

2026

BENEFITS GUIDE

VIZO FINANCIAL

Join us to make a difference in the credit union movement.
Stay because you are valued, respected and cared for.

GALLUP EXCEPTIONAL WORKPLACE AWARD

Here's where to find ...

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Welcome to your employee benefits guide!

Vizo Financial strives to offer benefit options to provide for your overall well-being, including:

- PPO plan provided by Capital Blue Cross
- Cancer Support Program provided by CancerCARE for Life
- Vision plan provided by Capital Blue Cross
- Dental plan provided by Capital Blue Cross
- Life and AD&D insurance provided by Symetra
- Short-term disability provided by Symetra
- Long-term disability provided by Symetra
- Employee assistance program provided by SupportLinc
- 401(k) plan administered by Principal Financial Group
- Participant advisory services provided by CAPTRUST
- Leave sharing program provided by PTO Exchange

This guide contains an overview of the valuable benefits package offered through Vizo Financial that is provided to eligible employees effective January 1, 2026, through December 31, 2026.

If you have any questions, please contact:

Vizo Financial Human Resources Department hr@vfccu.org
800.622.7494

This guide contains a very general description of the benefits to which employees may be entitled. Please understand that this general explanation is not intended to and does not provide all the details of these benefits. Therefore, this guide does not change or otherwise interpret the terms of the official plan documents. An employee's rights can be determined only by referring to the full text of the official plan documents, which are available from the Human Resources department. To the extent that any of the information contained in this guide is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases.



When can I make changes?

Open enrollment for group health benefits occurs once each year. You may change your benefit elections during the open enrollment period. Once you have made your selection, you may not change benefit elections until the next open enrollment unless you have a qualifying change in employment or family status. Qualifying events include:

- Marriage, divorce or legal separation (state specific)
- You add a dependent child through birth, adoption or court-ordered custody
- Death of a spouse or child
- Your work schedule changes(e.g., reduction or increase in hours), affecting benefit eligibility
- Your dependent loses eligibility for coverage
- Your spouse involuntarily loses health coverage through their employer
- You and/or your spouse and dependents become eligible for COBRA
- You and/or your spouse and dependents gain or lose Medicaid coverage
- You receive a Qualified Medical Child Support Order (QMCSO)

If you experience one of the above qualifying events, you have 30 days from the date of the event to notify the Human Resources department and make any desired benefit changes. Otherwise, elections you make during open enrollment will remain in effect for the entire plan year.

SPECIAL ENROLLMENT RIGHTS NOTICE: If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your coverage ends. In addition, if you have a new dependent as a result of a marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

Medical and prescription benefits

Vizo Financial offers a PPO medical plan through Capital Blue Cross. The plan utilizes the Blue Cross and Blue Shield BlueCard PPO Network. You also have the option of using out-of-network providers at a higher out-of-pocket cost to you and your dependents.

Medical	Capital Blue Cross PPO	
	In-network	Out-of-network
Deductible (per benefit period)		
Individual	$1,700	
Family	$3,400	
Copayments		
■ Office visits (by a family practitioner, general practitioner, internist, pediatrician, preventive medicine specialist, mental health specialist, or participating retail clinic)	$20 copayment after deductible	20% coinsurance after deductible
■ Specialist office visit	$35 copayment after deductible	20% coinsurance after deductible
■ Virtual visits (through Teladoc or an approved virtual visit participating provider)	No charge after deductible	Not covered
■ Emergency room	$100 copayment after deductible per visit, waived if admitted	
■ Urgent care	$35 copayment after deductible	20% coinsurance after deductible
■ Inpatient (per admission)	No charge after deductible	20% coinsurance after deductible
■ Outpatient surgery copayment (facility)	No charge after deductible	20% coinsurance after deductible
Coinsurance	Not applicable	20% coinsurance
Preventive care services		
■ Pediatric preventive care	Covered in full, waive deductible	20% coinsurance after deductible
■ Adult preventive care	Covered in full, waive deductible	20% coinsurance after deductible
Immunizations	Covered in full, waive deductible	20% coinsurance, waive deductible
Mammograms		
■ Screening mammogram (one per benefit period)	Covered in full, waive deductible	20% coinsurance after deductible
■ Diagnostic mammogram	Covered in full, after deductible	20% coinsurance after deductible
Gynecological services		
■ Screening gynecological exam and Pap smear (one per benefit period)	Covered in full, waive deductible	20% coinsurance after deductible
Prescription drugs (covered only at participating pharmacies)		
Retail pharmacy copay (30-day supply)	**After deductible**	
Generic (preferred and non-preferred)	$8	
Brand preferred	$35	
Brand non-preferred	$50	
Mail-order copay (90-day supply) and 90-day supply from retail pharmacies	**After deductible**	
Generic (preferred and non-preferred)	$20	
Brand preferred	$90	
Brand non-preferred	$125	

When using non-network providers, members are responsible for paying any amount over the Capital Blue Cross contracted allowance.



Website tools

myhealthtoolkitcapital.com

- Coverage details (copays, deductibles, out-of-pocket maximums, etc.).
- Review your claims activity and history.
- Print a temporary ID card, or order a new ID card.
- See frequently asked questions (FAQs).
- Registered nurses are available to chat online 24/7 about your health questions.
- Explore member resources such as Blue365 discounts, Capital Blue Cross Loop, care management, preventive care and more.

How to find an in-network provider

This preferred designation identifies doctors in the BlueCard PPO network who have achieved top results on quality and cost-efficiency measures. To find one of these doctors, please visit MyCare Finder at myhealthtoolkitcapital.com

Be informed

Visit myhealthtoolkitcapital.com for detailed information about Vizo Financial's group health plan benefits.

Customer Service: 833.578.1128

Teladoc

member.teladoc.com/go

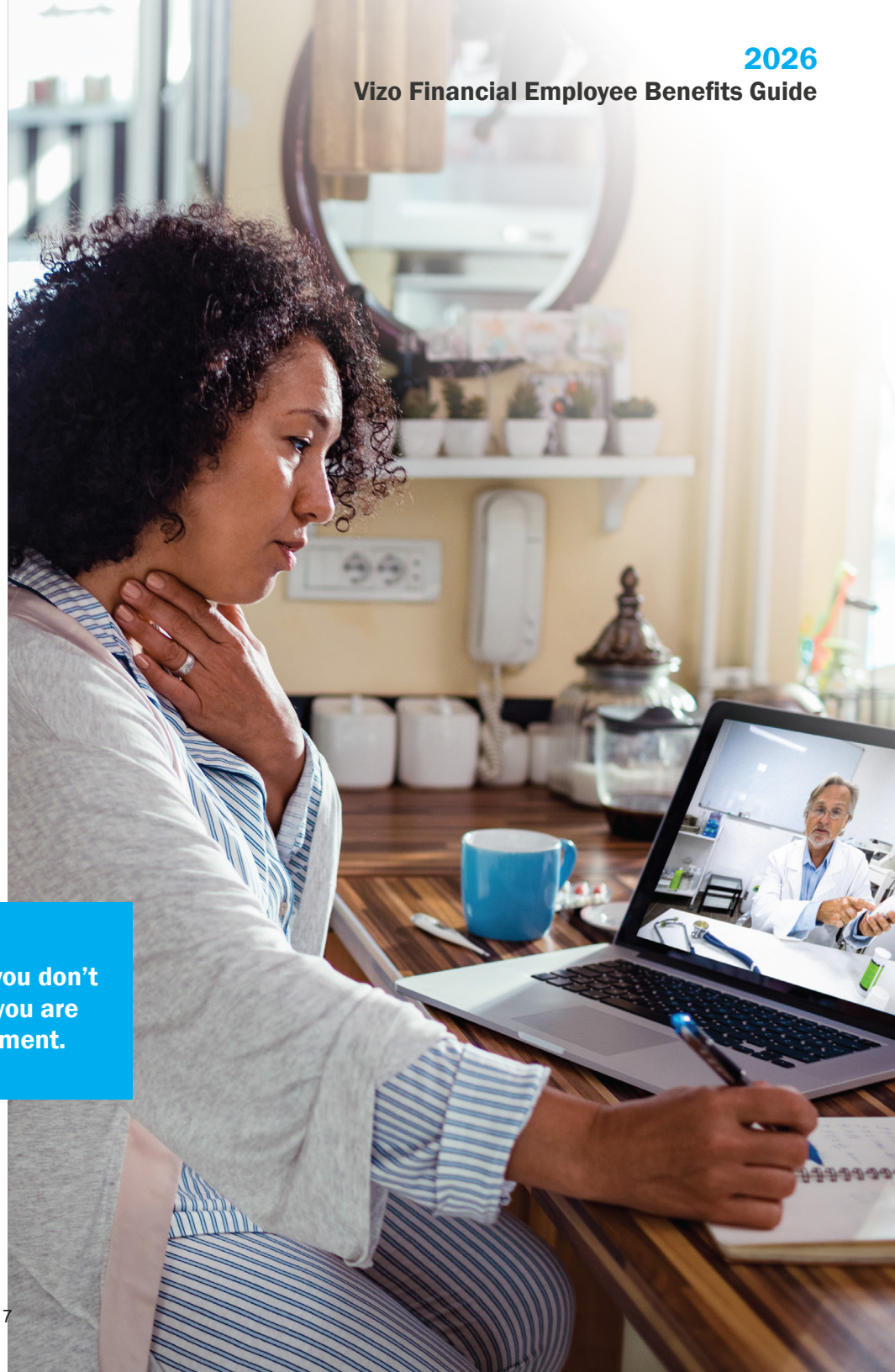
What is Teladoc?

Live video calls (on a phone, tablet, or computer) with a doctor or therapist who is available at any time, day or night. No appointment is required.

Virtual visit services are available for the following conditions:

- Abdominal pain
- Acute sinusitis
- Acute bronchitis
- Acute conjunctivitis
- Acute cystitis
- Acute pharyngitis
- Headache
- Strep throat
- Diarrhea
- Painful urination
- Fever
- Respiratory infection
- Influenza

Sign up for Teladoc early so you don't have to worry about it when you are feeling ill or need an appointment.



CancerCARE for Life

CancerCARE for Life is a free program for you and your covered family members that comes with your health plan.

If you are ever diagnosed with cancer, the program is here to guide you through every step of your journey. You'll have expert support, a nurse to help you navigate care, and access to top treatment centers. CancerCARE's mission is to make sure you get the best care possible when you need it most.

Day one help

Cancer treatment can feel stressful and overwhelming. We are here to support you every step of the way. The CancerCARE team helps you stay informed, organized, and confident. Oncology nurses coordinate your care, manage symptoms, and makes sure nothing is missed.

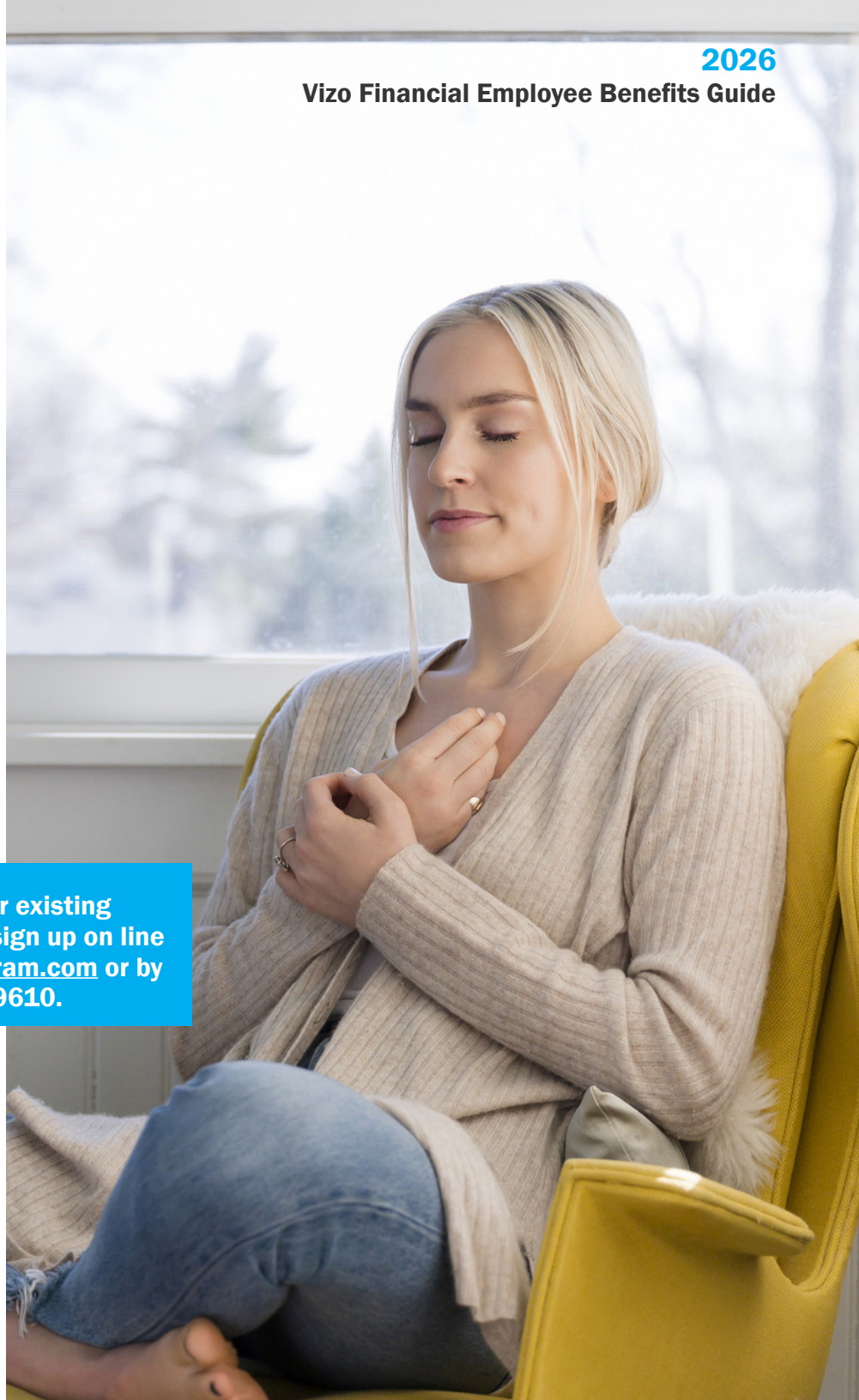
Participation includes:

- Dedicated oncology nurse experts
- Confirmation that you are receiving the most effective treatment for your diagnosis
- Identification of commonly misstaged and/or misdiagnosed cancers
- Ongoing care coordination
- Symptom and side effect support
- Understanding your treatment plan
- Support for family and caregivers

If you have a new or existing cancer diagnosis, sign up on line at cancercareprogram.com or by phone at 877.640.9610.

Expert medical team

During your first call, CancerCARE will gather your medical and insurance information. You will then be connected with your personal Oncology Nurse Expert. The nurse will listen to your concerns and answer questions about your diagnosis and treatment options. The entire CancerCARE for Life team will be with you every step of your journey.



Vision benefits

Vizo Financial is pleased to offer a vision plan through Capital Blue Cross. Members have access to any vision provider and gain the most benefit by using Capital Blue Cross participating providers.

Vision	Capital Blue Cross	
	In-network	Out-of-network
Eye exam	100% after $10 copay	$50
Single vision standard lenses	100%	$50
Bifocal standard lenses	100%	$75
Trifocal standard lenses	100%	$100
Frames (once every 24 months)	$150 + 30% off retail balance	$70
Disposable contact lenses (unlimited boxes)	$130 + 25% off retail balance	$105
Exam, lenses, and contact lenses frequency	Once every 12 months	

When using non-network providers, members are responsible for paying any amount over the Capital Blue Cross contracted allowance.

Dental benefits

Vizo Financial is pleased to offer a dental plan through Capital Blue Cross. Members have access to any dentist and gain the most benefit by using Capital Blue Cross participating dentists.

Dental	Capital Blue Cross
Annual maximum	$1,000 per person
Diagnostic/preventive services	100%
Basic services	100%
Major services	50%
Orthodontics for children to age 19	Covered 50%
Orthodontic lifetime maximum	$1,500 per person

When using non-network providers, members are responsible for paying any amount over the Capital Blue Cross contracted allowance.

Dental and vision provider networks are managed by Dominion National and National Vision Administrators (NVA), respectively. Questions should be directed to Capital Blue Cross.

Employee premium contributions

The contribution amount is determined by the level of coverage the employee has selected. Below is an outline of the bi-weekly employee contribution. A premium conversion plan (Section 125) allows employees to pay their portion of the premiums with pretax dollars.

Employee premium contributions					
Plan cost (bi-weekly)	Medical	Dental	Vision	Total	Cost share
Employee	$44.98	$1.78	$0.27	$47.03	10%
Employee + child(ren)	$86.80	$2.99	$0.46	$90.25	10%
Employee + spouse	$89.95	$3.56	$0.55	$94.06	10%
Family	$139.87	$4.77	$0.73	$145.37	10%

Employer premium contributions

Employer Premium Contributions					
Plan cost (bi-weekly)	Medical	Dental	Vision	Total	Cost share
Employee	$404.78	$16.01	$2.46	$423.24	90%
Employee + child(ren)	$781.24	$26.89	$4.13	$812.25	90%
Employee + spouse	$809.57	$32.02	$4.92	$846.50	90%
Family	$1,258.87	$42.90	$6.58	$1,308.35	90%





Health savings account

For those employees who elect Vizo Financial's group health insurance coverage, we will deposit a lump sum into each eligible employee's HSA in February 2026. Those employees with individual coverage will receive $500; those with all other coverage levels (parent/child, parent/children, employee/spouse, family) will receive $1,000. Eligible employees hired after January 1, 2026, receive a prorated HSA contribution if they elect the group health insurance coverage.

Per IRS regulations, the 2026 limits for HSA contributions are $4,400 individual and $8,750 family. These limits include both the employer's contribution and the employee's contribution. HSA participants who are 55 years of age and older can contribute an additional $1,000 annually. This means that participants eligible for catch-up contributions have 2026 limits of $5,400 for self-only and $9,750 for family coverage.

If you enroll in Medicare Part A and/or B, pretax contributions can no longer be made to your HSA. However, you may continue to withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses such as deductibles, premiums, copayments, and coinsurance. If you use the account for qualified medical expenses, the funds will continue to be tax-free.

HSAs offer you the following advantages:

TAX SAVINGS: You contribute pretax dollars to the HSA. Interest accumulates tax-free, and funds are withdrawn tax-free to pay for medical expenses.

REDUCED OUT-OF-POCKET COSTS: You can use the money in your HSA to pay for eligible medical, dental, and vision expenses and prescriptions. The HSA funds you use can help you meet your plan's annual deductible.

A LONG-TERM INVESTMENT THAT STAYS WITH YOU: Unused account dollars are yours to keep even if you retire or leave the company. Also, you can invest your HSA funds so your available healthcare dollars can grow over time.

THE OPPORTUNITY FOR LONG-TERM SAVINGS: Save unused HSA funds from year to year — you can use this money to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.



Ready to start? Visit choosemylo.com today!

Mylo

Mylo® provides individuals with access to insurance when a group plan alternative is necessary. If you're Medicare-eligible, Mylo can also assist you in navigating that enrollment process, including finding the right Medicare Supplement, Medicare Advantage, and Part D plans.

Mylo works with multiple carriers on your behalf to find the best solutions with premium pricing for you. The right coverage is no accident. You can count on being covered if the unexpected comes along. Mylo advises you on what coverage is legally required, what's optional, and what combination makes the most sense for you. Mylo finds top-rated policies for houses, condos, apartments, cars, motorcycles, boats, ATVs, RVs, and more from a wide range of insurance carriers.

Driving home additional savings

On top of that, Mylo adds discounts and savings you may not know about:

- Bundling home and auto. Save by managing two important policies in one place.
- Home safety discounts. Get a nice break for having smoke detectors and security systems.
- Good student and safe driver. Save good money for good behavior.
- And many more!

Basic insurance terms

COINSURANCE: Coinsurance is your share of the costs of a covered healthcare service, calculated as a percentage (for example, 20%) of the allowed amount for the service. Your coinsurance will begin after you have met your deductible. For example, if the health plan's allowed amount for an office visit is $100 and you've met your deductible, your coinsurance payment of 20% would be $20. The health plan pays the rest of the allowed amount.

COPAY: A copay is a fixed dollar amount you pay for a healthcare service. The amount can vary by the type of service. Your copays will not count toward your deductible but will count toward your out-of-pocket maximum.

DEDUCTIBLE: The deductible is the amount you owe for covered healthcare services before your plan begins to pay benefits. For example, if your deductible is $2,800, your plan won't pay anything until you've met your $2,800 deductible for covered healthcare services subject to the deductible. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

FAMILY DEDUCTIBLE: The amount of covered expenses an entire family (a subscriber and all dependents) must pay before benefits are paid by the plan. See also deductible.

EXPLANATION OF BENEFITS (EOB): An EOB is a statement from the insurance company showing how claims were processed. The EOB tells you what portion of the claim was paid to the healthcare provider and what portion of the payment, if any, you are responsible for.

INDIVIDUAL MANDATE: Federal health reform mandates most U.S. citizens have health insurance for themselves and their dependents. Vizo Financial helps you stay insured by offering affordable healthcare for all employees who work at least 30 hours each week. Coverage is effective upon date of hire and allows you to cover your spouse and children.

IN-NETWORK VS. OUT-OF-NETWORK: A network is composed of all contracted providers. Networks request providers to participate in their network, and in return, providers agree to offer discounted services to their patients. If you pick an out-of-network provider, your claims will be higher because you will not receive the discounts the in-network providers offer.

OUT-OF-POCKET MAXIMUM: The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. Your out-of-pocket maximum includes your deductible, coinsurance, and copays that come out of your pocket. After you have paid the specified out-of-pocket amount during a policy year, the plan pays the remaining covered services at 100%.

PREVENTIVE CARE: Routine healthcare services can minimize the risk of certain illnesses or chronic conditions. Examples of preventive care services include but are not limited to physical exams, mammograms, flu vaccines, prostate tests, and smoking cessation.

REASONABLE AND CUSTOMARY: The amount of money a health plan determines is the normal or acceptable range of charges for a specific healthrelated service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.

Wellness program

Vizo Financial employees who are enrolled in the company's medical benefit plan will have opportunities to participate in various wellness activities to earn an incentive of a free PTO day in 2027. Participants who are not enrolled in the company's medical benefit plan will be able to participate in various challenges throughout the year and will have access to the Wellness Portal with educational resources.

Wellness Portal

In order to track your participation in the wellness program, employees must register in the Vizo Financial portal. Please follow the instructions to access the account that has been created for you.

1. Go to wellworksforyoulogin.com.
2. Your username is your Vizo Financial company email address.
3. Your temporary password* will be: Date of Birth in MMDDYYYY format (no dashes, slashes, or spaces; includes leading zeros.)
4. Accept the terms of the Consent Form.
5. Fill in the required information.

*PLEASE NOTE: The temporary password is only for the first time you access the Portal, and you will be prompted to change it upon entry.

Our Wellness Portal is compatible with pedometers and tracking systems including Fitbit, Garmin, Misfit, Samsung Health, Apple Health, and more! Simply sync your device on the Wellness Portal by selecting Device/App Connect.

You can also download the Wellworks For You portal app in the Play Store or App Store.

Steps to earn an incentive

Step 1. Biometric Screening

Visit your Primary Care Physician (PCP) for an annual physical with lab work. Print out the Physician Results Form located on the Wellness Portal under MENU>Wellness Locker and take it to your doctor. Annual physical and lab work results dated December 1, 2025, through November 30, 2026, will be accepted and must be submitted to Wellworks For You by November 30, 2026.

Step 2. Know Your Number (KYN) Assessment

Upon logging in to the Wellness Portal, you will be prompted to complete the Know Your Number (KYN) Assessment. Complete all questions, except for the Health Metrics section. Wellworks will upload your screening results once you complete your Physician Results Form (see STEP 1).

Step 3. Tobacco Attestation Form and Tobacco Cessation Program

Complete the Tobacco Attestation Form and Tobacco Cessation Program, if applicable, to receive credit for this step. Whether or not a tobacco user, you must complete and sign the Tobacco Attestation Form to certify that you are tobacco-free or a tobacco user. If you do use tobacco, you must complete a six-week tobacco cessation learning series to complete this step.

All three steps must by completed by November 30, 2026, in order to receive the incentive.



Dependent care flexible spending account

A flexible spending account, also known as an FSA, offers you a convenient way to manage everyday expenses and save tax dollars. An FSA enables you to set aside a predetermined dollar amount in an account to cover eligible dependent care expenses throughout the year. Non-highly compensated employees can contribute up to $7,500 per year to cover non-medical day care expenses for children age 12 and under or disabled dependents of any age. Dependent care expenses are reimbursable as long as the provider is not the employee's spouse, another dependent, or their child age 19 or younger. Elder care for parents is also an eligible expense. You must provide the tax ID number or Social Security number of your day care provider. Day camps during the summer are an eligible expense. Overnight camps are not eligible.

Eligible expenses

- Adult day care
- Child day care
- After-school care
- Babysitting (work-related, in your home or someone else's home)
- Babysitting by your relative who is not a tax dependent (work-related)
- Nanny or au pair
- Custodial elder care
- Transportation to and from eligible care (provided by your care provider)

Ineligible expenses

- Babysitting (not work-related, for other purpose)
- Babysitting by your tax dependent (workrelated or for other purpose)
- Custodial elder care (not work-related, for other purpose)
- Dance lessons, piano lessons, or sports lessons
- Educational, learning, or study skills services for child(ren)
- Household services (housekeeper, maid, cook, etc.)

401(k) plan

Employees are eligible to participate in the 401(k) plan on the first day of the month coinciding with or next following their date of hire. If you are an eligible employee, you are automatically enrolled to defer 6% of your pay as of the date you become a participant in the plan, unless you choose a different percentage or you choose not to defer. If you elect to defer less than 12% of your pay, your deferral is automatically increased by 1% on each March 1 until you are deferring 12% of your pay.

Safe harbor (QNEC) contribution

Vizo Financial makes a qualified non-elective contribution (QNEC) equal to 3% of eligible compensation to all employees who have satisfied the eligibility requirements. The QNEC contribution is 100% vested at the time the contribution is made. Eligible employees receive this contribution even if they don't contribute to the plan.

Employer matching contribution

Vizo Financial matches employee 401(k) contributions based on the employee's years of service. The employer match has a five-year vesting schedule.

Years of service (whole years)	Matching percentage
Less than 5 years	100% of elective deferrals up to 4% of eligible compensation
5 to 10 years	100% of elective deferrals up to 5% of eligible compensation
10+ years	100% of elective deferrals up to 6% of eligible compensation

Years of service (whole years)	Vesting percentage
Less than 2 years	0%
2 years	25%
3 years	50%
4 years	75%
5 years	100%

Beneficiary designation

An important aspect of estate planning is making beneficiary designations and keeping them up to date after life changes. You will need to provide the name and Social Security number (optional) of each beneficiary. If you cannot complete the designation online, you can obtain an electronic form.

Here are some helpful retirement planning terms

401(K): A 401(k) plan is a tax-advantaged, definedcontribution retirement account offered by many employers to their employees. It is named after a section of the U.S. Internal Revenue Code. Workers can make contributions to their 401(k) accounts through automatic payroll withholding, and their employers can match some or all of those contributions. The investment earnings in a traditional 401(k) plan are not taxed until the employee withdraws that money, typically after retirement.

PRETAX: A pretax contribution is any contribution made to a designated pension plan, retirement account, or other tax-deferred investment vehicle for which the contribution is made before federal and municipal taxes are deducted. For example, if you put $10,000 into a 401(k), you do not have to pay tax on that $10,000 of income in the year that it was earned. Pretax contributions are the government's way of encouraging you to save for your retirement.

VESTING: Vesting is a legal term that means to give or earn a right to a present or future payment, asset, or benefit. It is most commonly used in reference to retirement plan benefits when an employee accrues nonforfeitable rights over employer-provided stock incentives or employer contributions made to the employee's qualified retirement plan account or pension plan.





Participant advisory services

Need help choosing your retirement plan investments? Want to know if your savings are on track? Have questions about Vizo Financial's 401(k) plan?

Most people want some help with their investment decisions, and this is especially true with their retirement savings. Whether you don't have the time, interest, or knowledge to effectively make decisions about your investments, you can get free, independent investment advice through CAPTRUST's participant advisory services.

The investment advice experience is meant to help you reach good decisions based on a conversation with a retirement counselor about your financial circumstances, your risk tolerance, and your savings goals. This information will be consolidated and provided to you in your personal Retirement Blueprint.

And don't worry... the retirement counselors don't have any products to sell. Their role is to give you unbiased advice and help you reach your retirement saving goals.

Basic life and AD&D insurance

Vizo Financial provides life insurance in the amount of 300% of your annual salary to a maximum of $650,000 at no cost to all eligible employees. Accidental death and dismemberment (AD&D) is covered at the same amount.

Short-term disability

Vizo Financial provides a short-term disability plan at no cost to eligible employees. Benefits will be available during the period of a disability that precludes the employee from performing their normal occupational duties. The plan pays a weekly benefit beginning on the 31st day for an injury or illness. The benefit amount is 66 2/3% of your predisability earnings to a weekly maximum of $2,000. Your benefit will continue for up to 9 weeks for an eligible disability.

Long-term disability

Vizo Financial provides employees a long-term disability plan at no cost to eligible employees. Benefits will be available during the period of a disability that precludes the employee from performing their normal occupational duties. The plan allows for benefits to begin the greater of the short-term disability maximum benefit period or 90 days of a disability. Your disability benefit is 66 2/3% of your predisability earnings to a maximum of $9,000 per month for an eligible disability.





Employee assistance program

Vizo Financial provides an employee assistance program (EAP) to all employees at no cost. We realize there are times when everyone can use help in dealing with problems. For this reason, the EAP is available to all Vizo Financial employees and their immediate family members through SupportLinc.

The EAP operates 24 hours a day, 7 days a week. The service provides up to five face-to-face, confidential sessions with a counselor, financial planner, or attorney to you and your eligible family members each calendar year. An additional five sessions are available if you have a covered disability claim.

In addition to these services, our employees have unlimited telephone access to counselors with a master's- or doctorate-level degree via phone, web, or mobile app. Family care services, legal support, and financial information and resources are also available through this program.

The EAP offers someone to talk to and resources to consult whenever and wherever you need them. These services are completely confidential; Vizo Financial does not receive any information on employees who utilize the EAP services.

Paid time off benefits

Paid time off (PTO)

- 18 days per year with less than 5 years of service
- 21 days per year during 5-9 years of service
- 24 days per year during 10-14 years of service
- 27 days per year during 15-19 years of service
- 30 days per year with 20+ years of service
- Employees have the option to cash out up to 40 hours of PTO in October. Employees must have an accumulated leave (CAT leave, PTO) balance of 120 hours remaining after the cash out is processed.

Holidays

- 11 paid Federal Reserve holidays per year

Paid parental leave (PPL)

- Six weeks paid parental leave following the birth of an employee's child, or the placement of a child with an employee in connection with adoption or foster care





Community volunteer leave (CVL)

- 16 hours paid CVL per year

Leave sharing program

The leave sharing program provides a voluntary opportunity for employees to share PTO they have earned with co-workers who are in need due to a medical emergency or a natural disaster. Donations to the leave sharing pool are not taxable to the donor.

Employees also have an opportunity to donate PTO to nonprofit organizations listed on the leave sharing platform. Leave donated to nonprofit entities is taxable to the donor because the leave is considered deferred compensation by the IRS.

Miscellaneous benefits

Medicare advocacy

SmartConnect

SmartConnect is an exclusive program created specifically for working or retiring adults (and family members) who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage.

Comparing Medicare and employer health insurance offerings can be frustrating. We do the work for you; all you need to decide is how much you'd like to save!

SmartConnect puts your specific needs first and matches you with the education and experienced advisor you need to make the best decision for you. SmartConnect gives you access to plans from national insurance carriers.

Explore your options at 855.248.1648 or by visiting connect.smartmatch.com/pareto.

COBRA

eHealth

eHealth is an exclusive program for COBRA-eligible members that offers alternative coverage at a lower cost to the member. Any interested individuals can compare plans and shop for coverage online with assistance from experienced agents. The potential for savings is readily available by identifying quality health insurance coverage at a lesser cost.

Explore your options at 844.744.0647 or by visiting ehealthinsurance.com/pareto.





Other valuable benefits

- Professional development opportunities
- Educational assistance reimbursement
- Employee appreciation events
- Years of service awards and birthday recognition
- Community service opportunities
- Employee relief fund

Still have questions?

Medical plan

Capital Blue Cross

Customer Service: 833.578.1128
Website: myhealthtoolkitcapital.com

Prescription plan

OptumRx (retail and home delivery pharmacy)

Customer Service: 855.811.2218
Website: myhealthtoolkitcapital.com

Cancer Support Program

CancerCARE for Life

Customer Service: 877.640.9610
Website: cancercareprogram.com

Vision plan

Capital Blue Cross

Group Number: 00528992
Customer Service: 800.905.4102
Website: capbluecross.com

Dental plan

Capital Blue Cross

Group Number: 00528992
Customer Service: 800.613.2624
Website: capbluecross.com

Virtual care

Teladoc

Customer Service: 866.789.8155
Website: member.teladoc.com/go

Health savings account

HealthEquity

Group Number: Use DOB or SSN
Customer Service: 866.346.5800
Website: healthequity.com

Flexible spending account

Employee Benefits Corporation

Customer Service: 800.346.2126
Website: ebcflex.com

Basic life and AD&D/ short term disability long term disability

Symetra

Policy Number: 26-000005-00
Customer Service: 800.426.7784

401(k) plan

Principal Financial Group

Plan ID: 462283
Customer Service: 800.986.3343
Website: principal.com

Participant advisory services

CAPTRUST

CAPTRUST Advice Desk: 800.967.9948
Website: captrustadvice.com

Employee assistance program

SupportLinc

Call: 888.881.5462
Website: supportlinc.com
Web ID: vfccu

Leave sharing program

PTO Exchange

Website: ptoexchange.com



Final notes

This summary of benefits is not intended to be a complete description of Vizo Financial's benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Vizo Financial maintains its benefit plans on an ongoing basis, Vizo Financial reserves the right to terminate or amend each plan in its entirety or in any part at any time.

For questions regarding the information provided in this overview, please contact hr@vfccu.org.



The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

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