Inspire Early Education
2027 Benefit Summary

The following information is offered as a summary only. If there is a discrepancy between this information and the plan document, the plan document will govern. All benefits outlined are based on a full time, 30 hours / week status. Employees will be eligible for benefits 1st of the month following 60 days of hire.

General Inquiries Please Reach Out to CIP Group: 617-354-0866; ext 2

IMPORTANT INSURANCE PREMIUM NOTICE:
By electing to enroll in benefits, you understand that if your company has contributions to any of the group medical, dental and vision benefits, coverage will be taken on a pre-tax basis. You also understand that you are making a binding election concerning your benefits and authorizing payroll deductions. In the event that **Inspire Early Education** is unable to deduct these amounts, it is your obligation to pay these amounts to **Inspire Early Education** in the form of a check by the first of the month following missed deductions. You understand that an outstanding balance may lead to termination of insurance back to the last payment date.

Health Insurance In Network

1/1/2027-12/31/2027

Inspire Early Education offers the **OAP Base, OAP Buy-Up** and **OAP HSA** medical insurance plans through **Cigna**. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

Coverage	OAP Base	OAP Buy-Up	OAP HSA
Deductible	Ind $3,500 / Fam $7,000	Ind $1,500 / Fam $3,000	Ind $5,000 / Fam $10,000
Out of Pocket Maximum	Ind $7,000 / Fam $14,000	Ind $3,000 / Fam $6,000	Ind $8,700 / Fam $17,400
Preventive Office Visits	$0	$0	$0
PCP & Specialist Visits	$30/$60	$20/$40	30% after deductible
X-Rays	30% after deductible	$0	30% after deductible
Labs	30% after deductible	$0	30% after deductible
MRI'S CT Scans, PET	30% after deductible	10% after deductible	30% after deductible
Emergency Room	$300 after deductible	$250 + 10%	30% after deductible
Outpatient Surgery	30% after deductible	10% after deductible	30% after deductible
Inpatient Hospitalization	30% after deductible	10% after deductible	30% after deductible
Mental Health	$60 (office visit)	$40 (office visit)	30% after deductible
Prescription	$15/$45/$80/Specialty: $130	$10/$40/$75/Specialty: $125	Deductible applies first, then: $10/$35/$60
Level of Coverage	Employee Payroll Deduction	Employee Payroll Deduction	Employee Payroll Deduction
Employee	$182.79	$248.64	$97.23
Employee & Spouse	$327.19	$445.07	$174.41
Employee & Children	$340.90	$463.72	$181.74
Employee & Family	$485.31	$660.15	$258.91

Cigna Member Services: 800 853-2713

https://www.cigna.com/

Health Insurance Out of Network

1/1/2027-12/31/2027

Inspire Early Education offers the **OAP Base, OAP Buy-Up** and **OAP HSA** medical insurance plans through **Cigna**. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

Coverage	OAP Base	OAP Buy-Up	OAP HSA
Deductible	Ind $7,000 / Fam $14,000	Ind $5,000 / Fam $10,000	Ind $10,000 / Fam $20,000
Out of Pocket Maximum	Ind $14,000 / Fam $28,000	Ind $10,000 / Fam $20,000	Ind $17,400 / Fam $34,800
Preventive Office Visits	50% after deductible	30% after deductible	50% after deductible
PCP & Specialist Visits	50% after deductible	30% after deductible	50% after deductible
X-Rays	50% after deductible	30% after deductible	50% after deductible
Labs	50% after deductible	30% after deductible	50% after deductible
MRI'S CT Scans, PET	50% after deductible	30% after deductible	50% after deductible
Emergency Room (in-network level)	$300 after deductible	$250 + 10%	30% after deductible
Outpatient Surgery	50% after deductible	30% after deductible	50% after deductible
Inpatient Hospitalization	50% after deductible	30% after deductible	50% after deductible
Mental Health	50% after deductible	30% after deductible	50% after deductible
Prescription (Retail)	40% all Tiers	40% all Tiers	$0 after deductible
Level of Coverage	**Employee Payroll Deduction**	**Employee Payroll Deduction**	**Employee Payroll Deduction**
Employee	$182.79	$248.64	$97.23
Employee & Spouse	$327.19	$445.07	$174.41
Employee & Children	$340.90	$463.72	$181.74
Employee & Family	$485.31	$660.15	$258.91

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Dental Insurance

1/1/2027-12/31/2027

Inspire Early Education offers the Cigna Dental PPO (DPPO) insurance plan through **Cigna**. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

Service	Coverage	Member Responsibility
Class I – Preventive & Diagnostic • Oral exams, routine cleanings • Routine X-rays, fluoride, sealants • Space maintainers, non-routine X-rays • Emergency care to relieve pain	100%	0% (no deductible)
Class II – Basic Restorative • Fillings (amalgam & composite) • Simple extractions & oral surgery • Root canal therapy / endodontics • Periodontics, anesthetics, repairs	80%	20% after $50/$150 Deductible
Class III – Major Restorative • Crowns / inlays / onlays • Dentures • Bridges	50%	50% after $50/$150 Deductible
Class IV – Orthodontia Lifetime Maximum $1500	50%	50%, No Ortho Deductible
Additional Member Responsibility in excess of Coinsurance	None	Yes, the difference between the member's dentist's billed charges and the dental plan reimbursement level
Calendar Year Maximum: $1,500 (Class I applies) | Deductible: $50 individual / $150 family		

Level of Coverage	Employee Payroll Deduction
Employee	$16.87
Employee & Spouse	$34.12
Employee & Child(ren)	$41.00
Employee & Family	$62.73

Cigna Member Services: 800 853-2713

https://www.cigna.com/

Vision Insurance

1/1/2027-12/31/2027

Inspire Early Education offers the Cigna Vision PPO Comprehensive Plan through **Cigna**. Please review the plan summary for further details.

Service	In Network	Out of Network
Exams	One exam every 12 months: $10 copay Retinal screening: up to $39	Up to $45 allowance, exam only
Prescription Glasses Lenses: 1 pair covered every 12 months	$25 copay Polycarbonate, oversize, rose tints and scratch coating: $0	Single vision: up to $32 Lined bifocal: up to $55 Lined trifocal: up to $65 Lenticular: up to $80
Frames	One frame every 24 months: $100 retail allowance (Costco $65), then 20% off the balance	Up to $55
Lens Enhancements	Standard progressive: $65 Premium progressive: Tier 1 $85, Tier 2 $95, Tier 3 $110 UV coating $15 | Standard anti-reflective $45 | Photochromic $75 20% off other lens options	Not covered
Elective Contacts	$100 retail allowance every 12 months, then 15% off the balance Contacts can be chosen instead of glasses	Up to $87
Contact Fitting and Evaluation	Standard fit & follow-up: up to $40 Premium: 90% of retail	Not covered
Therapeutic Contacts	Covered in full ($0) when medically necessary	Up to $210

Level of Coverage	Employee Payroll Deduction
Employee	$2.15
Employee & Spouse	$4.09
Employee & Children	$4.30
Employee & Family	$6.33

Cigna Member Services: 800 853-2713

https://www.cigna.com/

Group Life Insurance

1/1/2027-12/31/2027

UnitedHealthcare
A UnitedHealth Group Company

Inspire Early Education offers Group Life & AD&D insurance through **United Health Care**. Life Insurance is meant to protect your loved ones financially if the unthinkable happens. This benefit is 100% employer paid and there is no cost to employees. Employees are able to purchase additional Life Insurance, Short-Term Disability and Long-Term Disability benefits that are 100% employee paid. Please review the benefit summary for plan details.

Coverage	
Benefit Amount	Flat: $50,000
Age Reduction	Benefits reduce by 65% of the original amount at age 65; and further reduce by 50% of the original amount at age 70
Life & AD&D Insurance	Employer paid Life & AD&D benefit of $50,000

This benefit is provided by your employer at no cost to you

United Healthcare Services: 1-800-638-3120

http://myuhc.com

Voluntary Life Insurance

1/1/2027-12/31/2027

Dearborn Group™

Inspire Early Education offers a Voluntary Life & AD&D Insurance plan through **Dearborn Group**. Life Insurance is meant to protect your loved ones financially if the unthinkable happens. This benefit allows you to elect an amount of life insurance that matches your needs and your budget. Evidence of Insurability is required above certain benefit amounts. This benefit is 100% employee paid through bi-weekly payroll deductions; rates are available in ADP. Please review the benefit summary for further plan details.

Coverage	
Employee Life Benefit	Increments of $10,000 up to $500,000 Evidence of Insurability required over $50,000
Spouse Life Benefit	Increments of $5,000 up to $100,000 Not to exceed 50% of Employee Voluntary Life amount Evidence of Insurability required over $25,000
Child Life Benefit	Age 15 days – 6 months: $100 Age 6 months – 26 years: increments of $1,000 up to $10,000
Life Benefit Age Reduction	65% at age 70, 45% at age 75
Bi-weekly payroll deductions: 100% employee paid – rates in ADP	

Dearborn Customer Service: 800-721-7987

https://www.mydearborngroup.com/individuals

Voluntary Short-Term Disability Insurance

1/1/2027-12/31/2027

Dearborn Group™

Inspire Early Education offers a Voluntary Short-Term Disability plan through **Dearborn Group**. Short-Term Disability is put in place by **Inspire Early Education** to help protect one of your most valuable assets – the ability to earn an income. If you are temporarily disabled and can't work, you can rely on Short-Term Disability Insurance to replace a portion of your earnings.

Coverage	
Benefit Amount	$100 – $1,000 in increments of $50, not to exceed 60% of basic weekly earnings
Benefit Elimination Periods	Benefits begin on: · The 1st day for accident · The 8th day for sickness
Benefit Duration	13 weeks or until LTD begins, whichever is earlier

When Do I Begin Receiving Benefits?

Your Elimination Period must be fulfilled before you start receiving Benefits. Benefits begin on the 1st day for accident and the 8th day for sickness and extend up to 13 weeks or until Long-Term Disability begins, whichever is earlier.

Who Pays for This Benefit?

Voluntary Short-Term Disability is 100% employee paid through bi-weekly payroll deductions. Rates are available in ADP.

Dearborn Customer Service: 800-721-7987

https://www.mydearborngroup.com/individuals

Voluntary Long-Term Disability

1/1/2027-12/31/2027

Dearborn Group™

Inspire Early Education offers a Voluntary Long-Term Disability plan through **Dearborn Group**. Long-Term Disability is put in place by **Inspire Early Education** to help protect one of your most valuable assets – the ability to earn an income. If you are temporarily disabled and can't work, you can rely on Long -Term Disability Insurance to replace a portion of your earnings.

Coverage	
Benefit Amount	60% of salary up to $6,000 per month
Benefit Elimination Periods	90 Days
Maximum Period Payable	5 year reducing benefit duration

When Do I Begin Receiving Benefits?

Your Elimination Period must be fulfilled before you start receiving Benefits. You will have completed your elimination period after 90 days. If you recover and return to work during your elimination period and become disabled again, you may not need to satisfy a new elimination period. If you qualify, the elimination period will pick up at the point in which it was left off.

Who Pays for This Benefit?

Voluntary Long-Term Disability is 100% employee paid through bi-weekly payroll deductions. Rates are available in ADP.

Dearborn Customer Service: 800-721-7987

https://www.mydearborngroup.com/individuals

Voluntary Hospital Indemnity Insurance

1/1/2027-12/31/2027

Inspire Early Education offers a Voluntary Hospital Indemnity Insurance plan through **Cigna**. This benefit pays a fixed benefit when an employee, spouse or dependent who is covered under the company medical insurance is admitted to the hospital due to a covered injury or illness. To qualify for the benefit, the definition of the incurred sickness or injury must be satisfied while covered under the Hospital Indemnity policy, and policy provisions must be met. Please see the SBC (Summary of Benefit & Coverage) for further plan details.

Hospital Indemnity	Benefit	Details
Benefit Amount	$50 – $1,000	See Plan Documents for Details
Benefit Waiting Period	None	Pre-existing condition limitation does not apply
Hospital Admission	$1,000	1 day; 1 benefit every 365 days; no elimination period
ICU Admission	$1,000	1 day; 1 benefit every 365 days
Hospital Stay	$150 per day	Up to 365 days; 1 benefit every 90 days
ICU Stay	$300 per day	Up to 365 days; 1 benefit every 90 days
Wellness Benefit	$50 per day	1 per calendar year
Readmission	Not covered	Initial admissions only; once every 365 days
Age Reductions	None	Employee, spouse and children each 100%
Portability	To age 100	Coverage continues if employment ends

Bi-Weekly Payroll Deductions	Rates in ADP
Voluntary Hospital Indemnity	100% Employee Paid

Cigna Member Services: 800 853-2713

https://www.cigna.com/

Voluntary Critical Illness

1/1/2027-12/31/2027

Inspire Early Education offers a Voluntary Critical Illness plan through **Cigna**. Critical Illness Insurance is meant to help cover some of the expenses associated with a serious illness. If you're diagnosed with a specific critical illness while covered under the plan, you'll receive a lump-sum benefit you can use however you need to. Employees will be eligible for this benefit 1st of the month following 60 days of hire.

Coverage	
Benefit Amount	**Employee: $20,000 ($20,000 Guaranteed Issue)** **Spouse: 100% of employee amount (Guaranteed Issue)** **Child(ren): 50% of employee amount** **(See Plan Documents for Details)**
Cancer (% of benefit amount)	100%: Invasive Cancer 25%: Carcinoma in Situ $250 (once per lifetime): Skin Cancer
Vascular (% of benefit amount)	100%: Heart Attack, Stroke, Aortic & Cerebral Aneurysm, Advanced Heart Failure 50%: Coronary Artery Disease 25%: Sudden Cardiac Arrest
Nervous System (% of benefit amount)	25%: Advanced Stage Alzheimer's, Mild Stage Alzheimer's, ALS, Parkinson's, Multiple Sclerosis, Huntington's, Myasthenia Gravis
Other Specified (% of benefit amount)	100%: Benign Brain Tumor, End-Stage Renal Disease, Major Organ Failure, Blindness, Coma, Loss of Hearing, Loss of Speech, Paralysis 25%: Systemic Lupus, Systemic Sclerosis, Crohn's Disease
Childhood Conditions (% of child benefit)	100%: Cerebral Palsy, Cystic Fibrosis, Muscular Dystrophy, Poliomyelitis, Heart Wall Malformation, Sickle Cell
Recurrence Benefit	Available for Invasive Cancer, Carcinoma in Situ, Heart Attack, Stroke, Coronary Artery Disease, Aortic & Cerebral Aneurysm, Benign Brain Tumor, End-Stage Renal Disease, Major Organ Failure, Coma and Paralysis, after a 6-month separation
Benefit Waiting Period	None; pre-existing condition limitation does not apply
Bi-weekly payroll deductions: 100% employee paid – rates in ADP	

Cigna: 800 853-2713

https://www.cigna.com/

Voluntary Accident Insurance

1/1/2027-12/31/2027

Inspire Early Education offers a Voluntary Accident Insurance plan through **Cigna**. Accident is put in place by **Inspire Early Education** to help protect one of your most valuable assets – the ability to earn an income if you become injured. Employees will be eligible for this benefit 1st of the month following 60 days of hire.

Benefits payable	
Benefit Amount	$20 – $15,000 (See Plan Documents for Details)
Benefit Waiting Period	None; pre-existing condition limitation does not apply
Initial & Emergency Care	Emergency care $150 | Physician office visit $150 | X-ray / lab $75 Ground or water ambulance $300 | Air ambulance $1,800
Hospitalization	Admission $1,200 | ICU admission $1,200 Stay $250 per day (up to 365 days) | ICU stay $500 per day (up to 30 days)
Fractures (non-surgical / surgical)	Skull, hip or thigh $4,000 / $8,000 | Leg $1,700 / $3,400 Upper arm $1,500 / $3,000 | Hand or wrist $1,000 / $2,000 Finger or toe $250 / $500
Dislocations (non-surgical / surgical)	Hip $3,200 / $6,400 | Knee $2,000 / $4,000 Shoulder $600 / $1,200 | Finger or toe $350 / $700
Follow-Up Care & Sports	Follow-up office visit $75; PT visit $30 (up to 10 each per accident) Sports accidents pay 25% of the qualified benefit (up to 10 per year)
Enhanced Benefits	Burns $750 – $12,000 | Lacerations $300 / $600 | Concussion $200 Coma $15,000 | Paralysis $7,500 / $15,000
Accidental Death & Dismemberment	Death $25,000 (auto $50,000; common carrier $75,000); children 50% Catastrophic dismemberment $10,000 – $20,000; finger or toe $1,000
Wellness Benefit	$50 per day, 1 per calendar year
Age Reductions / Portability	No age reductions; portable to age 100

Bi-Weekly Payroll Deductions	Rates in ADP
Voluntary Accident	100% Employee Paid

Cigna: 800 853-2713

https://www.cigna.com/