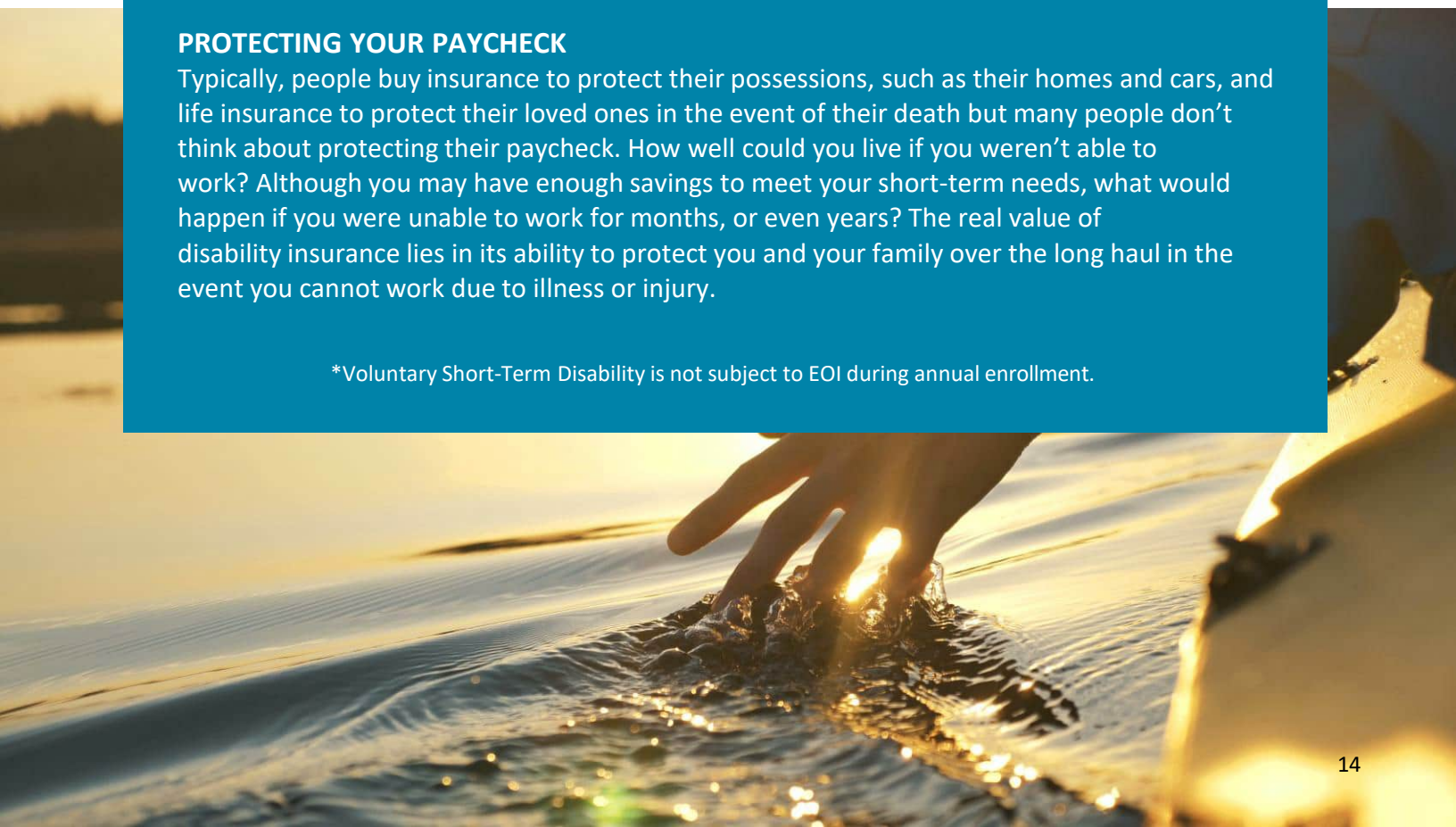
***Personalized rates are available at the time of enrollment. Rates are based on age and annual income. Annual income will update effective the first of the month following salary increase throughout the year.***

*This is meant to be a brief summary only. For full plan details refer to the SPD.*

## PROTECTING YOUR PAYCHECK

Typically, people buy insurance to protect their possessions, such as their homes and cars, and life insurance to protect their loved ones in the event of their death but many people don't think about protecting their paycheck. How well could you live if you weren't able to work? Although you may have enough savings to meet your short-term needs, what would happen if you were unable to work for months, or even years? The real value of disability insurance lies in its ability to protect you and your family over the long haul in the event you cannot work due to illness or injury.

*Voluntary Short-Term Disability is not subject to EOI during annual enrollment.



# Ambulance

masa Access

## Compareplans



### Get emergency medical transportation coverage to protect what matters most.

With a MASA plan, you'll have an additional layer of financial protection from the out-of-pocket costs of medical transportation. Explore the options below to compare the benefits offered in each plan.

Gain peace of mind and shield your finances knowing there's a MASA plan best suited for your needs.

| Cost Per Payroll Deduction: | Plus | Premier | Platinum |
|---|---|---|---|
| Employee | $6.46 | $8.77 | $18.00 |
| Employee+Family | $6.46 | $8.77 | $18.00 |

| | Emergent Plus plan | Emergent Premier plan | Platinum plan |
|---|---|---|---|
| **Emergency Ground Ambulance Coverage** | ●[2] | ●[2] | ●[2] |
| **Emergency Air Ambulance Coverage** | ●[2] | ●[2] | ●[2] |
| **Hospital to Hospital Ambulance Coverage** | ●[2] | ●[2] | ●[2] |
| **Repatriation to Hospital Near Home Coverage** | ●[2] | ●[3] | ●[4] |
| **Post Admission Continued Care Transportation Coverage** | | ●[1] | |
| **Sick While Away From Home Expense Protection** | | ●[4] | |
| **Minor Return Transportation Coverage** | | ●[3] | ●[3] |
| **Pet Return Transportation Coverage** | | ●[3] | ●[3] |
| **Patient Return Transportation Coverage** | | | ●[4] |
| **Companion Transportation Coverage** | | | ●[3] |
| **Hospital Visitor Transportation Coverage** | | | ●[3] |
| **Mortal Remains Transportation Coverage** | | | ●[4] |
| **Vehicle & RV Return Coverage** | | | ●[3] |
| **Organ Retrieval & Organ Recipient Transportation Coverage** | | | ●[1] |

# Supplemental Benefits

Central Arkansas Water employees have the option to elect supplemental Hospital Indemnity, Critical Illness and Accident insurance through Symetra. These policies pay cash benefits directly to you, in the event you or your dependent(s) experience a covered event.

***Personalized rates are available at the time of enrollment. Rates are based on age/coverage amount or coverage tier.***

| CRITICAL ILLNESS | |
|---|---|
| **Benefit Amount** | Employee: $10,000-$30,000<br>Spouse: 50% of Employee's coverage amount<br>Child(ren): 50% of Employee's coverage amount |
| **Major Covered Conditions** | Cancer, Heart Attack, Stroke, Major Organ Failure<br>See outline of coverage for other covered conditions |
| **Health Screening Benefit*** | $75 once per year per covered person |
| **Pre-Existing Condition Limitation** | None |

Rates are based on age, dependent enrollment and tobacco use. Please see enrollment counselor for your personalized rates.

| ACCIDENT – ON and OFF JOB | |
|---|---|
| **Ambulance/Air Ambulance** | $400/$2,000 |
| **Initial Physicians' Office** | $300 |
| **Accident Follow-Up Visit Doctor** | $150 |
| **Hospital Admission** | $1,500 |
| **Health Screening Benefit*** | $75 once per year per covered person |

| Tier | Payroll Deduction |
|---|---|
| **Employee Only** | $5.34 |
| **Employee + Child(ren)** | $10.27 |
| **Employee + Spouse** | $7.83 |
| **Family** | $12.76 |

| HOSPITAL INDEMNITY | |
|---|---|
| **Hospital Admission** | $1,000 per admission |
| **Hospital Confinement** | $150 per day, limit of 500 total hospital confinement days per insured per lifetime |
| **Health Screening Benefit*** | $75 once per year per covered person |
| **Pre-Existing Condition Limitation** | None |

| Tier | Payroll Deduction |
|---|---|
| **Employee Only** | $8.25 |
| **Employee + Child(ren)** | $14.70 |
| **Employee + Spouse** | $13.87 |
| **Family** | $20.37 |

** Visit https://carkwbenefits.com/important-documents/ for full details and list of eligible screenings. This is meant to be a brief summary only. For full plan details refer to the SPD.*

| | ID SHIELD |
|---|---|
| **ELIGIBLE TO ENROLL:** | All full-time employees and their dependents |
| **HOW TO ENROLL:** | Through Selerix |
| **COST:** | Bi-Weekly payroll deduction:<br>**Employee Only: $4.13**<br>**Employee + Family: $7.82** |



## IDShield Identity Theft Protection Plan

The Best 24/7 Identity Theft Protection: Protect your cyber-security with identity and credit monitoring and we'll cover up to $1 million in lost expenses and legal fees due to fraud. IDShield not only alerts you about threats, we'll also work for as long as it takes to restore your identity – guaranteed.

### IDShield provides coverage for today's identity and privacy protection needs at an affordable rate. The IDShield plan includes:

**MONITORED INFORMATION**

- Mother's Maiden Name
- Investment Account Numbers
- Social Security Number
- Medical ID Number
- Passport Number
- Driver's License
- Usernames/ Passwords
- National Provider Identifier Number
- Bank Account Numbers
- Credit/Debit/Retail Cards
- And More!

**MONITORING AND DETECTION**

- High Risk Application Monitoring
- Public Record Monitoring
- Sex Offender Monitoring
- Financial Account Monitoring
- Social Media Monitoring
- Court and Criminal Record Monitoring
- 3B Credit Monitoring (TransUnion, Equifax and Experian)
- Telecom Monitoring
- Child Monitoring (Family Plan Only)
- Internet and Dark Web Monitoring
- Payday Loan Monitoring
- Online Chat Rooms and Social Feeds Monitoring
- Local, State and Federal Database Monitoring
- Reputation Score
- Reputation Management
- And More!

**REAL-TIME ALERTS**

- Hard Credit Inquiry Alerts
- Identity Threat Alerts
- Social Media Alerts
- Sex Offender Alerts
- Financial Account Alerts

**UNLIMITED CONSULTATION**

- Medical Data Reports
- Assistance in Analyzing and Interpreting Credit Reports
- Lost/Stolen Wallet Assistance
- Consultation on Common Trends and Scams
- Identity Theft Consultation
- Online Privacy Management
- Data Breach, IdentityTheft and Financial Account Safeguards
- Cyberbullying Protection

**COMPREHENSIVE IDENTITY RESTORATION**

- Full-Service Restoration by Licensed Private Investigators
- $1 Million Identity Fraud Protection Plan
- 3B Credit Report Pre and Post-Restoration
- Pre-Existing Identity Theft Restoration
- Unlimited Service Guarantee

**GENERAL**

- 24/7 Emergency Access
- Auto-Monitoring
- Mobile App
- Direct Access to Licensed Private Investigators
- Monthly Credit Score Tracker
- Live Member Support

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield® ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. For complete terms, coverage and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Reimbursement Policy ("Policy") is issued through a nationally recognized carrier. LegalShield®/IDShield is not an insurance carrier. This covers certain identity fraud expense reimbursement and legal costs as a result of a covered identity fraud. The amount of coverage is dependent on the type of identity theft plan. See a Policy for complete terms, coverage, conditions and limitations related to family members who are eligible for coverage under the Policy. See a benefit overview for a summary description of benefits for the Policy coverage.

IDShield™

# Employee Bi-Weekly Contributions

| MEDICAL—PPO | CAW PAYROLL CONTRIBUTION | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|---|
| **Employee Only** | $609.56 | $32.08 |
| **Employee + Child(ren)** | $789.25 | $218.77 |
| **Employee + Spouse** | $1,052.51 | $291.73 |
| **Family** | $1,373.17 | $380.44 |

| MEDICAL—HDHP | CAW PAYROLL CONTRIBUTION | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|---|
| **Employee Only** | $555.30 | $5.61 |
| **Employee + Child(ren)** | $689.80 | $191.37 |
| **Employee + Spouse** | $919.87 | $255.20 |
| **Family** | $1,200.08 | $332.84 |

| DENTAL | CAW PAYROLL CONTRIBUTION | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|---|
| **Employee Only** | $16.10 | $0.00 |
| **Employee + Child(ren)** | $16.10 | $20.94 |
| **Employee + Spouse** | $16.10 | $16.10 |
| **Family** | $16.10 | $41.75 |

| VISION | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|
| **Employee Only** | $3.36 |
| **Employee + Child(ren)** | $6.55 |
| **Employee + Spouse** | $6.06 |
| **Family** | $9.07 |

| IDSHIELD | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|
| **Employee Only** | $4.13 |
| **Family** | $7.82 |

| MASA | EMPLOYEE PAYROLL CONTRIBUTION |
|---|---|
| **Plus** | $6.46 |
| **Premier** | $8.77 |
| **Platinum** | $18.00 |

Bi-weekly rates for the following products will be available during your enrollment on the benefits portal or when speaking with a benefit counselor:

- Voluntary Life
- Universal Life
- Short-Term Disability
- Supplemental Benefits

# Contact Information



| CONTACT | PHONE | WEBSITE/EMAIL |
|---|---|---|
| **Medical** – UMR | 800.826.9781 | www.umr.com |
| **Health Savings Account** - CAS | 877.941.5956 | www.consolidatedadmin.com |
| **Flexible Spending Account** - CAS | 877.941.5956 | www.consolidatedadmin.com |
| **Dental** – Delta Dental | 800.462.5410 | www.deltadentalar.com |
| **Vision** – Delta Vision/EyeMed | 888.922.4875 | https://www.eyemed.com/en-us |
| **Life/AD&D** – One America | 800.553.5318 | www.oneamerica.com |
| **Universal Life** – Trustmark | 800.918.8877 | www.trustmarksolutions.com |
| **Disability** – One America | 800.553.5318 | www.oneamerica.com |
| **Supplemental Benefits** – Symetra | 800.497.3699 | https://www.symetra.com |
| **Identity Theft** – IDShield | 888.494.8519 | www.idshield.com |
| **Employee Assistance Program** - ComPsych | 855.365.4754 | guidanceresources.com<br>Web ID: ONEAMERICA6 |
| **Retirement Plan—** Empower | 800.701.8255<br>855.756.4738 | https://participant.empower-retirement.com/participant/#/sfd-login |
| **Retirement Plan** – APERS | 501.682.7800 | https://apers.org/ |
| **Human Resources** | 501.377.1251 | askHR@carkw.com |
| **Marsh Empower Resource Center** | 855.206.2926 | https://trustmark.benselect.com/enroll |

# Why Join Wellable

*Engage in a healthy lifestyle by participating in our company specific wellness program!*

## Wellness Challenges

Join in on the fun and participate in wellness challenges throughout the year. Learn how to thrive in as little as 10 minutes a day through activity tracking, expert health tips, social support, friendly competition and exciting prizes.

### PHYSICAL

Balance physical activity, nutrition, sleep and lifestyle choices that keep the body in top condition.

### SOCIAL

Develop healthy relationships through effective communication with others, fostering self-esteem, and harboring a sense of belonging while building community.

### SPIRITUAL

Encompass purpose in life, which stems from the ability to develop congruency between values and actions.

### EMOTIONAL

Understand and accept feelings. Being emotionally well makes it easier to cope with the challenge's life can bring.

### OCCUPATIONAL

Find personal fulfillment from a job or career while still maintaining balance within life.

### ENVIRONMENTAL

Recognize one's effect on the quality of the air, water, and land by taking actions to make a positive impact on the environment, be it a home, community, or earth.

### INTELLECTUAL

Engage in creative and mentally stimulating activities that expand knowledge and skills while allowing one to share them with others.

### FINANCIAL

Have control over day to day finances through budgeting, the ability to absorb financial shock, and the financial freedom to make personal choices.



## ON-DEMAND CLASSES

*Fitness and more that fits! Stream classes to focus on your wellness anytime, anywhere. With unlimited access and endless variety, there's something for everyone. Go to the On-Demand page in your User Account to check out this awesome benefit!*



## MONTHLY WEBINAR

*Start improving your well-being by engaging in Wellable's holistic webinar series, which includes live and recorded educational presentations that focus on a different holistic wellness topic each month. Go to the Health Content page in your User Account to explore the monthly webinars!*



## HEALTH TIPS

*h tips will be accessible through a cation in your Wellable app once every three days at 12 PM local time.*

https://app.wellable.co/centralARwater

**Click Create Account**

# How To Use The Wellable App

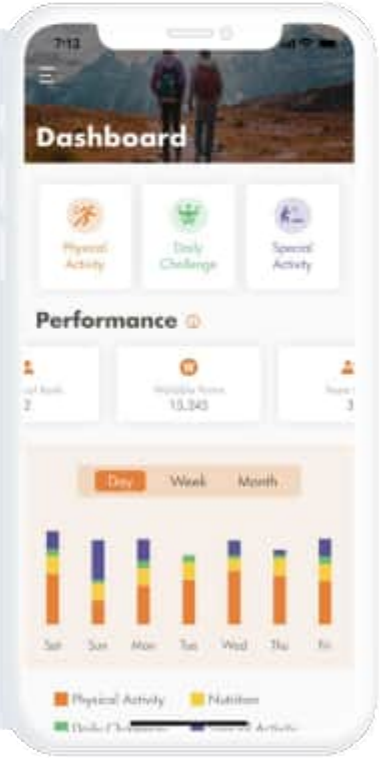


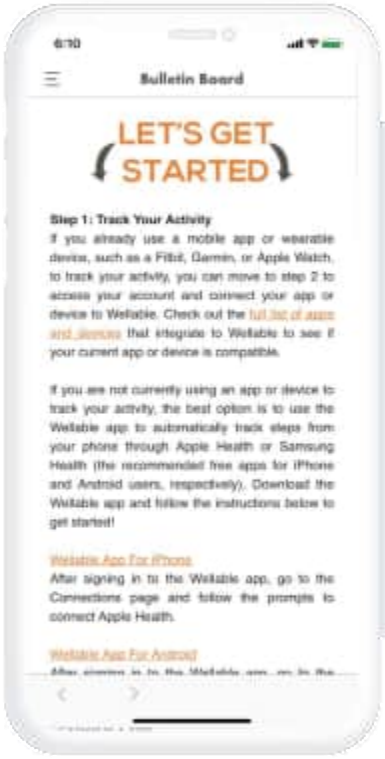

## How To Log In To The Wellable App

To get started and participate in your organization's wellness program download the free Wellable app for iPhone or Android. To log in, please reference the instructions in the Welcome To Wellable email you previously received. Enter the username and temporary password provided in the email on the Sign In Page of the Wellable App to access your User Account.

## Dashboard

The Dashboard page of your User Account provides detailed information about your personal performance in your organization's Wellable wellness program, including Wellable Points earned, current rank on the Leaderboard, an interactive graph of Wellable Point trends broken out by day, week, and month, and an Activity Log detailing your healthy behaviors tracked through Wellable.



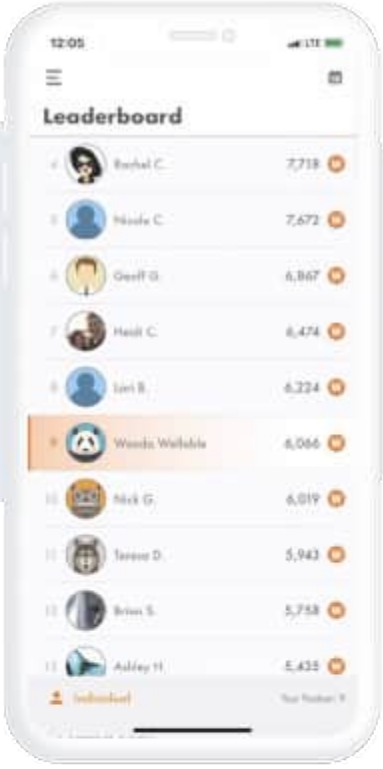



## Bulletin Board

The Bulletin Board page of your User Account provides detailed information about your organization's Wellable wellness program and/or period Challenges, like the duration, how to earn Wellable Points, and ways to win prizes.

## Leaderboard

See where you rank among your colleagues by using the individual and team leaderboards to spur "healthy" competition.




## Have Questions?

Email our Support Team at **support@wellable.co**

Wellable

# Frequently Asked Questions

| Question | Answer |
|---|---|
| **When does my health insurance go into effect?** | When electing coverage as a new hire your health insurance will go into effect on the first of the month following 30 days from your date of hire. If you enroll during Open Enrollment, benefits will be effective January 1st. |
| **How and when can I add or drop a dependent?** | You are allowed to add or drop a dependent each year during CAW's open enrollment period or within 30 days of experiencing a Qualifying Life Event. |
| **How and when do I get my insurance I.D. cards?** | UMR will mail out member ID cards. CAW employees will also be able to log in through www.umr.com to print ID cards. Delta Dental mails out dental and vision member ID cards for new enrollments to the employee's home address. |
| **Are part-time employees eligible to enroll in CAW benefits.** | No. |
| **Can I carry dependents on voluntary coverages without carrying them on the medical insurance?** | Yes. |
| **When does the company's annual enrollment take place?** | Annual enrollment for benefits is held in October and/or November each year for an effective date of January 1st of the following year. |
| **Do we need referrals to see a specialist under our medical plan?** | No. |
| **Can my dependents be denied coverage for pre-existing conditions?** | For the Voluntary life benefit if you are electing over the Guarantee Issue amount or are considered a late enrollee your dependents could be denied for pre-existing conditions. However, Medical coverage does not have pre-existing limitations. |
| **What are considered qualifying events (make changes to insurance outside of open enrollment)?** | Please refer to page 6 of this benefit guide it lists the more common Qualifying Life Events. |
| **How do I find out if a provider is in-network or a procedure is covered?** | Contact the insurance carrier directly either by calling them or looking on their website for this information. Carrier contact information is listed on page 2 of this benefit guide. |
| **How does the deductible work on my health plan?** | Your deductible is the amount you must pay out of pocket before the insurance carrier will start paying a portion of the incurred claims. |
| **Who should I contact if I have questions about benefits?** | Marsh Empower Resource Center, your Human Resource Department are excellent resources if you have questions regarding your benefits. |



Presented by:

McGriff
A Marsh & McLennan Agency LLC Company

*The information in this Benefit Guide is presented for illustrative purposes and is based on information provided by your employer. The text contained in this Guide was taken from various summary plan descriptions and benefits information. While every effort was taken to report your benefits, discrepancies or errors are always possible. In case of a discrepancy between the Benefit Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this Guide, contact Human Resources.*

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