



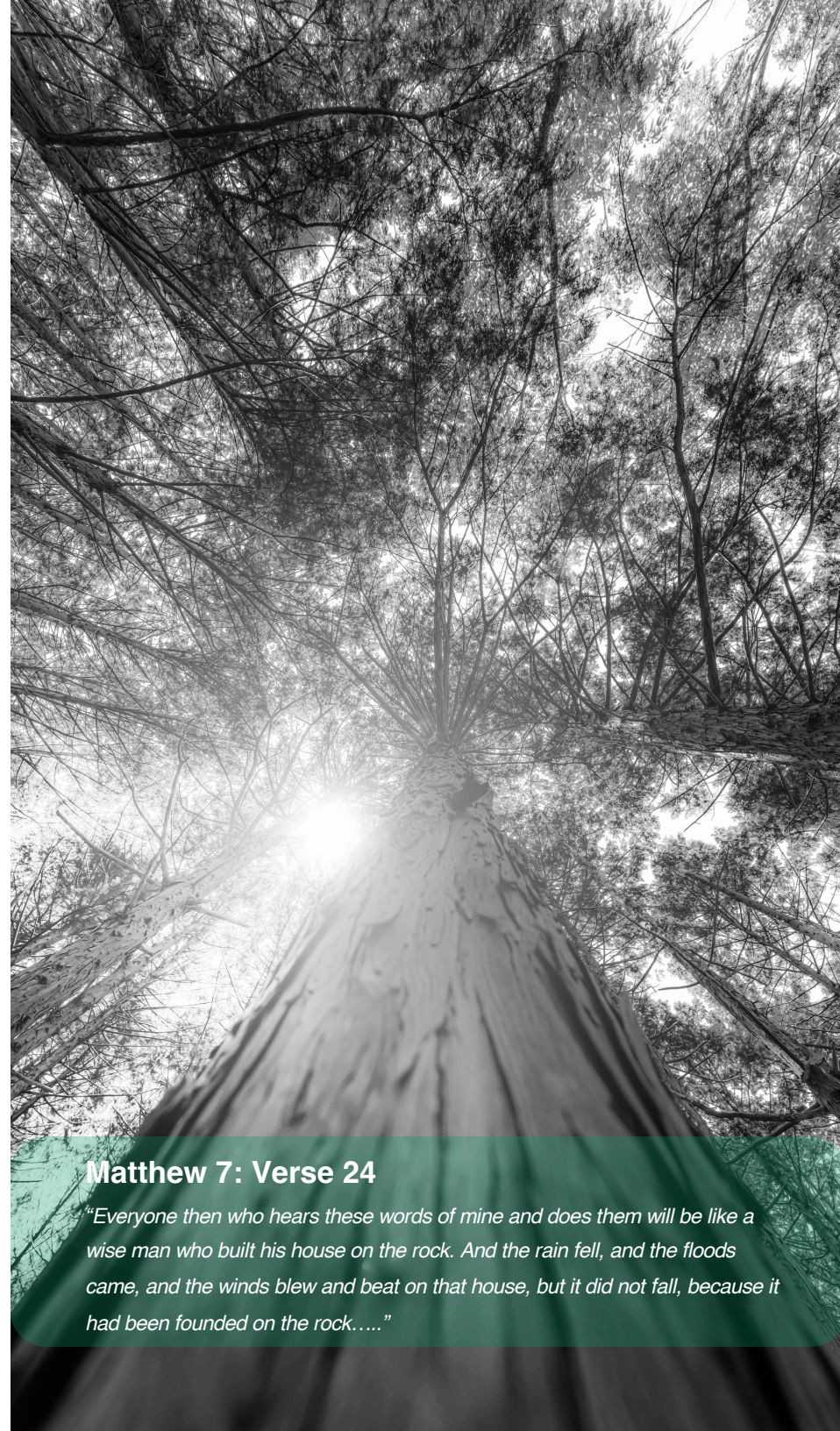
Cedar

Health Alliance

A CORNERSTONE FOR AFFORDABLE CARE,
ROOTED IN FAITH & BUILT FOR STABILITY

Matthew 7: Verse 24

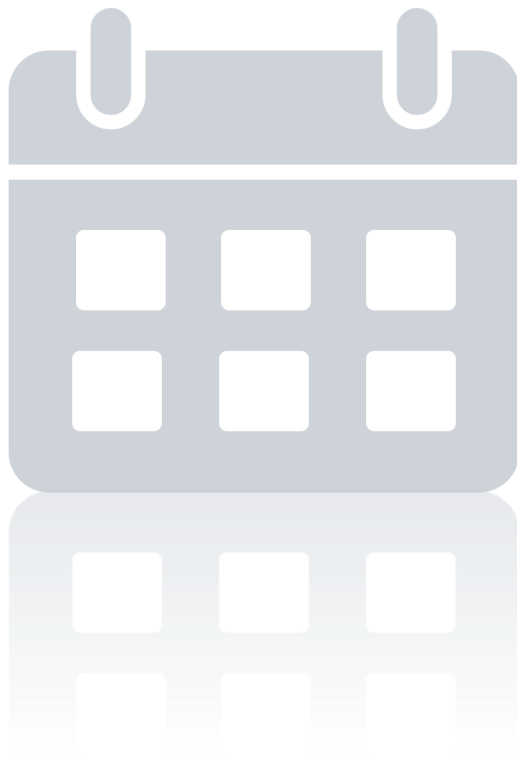
"Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock...."





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AGENDA



- Welcome & Introductions
- Vision & Goals
- Current Challenges in Healthcare
- Nicene Network Curated Benefits
- Why are these benefits different?
- Rollout Strategy
- Next Steps





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TODAY'S PRESENTERS



Casey Hayden

Casey has guided both organizations and individuals through complex financial decisions with a disciplined, values-driven approach. He has overseen large retirement plans, pension funds, benefit packages, and personal wealth, tailoring strategies to align with each client's unique goals and mission. With experience serving foundations, nonprofits, churches, and families, Casey emphasizes stewardship, transparency, and impact. He brings deep expertise and proven leadership, helping clients build solutions that deliver consistent, long-term value. Casey is the founder of Stoneford, a firm dedicated to providing clarity and long term value around benefits, retirement, insurance, and investments.



Josiah Allis

Josiah Allis is President and Co-Founder of Design Health, which is a fully integrated health benefits firm that specializes in Employee benefits and Innovative Health Strategies. Design Health serves companies with 10-1000 employees with healthcare innovation to provide better benefits that drive true value to the employer and employee. He has worked on public policy at both the State and Federal level, most recently working on the Small Business Healthcare Relief Act that was passed into law as a part of the 21st Century Cures Act. Josiah graduated from the University of Northern Colorado with a degree in Business Management and a Certificate of Entrepreneurship. He has been licensed for 16 years and serves clients in 25 states.



Drew Kallestad

With over three decades in the benefit consulting business and more than a decade of experience in healthcare innovation and strategic leadership, Drew brings a unique blend of industry knowledge and forward-thinking strategy to every engagement. He specializes in aligning health plan design with broader business objectives, empowering companies to deliver long-term value to their employees while maintaining financial sustainability.





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For a health plan name, "Cedar" draws on the tree's symbolism of strength, resilience, and longevity. In faith contexts, cedars (like the Cedars of Lebanon in the Bible, e.g., Psalm 92:12) represent righteousness, prosperity, and unshakeable growth, often associated with building sacred structures like Solomon's Temple. Cedar conveys a health plan built on a solid, enduring foundation, offering stable premiums and robust value that "weathers" life's challenges, emphasizing healing and protection rooted in faith.

Curated By:





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OVERARCHING GOALS & VISION

VISION

*Rooted in Faith, Delivering Stable
& Affordable Healthcare*

GOALS

- Enhance Access to Affordable Care
- Provide Premium Stability
- Serve the Nicene Community
- Promote Health & Well Being
- Ensure Sustainable Growth





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WHO IS THE CHARACTER IN OUR STORY?

- Churches & Faith Based Organizations
- Church Leadership & their Employees





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HEALTHCARE PROBLEMS DEFINED:

- Rising & Unpredictable Costs
- Stuck in a rut without a strategy
- Unaffordable Care & Medicine
- Uncertain Future





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EXPERT TEAM OF HEALTHCARE GUIDES



CASEY HAYDEN

*Overarching Visionary of the
Nicene Solutions for churches*

JOSIAH ALLIS

Health Plan Advisor and Leader

DREW KALLESTAD

*Healthcare Innovation &
Health Plan Architect*





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THE CEDAR HEALTH ALLIANCE: A 4-STEP PLAN

Step 1

Don't Repeat the mistakes of the past

Step 2

Mitigate and manage health plan risk

Step 3

Reduce the Unit Cost we pay

Step 4

Make it affordable for members to use

This is not your grandpa's church health plan...





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KEYS TO SUCCESS

- Financial Savings and Predictable Budgeting
- Access to affordable care and medicine
- Peace of mind
- Restoring Trust in the Healthcare Experience





IF WE FAIL TO CHANGE HOW WE ACCESS CARE AND MEDICINE

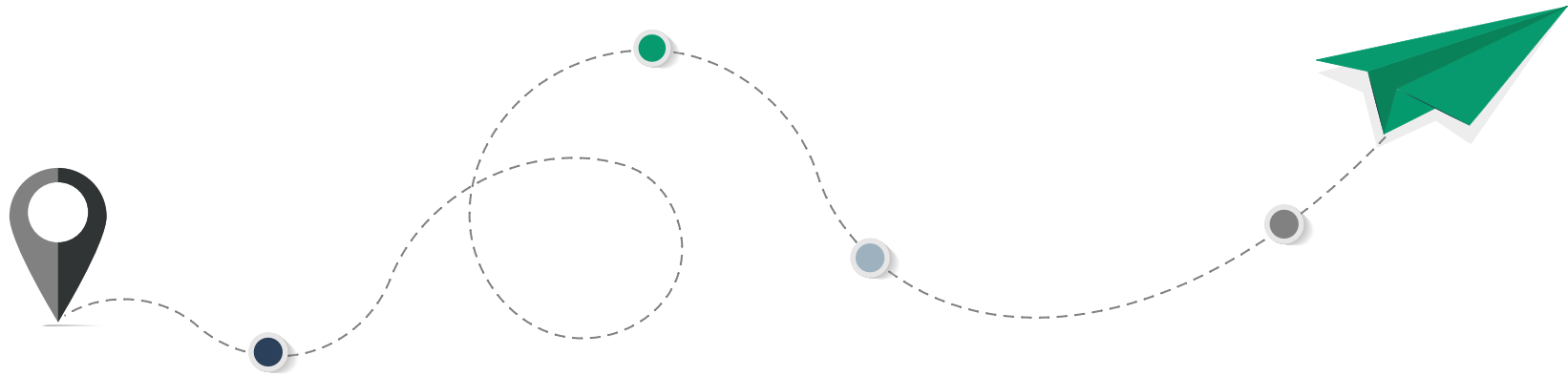
- Cost will continue to rise
- Care will remain unaffordable and out of reach
- Cost of Medicine alone will destroy the plan
- No one can afford to access and purchase

healthcare the way the system delivers it today





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IF WE DO THIS RIGHT:

- This is a proven path
- Members will access the care they need when they need it
- Your people will save money
- Your people will be healthier
- Future costs and benefits will remain affordable





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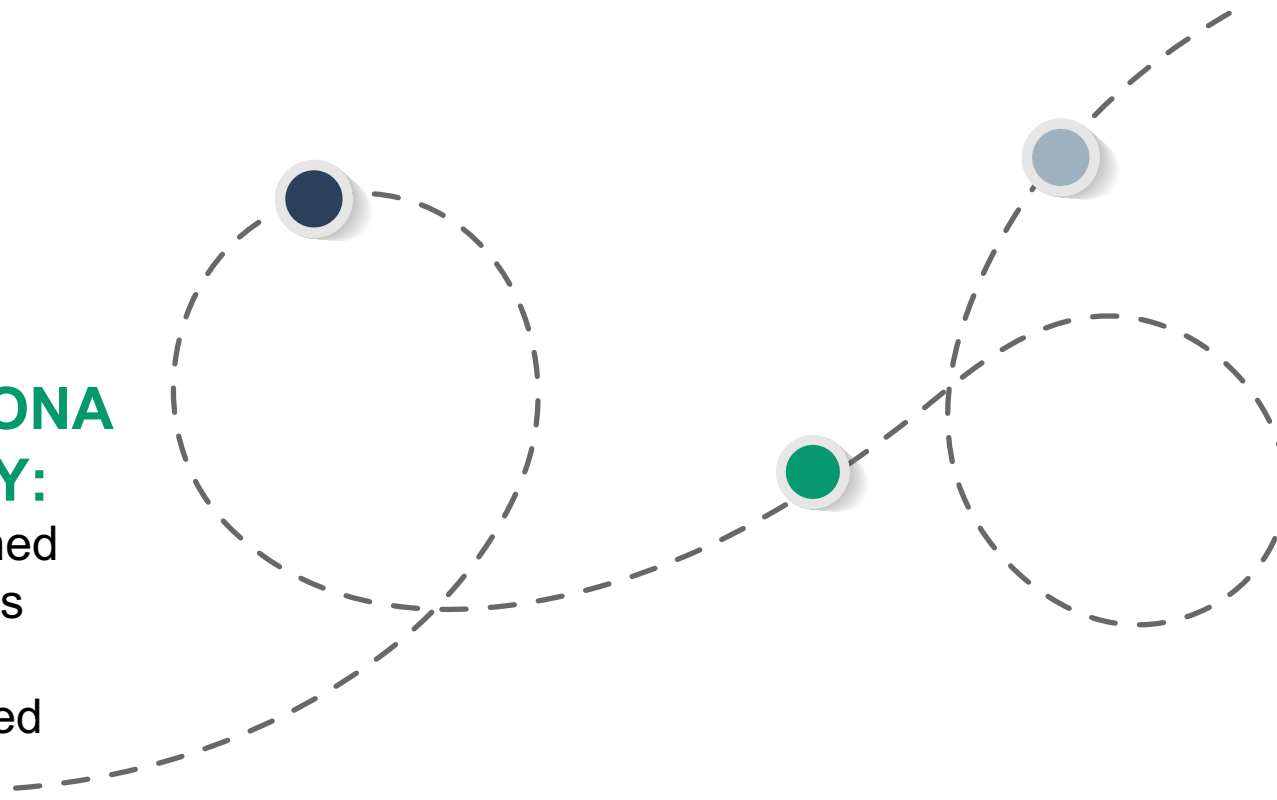
TRANSFORMATION STORY

PERSONA TODAY:

Concerned
Hopeless
Anxious
Frustrated
Angry

NEW PERSONA:

Hope, Excitement,
A Path Forward for
a Better Future,
This Just Makes
Sense, Anticipation
of a Better Future,
Leaders Will Be
Heroes to Their
Teams.





Cedar Health Alliance

	Cedar Health 2000		Cedar Health 3000		Cedar Health 4000	
	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
Calendar Year Deductible	01/01/2026- 12/31/2026		01/01/2026- 12/31/2026		01/01/2026- 12/31/2026	
Deductible (Individual / Family)	None	\$2,000/\$4,000	None	\$3,000/\$6,000	None	\$4,000/\$8,000
Type of Deductible	N/A	Embedded	N/A	Embedded	N/A	Embedded
Out of Pocket Maximum (Individual / Family)	N/A	\$4,000/\$8,000	N/A	\$6,000/\$12,000	N/A	\$8,000/\$16,000
Coinsurance (What Plan Pays)	100%	80% coinsurance	100%	80% coinsurance	100%	80% coinsurance
Primary Care Visit	No Cost	\$50 copy	No Cost	\$50 copy	No Cost	\$50 copy
Specialist Visit		\$100 copy		\$100 copy		\$100 copy
Preventive Care/Screening/Immunization		100%		100%		100%
Diagnostic test (x-ray, blood work)	No Cost	Deductible/coinsurance	No Cost	Deductible/coinsurance	No Cost	Deductible/coinsurance
Imaging (CT/PET scans, MRIs)		Deductible/coinsurance		Deductible/coinsurance		Deductible/coinsurance
Urgent care	No Cost	\$100	No Cost	\$100	No Cost	\$100
Emergency Medical Transportation	Tier 2 Only	Deductible/coinsurance	Not Covered	Deductible/coinsurance	Not Covered	Deductible/coinsurance
Emergency Room (ER)	Tier 2 Only	\$750 Copay, Waived if admitted	Tier 2 Only	\$750 Copay, Waived if admitted	Tier 2 Only	\$750 Copay, Waived if admitted
Facility fee (e.g., hospital room)	Tier 2 Only	80% coinsurance	Tier 2 Only	80% coinsurance	Tier 2 Only	80% coinsurance
Physician/Surgeon Fees	No Cost	80% coinsurance	No Cost	80% coinsurance	No Cost	80% coinsurance
Outpatient Services		80% coinsurance		80% coinsurance		80% coinsurance
Inpatient Services		80% coinsurance		80% coinsurance		80% coinsurance
Office Visits	No Cost	\$75 copay/HealthSmart	No Cost	\$75 copay/HealthSmart	No Cost	\$75 copay/HealthSmart
Childbirth/Delivery Professional Services	No Cost	80% coinsurance	No Cost	80% coinsurance	No Cost	80% coinsurance
Childbirth/Delivery Facility Services		80% coinsurance		80% coinsurance		80% coinsurance
Home Health Care	Not Covered	80% coinsurance	Not Covered	80% coinsurance	Not Covered	80% coinsurance
Rehabilitation Services	Not Covered	80% coinsurance	Not Covered	80% coinsurance	Not Covered	80% coinsurance
Habilitation Services	Not Covered	80% coinsurance	Not Covered	80% coinsurance	Not Covered	80% coinsurance
Skilled Nursing Care	Not Covered	80% coinsurance	Not Covered	80% coinsurance	Not Covered	80% coinsurance
Durable Medical Equipment	No Cost	80% coinsurance	No Cost	80% coinsurance	No Cost	80% coinsurance
Hospice Services	Not Covered	80% coinsurance	Not Covered	80% coinsurance	Not Covered	80% coinsurance
Tier 1 - Generic Drugs	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost
Tier 2 - Brand Drugs, not covered by plan, patient assistance only	Not Covered	50% to \$300/month per Rx	Not Covered	50% to \$300/month per Rx	Not Covered	50% to \$300/month per Rx
Tier 3 - Specialty Drugs, not covered by plan, patient assistance only	Not Covered	50% to \$300/month per Rx	Not Covered	50% to \$300/month per Rx	Not Covered	50% to \$300/month per Rx



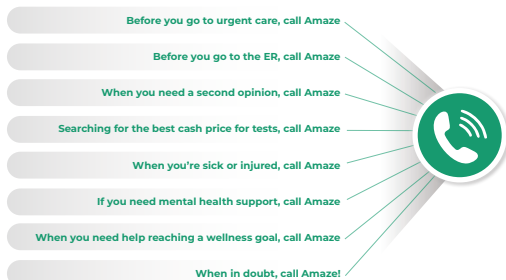


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YOUR FIRST CALL SHOULD ALWAYS BE AMAZE

Amaze Direct Primary Care & Care Navigation provides guidance, navigation and advocacy for you with your benefits, insurance and billing.

- ✓ You speak to a medical provider immediately
- ✓ They follow up
- ✓ They stay with you until your problem is resolved
- ✓ They don't bill insurance



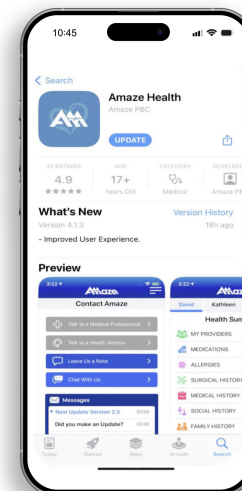
UNLIMITED ACCESS TO AMAZE'S CONCierge SERVICES

- ✓ Chronic Disease Management
- ✓ Prescription Navigation
- ✓ Billing Advocacy
- ✓ Biometric Facial Scanner
- ✓ Health Risk Assessments
- ✓ Weight Management
- ✓ Smoking Cessation
- ✓ Dental Support
- ✓ Insurance Support
- ✓ Health Education
- ✓ Care Navigation
- ✓ Care for the Whole Family

UNLIMITED ACCESS TO AMAZE'S VIRTUAL CARE SERVICES

- Virtual Behavioral & Mental Health
 - Virtual Urgent Care
 - Virtual Primary Care
 - Virtual ER
 - Virtual Dermatology
- All at \$0 CoPay

THE AMAZE DIFFERENCE



Download the app
"Amaze Health" on your
smartphone



Once you have the app, you'll only
be one click away from speaking to
a provider whenever you need one!





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ENHANCED MEDICATION PROGRAM

With RX Valet, members have access to a wide range of commonly prescribed acute and chronic medications — helping you and your family stay healthy while saving money.

PROGRAM HIGHLIGHTS



1,100+ medications for allergies, diabetes, cholesterol, blood pressure, mental health, and more.



Easy-to-use digital Rx card accepted at 70,000+ retail pharmacies.



Prescription Assistance Program (PAP) available for high-cost medications (over \$200).



Coverage extends to your household.





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FAIR MARKET HEALTH PROVIDES CONVENIENT ACCESS TO A WIDE RANGE OF HEALTHCARE SERVICES

All Available in One Easy-to-Search Online Marketplace

Savings on high-cost and high-volume services such as:



Musculoskeletal



Cardiovascular



Maternity



General Surgery &



Bariatrics



Cancer



Labs, Imaging, & Therapies



Mental Health & Substance Use Disorders



Weight Loss & Metabolic Health



Gastroenterology/Digestive



Gynecology/Urology





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THE HEALTH PLAN HISTORY

- Serving clients for over 45 years
- Offices in **Wheeling (HQ)**, Charleston, WV and Massillon, OH.
- Serving over **300,000** covered lives
- Dedicated staff of about **600** employees
- **450+** dedicated long-term clients
- TPA licensed in all 50 states





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PATIENT HAS HEALTH CARE NEED



Virtual Care at \$0 cost

Navigation

Primary Care and
Urgent Care

Mental Health
and Specialty

Pharmacy



FAIRMARKET
HEALTH

Log into FMH
Direct-Pay
Marketplace

Diagnostic tests, labs,
imaging, PT, gastro,
ambulatory surgery

Amaze navigator leads
the member to Fair
Market Health Patient
Advocate, to access
providers and services.

Make an appointment
with FMH provider

Patient gets the care
they need at \$0 Out-
Of-Pocket to patient

No Out-Of-Pocket
cost to
members: \$0

EMERGENCY ROOM
*If it is an emergency
seek care immediately.*

Patient exposure
equals deductible,
co-insurance
and co-pays

Amaze guides patient
to HealthSmart
providers to schedule
IN-PERSON CARE.

OR

Patient receives care
from any provider of
their choice. Claims
will be paid at Tier 2
benefits.

Patient receives care
from a provider of
their choice. TPA
processes claims
according to RBP/Tier
2 benefit levels.



**HAPPY AND HEALTHY PATIENT,
PROVIDER AND EMPLOYER**





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Enrollment

▼ -1%

11,760 Members



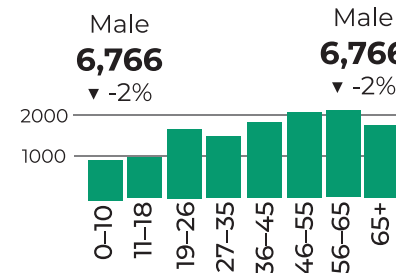
Subscribers **8,325**
▼ -1%

Member Ratio

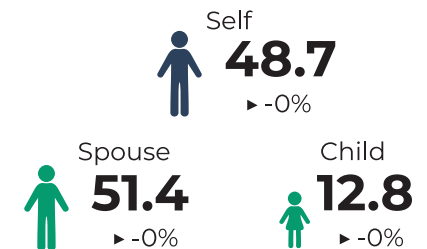


1.4
► -0%

Member Demographics



Average Age



Top High Cost Claimants

Age	Gender	Relation	Primary Diagnosis	Enrolled	Risk	Medical	Pharmacy	Current Total	Previous Total
73	Male	Self	Acute respiratory failure with hyperca...	●	7.1 ▲	\$270,224	\$629	\$270,852	\$0
50	Male	Self	Multiple myeloma not having achieved r...	●	8.6 ▲	\$173,394	\$51,758	\$225,151	\$12,061
52	Male	Self	Athsc heart disease of native coronar...	●	10 ▲	\$155,085	\$1,240	\$156,325	\$32,719
52	Female	Spouse	Other spondylosis with radiculopathy, ...	●	9.9 ▲	\$125,175	\$20,441	\$145,616	\$13,741
65	Male	Self	Spinal stenosis, lumbar region without...	●	8.4 ▲	\$128,292	\$107	\$128,399	\$-122
58	Male	Self	Athsc heart disease of native cor art...	●	9.8 ▲	\$121,569	\$1,688	\$123,257	\$1,855
51	Female	Spouse	Cystic fibrosis with pulmonary manifes...	●	9.2 ▲	\$831	\$113,023	\$113,854	\$68,266
59	Female	Self	Other spondylosis with myelopathy, cer...	●	9.9 ▲	\$111,921	\$195	\$112,116	\$4,459
58	Female	Self	Encounter for antineoplastic chemother...	●	9.2 ▲	\$111,627	\$54	\$111,681	\$24,655

Top Drugs by Paid Amount

Drug Name	Specialty	Claimants	Total Paid	Total %
Humira Pen	●	24	\$466,564	6%
Trulicity	○	174	\$403,203	5%
Revlimid	●	6	\$310,526	4%
Jardiance	○	178	\$252,312	3%
Ozempic (1 MG/DOS...	○	109	\$231,705	3%
Ozempic (0.25 or ...	○	112	\$201,851	3%
Eliquis	○	165	\$199,150	3%
Dupixent	●	20	\$179,303	2%
Taltz	●	9	\$172,002	2%

Paid Basis Data Analysis: Jul 2022 – Sep 2022 v. Jul 2021 – Sep 2021





Metlife	Dental 100/80/50/50 2000		Dental 100/80/50/50 1500		Dental 90/70/50/50 1250	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual / Family)	\$50 / \$150 Combined in and out of network. Aggregate		\$50 / \$150 Combined in and out of network		\$50 / \$150 Combined in and out of network	
Calendar Year / Plan Year?	Calendar year		Calendar year		Calendar year	
Annual Maximum Benefit	\$2,000 aggregate Combined in and out of network		\$1,500 per person Combined in and out of network		\$1,250 per person Combined in and out of network	
Preventive Care	100% Ded waived.	100% Ded waived	100% Ded Waived.	100% Ded Waived	90% Ded Waived	90% Ded Waived
Basic Services (Perio / Endo)	80%	80%	80%	80%	70%	70%
Major Services	50%	50%	50%	50%	50%	50%
Orthodontia	50%, Dependent Child only (to age 19)		50%, Dependent Child only (to age 19)		50%, Dependent Child only (to age 19)	
Orthodontia Lifetime Maximum	\$1,000 per person (combined in and out of network)		\$1,000 per person (combined in and out of network)		\$1,000 per person (combined in and out of network)	
Dental Network	PDP Plus	N/A	PDP Plus	N/A	PDP Plus	N/A
Dental Reimbursement	Negotiated	90% R&C	Negotiated	90% R&C	Negotiated	90% R&C
Waiting Period	New Hire & Late Enrollee Waiting Period – None		New Hire & Late Enrollee Waiting Period – None		New Hire & Late Enrollee Waiting Period – None	





Metlife	VSP Choice Plan Options		
	M175A 10/20 In-Network*	M150D 10/25 In-Network*	M120D 20/25 In-Network*
Vision Exam	\$10 copay	\$10 copay	\$20 copay
Frequency			
Exam	Every 12 months	Every 12 months	Every 12 months
Lenses	Every 12 months	Every 12 months	Every 12 months
Frames	Every 12 months	Every 24 months	Every 24 months
Contacts	Every 12 months	Every 12 months	Every 12 months
Lenses			
Single	\$20 copay	\$25 copay	\$25 copay
Bifocal	\$20 copay	\$25 copay	\$25 copay
Trifocal	\$20 copay	\$25 copay	\$25 copay
Frames	Up to \$175 allowance, \$195 on featured frames. \$95 at Costco, Walmart and Sam's Club	Up to \$150 allowance, \$170 on featured frames. \$85 at Costco, Walmart and Sam's Club	Up to \$120 allowance, \$140 on featured frames. \$65 at Costco, Walmart and Sam's Club
Contact Fitting/Evaluation	Copay not to exceed \$60	Copay not to exceed \$60	Copay not to exceed \$60
Elective Contact Lenses (in lieu of frames)	Up to \$175 allowance	Up to \$150 allowance	Up to \$120 allowance
Medically Necessary Contact Lenses	Covered in full after eyewear copay	Covered in full after eyewear copay	Covered in full after eyewear copay
Network	VSP Choice	VSP Choice	VSP Choice





Company Paid Basic Life/AD&D	
Plan Features	Metlife
Benefit	\$10,000, \$25,000 or \$50,000
Minimum Benefit	\$10,000
Evidence of Insurability (EOI)	Not required
AD&D Benefit	Matches 100% of basic life benefit
Benefit Reduction	Reduces by 35% at age 65, 50% at age 70

Voluntary Coverage Life/AD&D	
Plan Features	Metlife
Employee Benefit Amount	Employee – \$10,000 increments to a max of the lesser of 5x pay or \$500,000
	Spouse – \$5,000 increments to \$100,000, not to exceed 50% of employee's vol life benefit.
	Child – 15 days up to a year \$1,000. Child over a year \$10,000
Employee Medical Evidence	Lesser of \$100,000 and 3x pay
Spouse Medical Evidence	\$25,000
AD&D	Amount equal to employee's life benefit. Medical underwriting EOI does not apply.
Benefit Age Reduction	None

Medical Evidence / Health Questions Requirements	
New Enrollees / Initial Enrollment	Can elect up to the medical evidence amount without evidence of insurability (EOI) health questions.
Current participants wanting to increase benefit amount	If have benefit below medical evidence amount, can bump one increment every year at renewal until reach medical evidence amount. After that, will need to complete evidence of insurability (EOI) health questions.
Late Entrants	Need to complete evidence of insurability (EOI) health questions on any benefit amount elected
Note: benefit amounts that require EOI need to be approved by MetLife before the benefit will be effective.	





Short Term Disability benefits are designed to provide you with continuous financial security “paycheck protection” when you are away from work for a short period due to an accident or illness.

Metlife	STD
	Voluntary
Benefit Amount	60% of your basic monthly earnings
Maximum Benefit	\$1,500 per week
Benefit Begins	On the 8th day for accident or sickness
Benefit Duration	Up to 12 weeks
Pre-Existing Condition Limitation	3/12





Long Term Disability benefits are designed to provide you with continuous financial security if you are unable to perform the duties of your job because of total and permanent disability. There is a waiting period of 90 days before your LTD benefits begin.

Metlife	LTD
	Voluntary
Benefit Amount	60% of your basic monthly earnings
Maximum Benefit	\$7,500 per month
Benefit Begins	After 90 days
Pre-Existing Condition Limitation	3/12
Benefit Duration	Up to your Social Security Normal Retirement Age (SSNRA)





Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
Hospital Benefit				
Admission Benefit	4 time(s) per calendar year ¹	Admission	\$750	\$1,500
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$750	\$1,500
Confinement Benefit	31 days per confinement ³ ICU Supplemental Confinement will pay an additional benefit for 31 of those days	Confinement ⁴	\$150	\$300
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$150	\$300
Confinement Benefit for Newborn Nursery Care	3 day(s) per confinement	Confinement Benefit for Newborn Nursery Care ⁵	\$100	\$200
Inpatient Rehabilitation Benefit	15 days per calendar year	Inpatient Rehabilitation (For Injury or Sickness)	\$150	\$300
Additional Care Benefits				
Ambulance Benefit	1 time(s) per calendar year	Air Ambulance Transport	\$100	\$200
		Ground Ambulance Transport	\$100	\$200
Emergency Care	1 time(s) per calendar year	Emergency Room	\$50	\$100





Benefit Amount	Benefit amount options: \$10,000, \$20,000 or \$30,000.
	Spouses/Domestic Partners - 100% and Dependent Child(ren) 50% of the Employee benefit amount.
	Benefits are paid directly to the employee based on flat schedule. There is no coordination with other insurance coverage.
Recurrence Benefit	Included. A benefit is payable for a subsequent occurrence of some covered conditions. The Recurrence Benefit is payable 1 time per covered condition per covered person.
Total Benefit Amount	There is no Total Benefit Amount cap included in the plan. This refers to a maximum aggregate amount that MetLife would pay per covered person per lifetime for the covered conditions.
Initial Benefit Separation Period	An Initial Benefit is not payable for a covered condition that occurs within 30 days of an occurrence of a different covered condition.
Recurrence Benefit Separation Period	A Recurrence Benefit is not payable for a covered condition which occurs again within 90 days of the original occurrence.





BENEFIT		LOW PLAN			HIGH PLAN		
	BENEFIT LIMITS	EMPLOYEE	SPOUSE	CHILD	EMPLOYEE	SPOUSE	CHILD
ACCIDENTAL DEATH BENEFITS CATEGORY							
Basic Accidental Death	N/A	\$25,000	\$12,500	\$5,000	\$50,000	\$25,000	\$10,000
Accidental Death Common Carrier		\$75,000	\$37,500	\$15,000	\$150,000	\$75,000	\$30,000
ACCIDENTAL DISMEMBERMENT/FUNCTIONAL LOSS/PARALYSIS BENEFITS CATEGORY							
Basic Dismemberment/Functional Loss Benefit							
Loss of one finger or one toe	N/A	\$750	\$750	\$750	\$1,000	\$1,000	\$1,000
Loss of one arm or one leg		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of one hand or one foot		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of two or more fingers or toes		\$1,500	\$1,500	\$1,500	\$2,000	\$2,000	\$2,000
Loss of sight in one eye		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of hearing in one ear		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Catastrophic Dismemberment/Functional Loss Benefit							
Loss of both arms or both legs or one arm and one leg	N/A	\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of both hands or both feet or one hand and one foot		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of sight in both eyes		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of hearing in both ears		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of ability to speak		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Paralysis Benefit							
Two Limbs (paraplegia or hemiplegia)	N/A	\$10,000	\$10,000	\$10,000	\$20,000	\$20,000	\$20,000
Four Limbs (quadriplegia)		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000

OTHER BENEFITS CATEGORY			
Health Screening Benefit	1 time(s) per calendar year	\$50	\$50
Lodging Benefit	15 day(s) per calendar year	\$100	\$200





Money Matters	• Debt Collection Defense • Financial Wellness Programs²	• Identity Restoration³ • Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy	Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	• Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure	Mortgages Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home	Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies	Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	Revocable & Irrevocable Trusts Simple Wills
Family & Personal	• Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense	• Guardianship • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Properties Issues	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	Administrative Hearings Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	Pet Liabilities Small Claims Assistance
Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: • Deeds • Leases	Medicaid Medicare Notes Nursing Home Agreements	Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	Defense of Traffic Tickets ⁴ Driving Privileges Restoration	Habeas Corpus	• Repossession





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METLIFE IDENTITY THEFT

	Protection	Protection Plus
	Individual or Family	Individual or Family
Identity Theft & Financial Fraud Protection		
Credit Monitoring & Alerts	1 Bureau	3 Bureaus
Credit Reports & Scores	1 Bureau	3 Bureaus
Monthly Credit Score Tracker & Insights8	✓	✓
Credit, Bank & Utility Account Freeze	✓	✓
Home & Vehicle Title Monitoring	✓	✓
Bank Fraud & Financial Transaction Monitoring	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
Dark Web Monitoring	✓	✓
Digital Vault	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Public & Court Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Social Media Monitoring & Takeover Alerts	✓	✓
Social Media Privacy Checkup & Optimization	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Gamertag Monitoring		✓
Payday/Specialty Loan Block		✓

Scam & Cybercrime Prevention		
Automated Data Broker & Spam List Removal	✓	✓
Password Manager with Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing with Anti-Tracker & Ad-Blocker	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security / VPN	2 devices per adult	Unlimited devices
Antivirus	2 devices per adult	Unlimited devices
Mobile Phone Takeover Protection	✓	✓
Unusual Transaction Alerts	✓	✓
Call Scam Protection		✓
Text Scam Protection		✓
Email Scam Protection		✓

Digital Parenting & Mental Health (included with family plans)		
Child Mental Health		
Online Activity Trends & Benchmarking*	✓	✓
Social Persona & Social Connections*	✓	✓
Sentiment & Emotional Tone Analysis*	✓	✓
Behavior Change Detection*	✓	✓
Personalized Parent Insights & Recommendations*	✓	✓
Safe Gaming	✓	✓
Cyberbullying & Online Predator Protection	✓	✓
Parental Controls		
Content Filtering & Blocking	✓	✓
Screen Time Management & Schedules	✓	✓
Safe Search & Pause the Internet	✓	✓
Online History & Usage	✓	✓
Child Identity Protection		
Child SSN Monitoring	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓

Smart Family Safety (included with family plans)		
Add unlimited dependent minors + up to 10 adult loved ones	✓	✓
Unrestricted definition of adult family member	✓	✓
Private, full-feature Aura account for each adult member	✓	✓
Separate \$5M Insurance Policy for each adult member^	✓	✓
Sex Offender Geo Alerts	✓	✓
Secure Family Sharing – documents, passwords, alerts & more	✓	✓

Services, Restoration & Reimbursement		
Aura-provided insurance policies:		
\$50,000 Cyber Insurance Policy^^		✓
\$5M ID Theft Insurance Policy for each enrolled adult^	✓	✓
Lost Wallet Protection with \$500 Emergency Cash benefit^	✓	✓
24/7 US-based Live Customer Support	✓	✓
White Glove Fraud Resolution Service	✓	✓
Full-service Restoration for Pre-existing ID Thefts	✓	✓
Unemployment & Tax Fraud Resolution	✓	✓
All-in-one Aura mobile app	✓	✓
Online Resolution Case Tracker	✓	✓
Aura Account Security (2FA & Biometric)	✓	✓



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TAILORWELL



TailorWell

*Your user friendly
enrollment platform*





***SMBO** is here to make your benefits enrollment easier. They can:*



Walk you through the enrollment process step by step.



Help you understand your benefit options and choose the plan that best fits your needs.



Check whether your preferred doctors and providers are in-network.



Answer any questions you may have about your benefits and how to access care.





KEY DATES

- Launch Date 1.1.2026
- First Enrollments 12.1.2025 – 12.15.2025
- Mid year Enrollment Dates
- 4.1.2026, 7.1.2026 & 10.1.2026

ENROLLMENT GOAL

- 2500 Enrolled 1.1.2026
- 5000 Enrolled 12.31.2026





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