MAGAZINE

BUZZ INTO OPEN ENROLLMENT

BEE READY. BEE COVERED. BEE WELL

EXPLORE 2026 BENEFITS



BeWell
Just for the health of it

Golden 1
Credit Union

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Care designed to help you thrive.
Your benefits, your choices, your health.

Click the link or scan the QR code below to explore your benefits with **Kaiser Permanente:**

- **Connected, high-quality care** through a coordinated network that keeps your health information working for you.
- **Access to physicians and specialty care** within one integrated system for seamless treatment and follow-up.
- **Convenient telehealth** services for virtual visits, advice, and care—wherever you are.
- **Exclusive membership perks** including wellness programs, digital tools, and preventive resources.
- **Personalized onboarding support** to help you understand your benefits and get the most out of your plan from day one.

Click Here

KAISER PERMANENTE

kp.org

For Golden I Credit Union plan participants and their covered family members

Take control of your health.

Get the most from the benefits offered through your employer.

As part of your employer's health plan, you get access to a variety of programs and services to help make your life easier — and healthier.

Manage your health on myCigna

Your health is most important. That's why there's **myCigna** — your online home for assessment tools, medical updates and more.[1]

On the **myCigna® app** or **myCigna.com®** you can:

- Find in-network providers.
- View, print or send your ID card information.
- Review coverage, manage and track claims.
- Compare provider and hospital cost and quality.
- Get health and wellness tools and resources.
- Sign up for new plan document alerts.
- Track your account balances and deductibles.

Use the click-to-chat feature to connect with a live Cigna Healthcare® representative.

When your plan year begins, register on myCigna.com®.[1] View your digital ID cards, find in-network health care providers, estimate costs and activate all available programs.

1. App/online store terms and mobile phone carrier/data charges apply. Please refer to your phone's manufacturer for your phone's specific capabilities. Actual myCigna features may vary depending on your plan and individual security profile. Children under age 13 are not permitted to register for a personal profile at myCigna.com.

Cigna One Guide

During the enrollment period, you can call the Cigna One Guide® team at **800.244.6224**. Your personal guide will help you:

- Understand the basics of health coverage.
- Identify the types of health plans available to you.
- Check if your doctors are in-network.
- Get answers to plan or network questions.

After enrollment, One Guide offers ongoing support. Our personal guides can help you:

Get care

- Know your coverage and how it works.
- Find an in-network provider, lab or urgent care center.
- Connect with health coaches and more.
- Stay on track with appointments and preventive care.
- Get support for complex health situations.

Save and earn

- Maximize your benefits.
- Get cost estimates and avoid surprise expenses.
- Check account balances and claim activity.

Once your plan is active, you can click, call or chat. Log in to **myCigna.com®** or the **myCigna® app.**[1] Connect with us by:

- Using the AI Assistant. It has intelligent technology that knows you and your plan.
- Click to chat. Live chat assistance is available from 9:00 a.m. to 8:00 p.m. (EST).
- Call us. We're here for you 24/7 using the number on your ID card.

1. The downloading and use of the myCigna App is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

24/7 customer service

Anytime you need us, feel free to call the toll-free number on your ID card.

- You can reach us 24 hours a day, seven days a week.

cigna healthcare

Offered by Cigna Health and Life Insurance Company or its affiliates.

- You can get answers to your health, claims and benefit questions.
- Ask for a Spanish-speaking service representative or someone who can translate into more than 200 languages.

24/7 customer assistance is available for medical and dental plan customers only.

Health Information Line

Once your health coverage begins, you can call the Health Information Line, available 24 hours a day, seven days a week. Speak with a personal nurse advocate[1] via chat or phone. They're here to confidentially answer your health questions. This toll-free number is **800.564.9286**.

- Get information to help you decide where and when you should get treatment for your immediate care needs.
- Call if you need general health information or have a specific health concern.
- Chat is available Monday–Friday, 9:00 a.m.–8:00 p.m. ET, excluding holidays, via **myCigna.com**® or the **myCigna**® **app**.
- Listen to hundreds of audio files to help you stay informed about your health.

1. These health advocates are trained nurses. They have a current nursing license in at least one state. When working as a health advocate, they are not practicing nursing or giving medical advice.

Virtual care available 24/7/365

Cigna Healthcare® makes it easier to access fast, trusted, and convenient virtual care from MDLIVE® and a wide range of in-network providers at no extra cost.[1] Whether you have a chronic condition or seek preventive care, virtual visits help avoid delays and support better health outcomes. Available virtual care services include:

- Primary and urgent care for non-emergency needs and checkups
- Specialty care in dermatology, women's health, cardiac health, digestive health, sleep apnea and LGBTQIA+ inclusive care
- Therapies including physical, speech, and musculoskeletal care
- Behavioral health
- Nutrition counseling with registered dietitians for weight loss, diabetes, and more
- Chronic pain management with coordinated care teams

Access care through **myCigna.com**® or the **myCigna**® **app**[2] by selecting "Find Care and Costs" and choosing virtual providers.

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and all services may not be available in all areas; subject to state regulations. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. Not all services are eligible or may be covered under your specific medical plan. The following services are generally not covered: services that aren't medically necessary; experimental, investigational or unproven services; services for an injury or illness that occurs while working for pay or profit, including services covered by Worker's Compensation benefits; treatment of sexual dysfunction. This is a summary only and the terms of your specific medical plan may vary. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.
2. The downloading and use of the myCigna App is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Children under age 13 are not permitted to register for a personal profile at myCigna.com.

Cigna Healthy Pregnancies, Healthy Babies

Enrolling in the Cigna Healthy Pregnancies, Healthy Babies® program is an important first step toward a healthy future for you and your baby. To support you along your journey, you'll get:

- Helpful guidance and support on everything from infertility and preconception planning to post-delivery information.
- Support from a maternity specialist, who has nursing experience and can help you with questions between your OB visits.
- Access to an audio library of health topics.
- Earn up to $150 for completion of the program.[1]

You'll also have easy access to a wealth of information on **myCigna.com**®. You'll learn how to make a plan for a healthy pregnancy, monitor your pregnancy week by week, prepare for labor and delivery, care for your baby and more.

Cigna Healthy Pregnancy app

The Cigna Healthy Pregnancy® app[2] is another resource available to you. You can use this app to:

- Set up virtual appointments with certified lactation consultants for breastfeeding support.
- Click-to-call with a maternity specialist.
- Look up symptoms and learn about pregnancy health issues.

- Keep a list of things to talk about with your doctor, and set reminders.
- View educational videos about your baby's weekly development.
- Get personalized notifications on developmental milestones and to-dos for baby's first two years.
- Link to Cigna Healthcare® benefits and resource pages.

Download the app now. Available in both English and Spanish on Google Play™ or the App Store®.

1. Incentive paid after completion of postpartum call. Reward eligibility and type may vary based on plan offering. Incentive awards may be subject to tax; you are responsible for any applicable taxes.
2. The app is for educational purposes only. Medical advice isn't provided. Don't use information in this app to diagnose yourself. Always check with your health care provider for information about examinations, treatment, testing, and care recommendations. In an emergency, dial 911 or visit the nearest emergency room. App/online store terms and mobile phone carrier/data charges apply.

Health assessment

Taking a health assessment is a quick and easy way to learn more about your health today, and to figure out how you can improve your health in the future. After all, when you're healthy, you have the strength and confidence to be your true self. After completing the health assessment, you'll get a personalized summary to help you get started on a path to better health. Share your report with your health care provider at your next visit.

Healthy Rewards

Get discounts on the health products and programs[1] you use every day for:

- Gyms and virtual workouts
- Hearing care
- LASIK eye surgery

Log in to **myCigna.com**® and navigate to Healthy Rewards® to learn more.

1. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

Biometric screenings

Knowing certain test results will help you and your doctor better understand your health and where you might need to make improvements.

If your employer offers a biometric screening[1] — or during regular check-ups with your doctor — be sure to get the right screenings, and remember your numbers for:

- Blood pressure
- Body mass index (BMI)
- Blood glucose
- Cholesterol

These numbers will also be helpful when you take the health assessment, another great tool to help you manage your health. Always discuss your numbers with your doctor.

1. Biometric screenings may be independently delivered and administered under contracts with third-party providers. Reporting on biometric screenings provided by Cigna Healthcare.

Personal Health Team

Your Personal Health Team is here to give you and your family the personalized support you need to remove barriers to care, and manage your health. You have a team of clinical experts — including nurse case managers, registered dietitians, behavioral professionals, social workers and pharmacists — ready to support your medical needs and your social and emotional well-being.

- Find the care you need and explain your condition, treatment options and medications.
- Help understand your coverage and out-of-pocket costs.
- Provide information about alternatives to costly treatments or procedures.
- Work with your provider to coordinate home health care, therapy or special medical needs.
- Locate community resources and support.
- Prepare you for a hospital stay and a recovery plan for when you leave.

Preventive care

Getting and staying healthy is important. That's why most health plans include coverage for eligible preventive care services at no additional cost to you, when you receive them from a provider who participates in your plan's network.

This means no out-of-pocket costs to you. Covered preventive care services can include, but are not limited to:[1]

- Blood pressure screenings
- Cholesterol screenings
- Diabetes screenings
- Screenings for colon/rectal cancer
- Clinical breast exams
- Pap tests
- Mammograms

1. Plans may vary and not all preventive care services are covered. For example, immunizations for travel are generally not covered. See your plan materials for a complete list of covered preventive care services.

Cigna Health Matters® Care Management

If you're faced with a medical condition, a personal nurse advocate[1] can offer support — at no added cost to you. This support helps coordinate your care and benefits to help you get the right care, at the right time, at the right price. A personal nurse advocate can help you:

- Better understand your condition, treatment options (as identified by your doctor) and medications.
- Understand inpatient and outpatient hospital coverage, in-network benefits, out-of-pocket costs and prescription drug costs.
- Work with your health care providers to manage your overall care plan.
- Coordinate referrals, home care, durable medical equipment, caregiver respite services and more.
- Access resources that go beyond medical treatment, including transportation to appointments, financial assistance programs and other cost-saving opportunities.
- Benefit from one-on-one emotional support.
- Know what to expect and how to prepare if you need to spend time in the hospital or need surgery.
- Get answers to basic questions about your health plan.

1. These health advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate.

Cigna Total Behavioral Health®

When you or a family member needs help taking care of your emotional well-being, Cigna Healthcare® provides access to a wide range of behavioral experts, programs and resources to help you take control of your whole health — mind and body.[1]

The behavioral health network includes licensed therapists, psychiatrists and nurse practitioners, behavioral facilities and programs, and more.

Behavioral health benefits also include:

- **Special Care Navigators** will serve as your single point of contact to help you address all your mental health needs, including finding the right therapist, following up to ensure you are satisfied, and more.
- **Speak with a clinician** by phone 24/7/365. Connect directly with a licensed clinician for an unlimited number of 45–60-minute consultative sessions for an evaluation or to discuss your concerns.
- **Virtual care**, which lets you receive quality, behavioral health care without leaving home. Simply connect via your phone, computer or tablet and you can schedule online appointments with licensed counselors or psychiatrists.[2]
- **Online tools** that help you find in-network providers and facilities, stress management tools, and a variety of health and well-being information.
- **Programs** that give you access to behavioral experts with extensive experience. Our experts can help you and your family address challenges such as autism spectrum disorder, eating disorders, opioid and pain management and substance use.
- **Headspace for Cigna Healthcare** is a guided self-care app for your everyday mental health needs. You'll find guided meditation and mindfulness exercises, sleep support, focus music and more.

1. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Evernorth Care Solutions, Inc., and Evernorth Behavioral Health, Inc. Use and distribution limited solely to authorized personnel.

2. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. AR, DE, DC, KS, MS, NM, RI, WV require a short video introduction with a dermatologist before receiving a diagnosis and treatment plan.

Know before you go

Here's an at-a-glance view of your options when you need medical care.[1]

	Cost	Wait time	Severity
Virtual care[1]	$		
Convenience care clinic	$		
Primary care provider	$ $		
Urgent care center	$ $ $		
Emergency room	$ $ $ $		

For illustrative purposes only. Actual covered benefits, costs and wait times may vary. Always consult with your doctor for medical advice, including prior to selecting another provider for care.

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.

Protect and restore with IdentityForce®

Identity theft causes financial and emotional harm. That's why Cigna Healthcare® partnered with IdentityForce to offer monitoring, alerts and restoration. These services come with your medical coverage at no additional cost.[1]

Services include:

- Credit monitoring and tracking
- Bank and credit card activity alerts
- Fraud monitoring
- Credit report monitoring
- Credit score simulator
- Restoration services
- Identity theft insurance

The more active you are online, the more exposed your information becomes. Fraud and scams grow more common as a result. Now's the time to protect what's most important.

Cigna Healthcare customers have two ways to enroll in IdentityForce:

- Go online to **cigna.identityforce.com/starthere**.
- Call **833.580.2523**.

1. The program and services are provided by an independent company/entity and not by Cigna Healthcare. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change.

Find a provider on Cigna.com

Check to see if your health care provider is in-network at **Cigna.com**.[1]

1. Click on "Find a Doctor" at the top of the screen.
2. Under "How are you Covered?" select "Employer or School," depending on where you work.
3. Enter your search location (city and state or zip code).
4. Search either by "Doctor by Type" or "Doctor by Name".
5. Type in the provider name, specialty or type of care you're looking for in the Search box.

HelloFresh®

Cigna Healthcare® has partnered with HelloFresh[1] to make healthy eating easy, accessible and affordable. New customers get 12 free meals across 8 orders. Choose from high-protein, low-carb, low-salt and plant-based options. Create an account at HelloFresh.com and use code CIGNAWELLNESS.

1. Cigna Healthcare does not endorse or guarantee the accuracy of any third party content and is not responsible for it. You agree to use third party content at your own risk.

Questions?

Want to learn more about these programs as well as the many other benefits of your health plan?

Call 800.Cigna24 (800.244.6224).

Visit myCigna.com.

This information is for educational purposes only. It is not medical advice. Always consult your doctor for examinations, treatment, testing and care recommendations. In an emergency, dial 911 or visit the nearest emergency room.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan materials.

Health care providers are independent contractors and are solely responsible for any treatment provided to their patients. Providers are not agents of Cigna Healthcare.

The Cigna Healthcare Commitment to Quality guide gives you access to the latest information about our program activities and results, including the measures we're taking to help meet our goals, guidelines, and procedures. It also has your member rights and responsibilities and information about our complaint process. You can find this guide on Cigna.com by typing the document name into the search feature. If you have questions or comments about the quality program, or cannot access the information online, please call the number on your ID card.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT), Evernorth Care Solutions, Inc., Evernorth Behavioral Health, Inc., Express Scripts, Inc., or their affiliates. In Utah, all products and services are provided by Cigna Health and Life Insurance Company (Bloomfield, CT). Policy forms: OK - HP-APP-1 et al., OR - HP-POL38 02-13, TN - HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).

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DELTA DENTAL®

Golden 1 Credit Union

Scan the QR code for information on:

- Your Delta Dental benefits
- Member resources
- Value-added features

Email the link to yourself via the **Share** button for later reference.

Scan me

(9/26)

DELTA DENTAL®



Keep smiling

Delta Dental PPO™

Stay in network to save

Visit a dentist in the PPO[1] network to maximize your savings.[2] These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.[3] Find a PPO dentist at **deltadentalins.com**.

If you can't find a PPO dentist, consider a Delta Dental Premier® dentist. These dentists have agreed to set fees and offer another opportunity to save.

Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at **deltadentalins.com**.

Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or Social Security number. If your family members are covered under your plan, they'll need to provide your information. Prefer to have an ID card? Simply log in to your account to view or print your card.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim — we'll handle the rest.

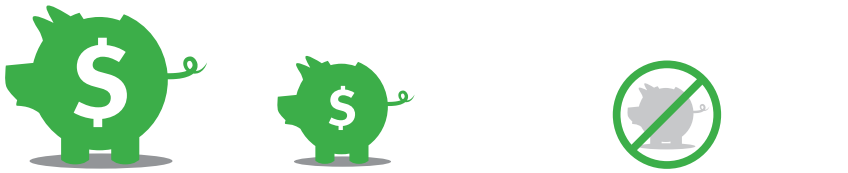
Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.[4] Log in to your online account to find this date.

Get LASIK and hearing aid discounts

With access to QualSight and Amplifon Hearing Health Care[5], you can receive significant savings on LASIK procedures and hearing aids. To take advantage of these discounts, call QualSight at **855-248-2020** and Amplifon at **888-779-1429**.

Save with a PPO dentist



PPO PREMIER NON-DELTA DENTAL

[1] In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan

[2] You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

[3] You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

[4] Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

[5] Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.

West Virginia: Learn about our commitment to providing access to a quality dentist network at **deltadentalins.com/about/legal/index-enrollee.html**.

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HL_PPO-PRE #135419J (rev. 1/23)

Benefit Highlights: Delta Dental PPO ™

Plan Benefit Highlights for: Golden 1 Credit Union
(CA Plan)
Group No: 20206

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).			
Deductibles	**Delta Dental PPO dentists:** None **Delta Dental Premier dentists:** $25 per person / $75 per family each calendar year **Non-Delta Dental dentists:** $25 per person / $75 per family each calendar year			
Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics?	**Delta Dental PPO dentists:** N/A **Non-Delta Dental dentists:** Yes **Delta Dental Premier dentists:** Yes			
Maximums	**Delta Dental PPO dentists:** $1,500 per person each calendar year **Delta Dental Premier dentists:** $1,200 per person each calendar year **Non-Delta Dental dentists:** $1,200 per person each calendar year			
D & P counts toward maximum?	Yes			
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D & P) Exams, (3) cleanings, x-rays and sealants	100 %	100 %	100 %
Basic Services Fillings and denture repairs/reline	90 %	80 %	80 %
Endodontics (root canals) Covered Under Basic Services	90 %	80 %	80 %
Periodontics (gum treatment) Covered Under Basic Services	90 %	80 %	80 %
Oral Surgery Covered Under Basic Services	90 %	80 %	80 %
Major Services Crowns, onlays and cast restorations	90 %	80 %	80 %
Prosthodontics Bridges and dentures	70 %	60 %	60 %
Orthodontic Benefits Adults and dependent children	50 %	50 %	50 %
Orthodontic Maximums	$1,500 Lifetime	$1,500 Lifetime	$1,500 Lifetime

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Delta Dental of California	Customer Service	Claims Address
560 Mission St., Suite 1300 San Francisco, CA 94105	888-335-8227	P.O. Box 997330 Sacramento, CA 95899-7330

deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

vsp vision care

Make Eye Health a Priority with VSP!

With VSP® Vision Care and THE GOLDEN 1 CREDIT UNION, your eye health matters. Take a look at your vision care coverage.



VSP members save an annual average of

$501*

Get an Extra $20 to spend on Featured Frame Brands.

Just look for the **VSP heart logo** on the lens to maximize your benefits.†

bebe Calvin Klein COLE HAAN

DRAGON FLEXON LONGCHAMP PARIS

and more at **vsp.com/framebrands**

Up to 40% savings on lens enhancements‡

Learn more at **vsp.com/offers**.

Create an account today.
Questions?
vsp.com
800.877.7195 (TTY: 711)

Scan QR code or visit **vsp.com** to learn more.

Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your eye doctor can detect signs of more than 270 health conditions during your annual eye exam—including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eye disease.**

Savings you'll love.

See and look your best without breaking the bank. VSP members can get special savings on popular frame brands and contact lenses, and additional discounts on things like LASIK, and more.

The choice is yours!

vsp PREMIER edge

With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

Shop online and connect your benefits.

eyeconic a vsp vision company

Simply connect your benefits when you log in to **eyeconic.com** and have a valid prescription ready when you check out.

Getting started is easy!

Make the most of your plan by creating an account on **vsp.com**. Log in to view your in-network coverage, find a VSP network doctor, download your Member ID card (and save it to your digital wallet), and discover extra savings.

*Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. **Full Picture of Eye Health, American Optometric Association. †Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. ‡Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. +Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Availability of VSP Premier Edge™ may vary.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**. Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated companies.

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VSP, VSP (Heart) Logo, Eyeconic, and WellVision Exam are registered trademarks, and VSP LightCare™ and VSP Premier Edge are trademarks of Vision Service Plan. All other brands or marks are the property of their respective owners. 142819 VCCM

Classification: Restricted

Your VSP Benefits Summary

With a VSP plan through THE GOLDEN 1 CREDIT UNION, you get affordable vision coverage for glasses, contacts, and more.

Provider Network:
VSP Signature

vsp vision care

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP DOCTOR			
WELLVISION EXAM	• Focuses on your eyes and overall wellness • Routine retinal screening	$5 for exam and glasses Up to $39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details.	$20 per exam	Available as needed
PRESCRIPTION GLASSES			
FRAME†	• $220 Featured Frame Brands allowance • $200 frame allowance • 20% savings on the amount over your allowance • $110 Walmart/Sam's Club/Costco frame allowance	Combined with exam	Every 24 months
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children	Combined with exam	Every 12 months
LENS ENHANCEMENTS	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 40% on other lens enhancements	$0 $80 - $90 $120 - $160	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	• $150 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation)	$0	Every 12 months
ADDITIONAL SAVINGS	**Glasses and Sunglasses** • Discover all current eyewear offers and savings at **vsp.com/offers**. • 30% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% savings from a VSP provider within 12 months of your last WellVision Exam. • Get 20% off eyewear on **eyeconic.com** just for being a VSP member.		
	Laser Vision Correction • Average of 15% off the regular price; discounts available at contracted facilities. • After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor		
	Exclusive Member Extras for VSP Members • Contact lens rebates, lens satisfaction guarantees, and more offers at **vsp.com/offers**. • Save up to 60% on digital hearing aids with TruHearing®. Visit **vsp.com/offers/special-offers/hearing-aids** for details. • Enjoy everyday savings on health, wellness, and more with VSP Simple Values.		

GET MORE AT PREFERRED IN-NETWORK LOCATIONS

With so many in-network choices, including private practice and retail locations, VSP makes it easy to maximize your benefits. Log in to **vsp.com** to find an in-network doctor near you!



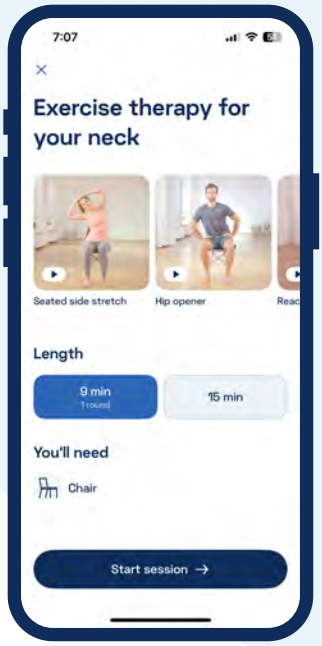
"I feel like I have control of my pain and I absolutely love the exercises!"

kaia health

Golden 1 Credit Union

Struggling with joint and muscle pain?

We have partnered with Kaia Health to provide therapy for back, neck, shoulder, knee, hip pain, and more **- at no cost to you.**



- **Personalized therapy** sessions that take 15 minutes
- A dedicated **health coach** to help you meet your goals
- An app that you can use **anywhere, anytime** - no appointments
- $0 Unlimited access for the full year **at no cost to you** and your dependents

Join 500,000+ members who have turned to Kaia to reduce their pain

Scan the QR code to learn more and apply at
startkaia.com/golden1creditunion

kaia health

Golden 1 Credit Union

Personalized therapy for women's pelvic health & beyond



Pelvic floor issues are common, but they don't have to define your everyday. We have partnered with Kaia Health to provide at-home therapy - **at no cost to you.**

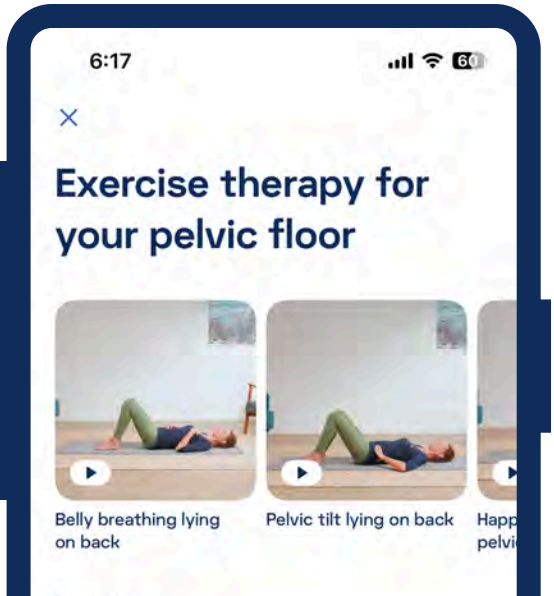
What Kaia can help with

- Pelvic Pain
- Postpartum Recovery
- Bladder and Bowel Issues
- Aging and Menopause
- Joint and Muscle Pain

What your Kaia program includes

- **Personalized therapy** sessions that take 15 minutes to complete
- A dedicated **health coach** who helps you meet your goals
- Unlimited access **no cost to you**
- An app you can use **anywhere, anytime**

Scan the QR code or visit
startkaia.com/golden1creditunion



Frequently Asked Questions

Women's pelvic health therapies

How do I recognize pelvic health symptoms?

Pelvic Pain
Pelvic pain can range from a mild ache to a sharp, persistent discomfort that impacts daily life. Often caused by muscle tension, injury, or conditions like endometriosis, addressing pelvic pain begins with identifying its root cause. The pain may stem from overactive pelvic floor muscles, inflammation, or referred pain from surrounding areas like the hips or lower back.

Postpartum Recovery
Pregnancy and childbirth place significant strain on the pelvic floor. Postpartum, many women experience symptoms like urinary leakage, pelvic pain, or a sense of heaviness. Recovery varies depending on factors such as the type of delivery and any complications.

Bladder and Bowel Issues
Common concerns include urinary incontinence, urgency, or constipation. These issues often arise from poor pelvic floor function or muscle imbalance, and they can significantly impact quality of life.

Aging and Menopause
As women age, hormonal changes, particularly the decline in estrogen during menopause, can affect pelvic health. Tissues lose elasticity, and muscles may weaken, increasing the risk of prolapse, urinary incontinence, and other issues.

Is there truly no cost?

Yes, your employer has partnered with Kaia Health to offer unlimited access to Kaia at no cost to you.

Who developed the program?

Our Doctors of Physical Therapy have completed advanced, specialized training through Herman and Wallace, a recognized leader in pelvic health education.

I also have other joint and muscle pain - is Kaia the right fit?

Yes, Kaia is a complete therapy covering joint and muscle pain. You can work on multiple issues at the same time, or work on different areas throughout the year.

GOLDEN 1 VIRTUAL BENEFITS FAIR

Join from anywhere. Start earning.

NEW FOR 2027 • EARN 500 POINTS FOR EVERY COMPLETED COACHING SESSION, EVERY MONTH

Talk to a Real Coach

Change sticks better when you're not doing it alone. A health coach gives you a real person to check in with — someone who listens first, then helps you build a plan that actually fits your life.

- One-on-one, judgment-free conversations — not a script
- Flexible scheduling, all virtual — fit it around your day

Nutrition **Weight Loss** **Mental Health** **Stress** **Tobacco-Free** **Chronic Conditions**

Sleep Guide

Better sleep starts with knowing your patterns. Set your sleeping profile every quarter so your guide keeps working for the way you actually sleep.

Earn points each quarter you update it

Sleep matters. Keep your profile current and keep the guidance useful.

500 PTS / SESSION / MONTH

Starting in 2027, every completed coaching session earns you 500 points.

Nutrition Guide

Your eating habits change — your profile should too. Update your eating profile each quarter to keep your guidance sharp and relevant.

Earn points each quarter you update it

Fuel matters. Keep your profile current and keep the guidance useful.

Levels & Rewards

Points add up to real rewards. Climb the levels to unlock more Golden Point$.

LEVEL	POINTS	REWARD
1	1,000 pts	$5 GP$
2	4,000 pts	$10 GP$
3	8,000 pts	$15 GP$
4	15,000 pts	$20 GP$

Once you've earned Golden Point$, Golden Spotlight will email you instructions on how to redeem them.

Remember: point totals reset every quarter, so you'll have new chances to earn all year long.

More Ways to Earn

Visit your Rewards page anytime for the full list of ways to earn points.

Exclusive Perks

Employees also get access to benefits like **Headspace, Wellhub,** and **Kaia**.

Bring Your Spouse

Spouses are welcome too — they can create their own account and join in.

Track & Earn

Sync a fitness tracker or device to earn points for your steps and workouts.

Join the Personify Health Platform

Join at: **join.personifyhealth.com/golden1bewell**

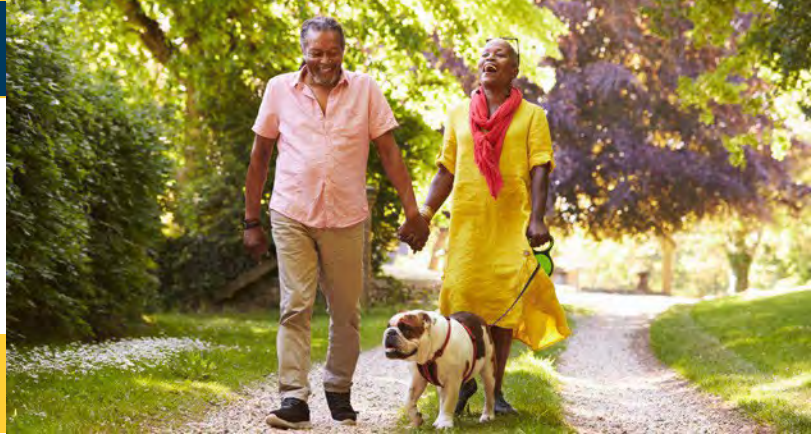
Passphrase: **StrongMind&Body11**

You'll need this passphrase to create your account — have it ready when you sign up for the first time.

SCAN TO DOWNLOAD THE APP

personify health

Golden 1 Credit Union



Fidelity services and resources — at your convenience

With Fidelity, you have access to a variety of resources for managing your accounts, finding answers to questions, and getting help with long- and short-term planning needs.

Financial Wellness with Fidelity



You have a lot to think about as you plan for the future, and we are here to help you at any stage of your career. Learn from a Fidelity financial professional about helpful strategies, tips, and actionable steps that can help you take charge of your finances. Access the on-demand Brainshark presentation or register for an upcoming live workshop using the links below.

Financial Wellness Brainshark

November 12, 2026, at 12:00 p.m. PT | Getting Started and Saving for the Future You

Account Inquiries



For general questions or inquiries regarding Fidelity accounts, or to execute transactions by phone, call **800-343-0860**, Monday through Friday, from 5:30 a.m. to 5 p.m. PT.

Online Account Access



Log in to **NetBenefits.com** to check account balances, view your statements, make investment changes, update your account beneficiaries, take advantage of interactive planning tools, and much more.

Fidelity Mobile® App

Prefer to manage your portfolio on the go? Fidelity's mobile services and app let you access your accounts whenever—and wherever—you want. Visit **www.fidelity.com/go/netbenefitsapp** for more information.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

*Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

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Fidelity INVESTMENTS®

Trustmark Life + Care® Insurance

Take charge of your tomorrow.



A simple way to get both life and long-term care insurance

The need for long-term care (LTC) services can put a strain on families. Yet it can be a challenge to find protection against the rising costs of those services, in the event of an accident, illness or aging. Trustmark Life + Care insurance can be an easy way to buy affordable LTC coverage. It provides a long-term care benefit that's funded by permanent life insurance.

It can happen at any age, to anyone: something goes wrong and you start needing **help with the basics of everyday life**, like eating, dressing or going to the bathroom. When that happens, Trustmark Life + Care® pays **cash benefits** that can help you afford the comfort and quality of care that you desire. Plus, it **doubles as life insurance**, with a death benefit payable to your beneficiaries.

Why Trustmark Life + Care?

1. Two-in-one coverage: get both **permanent life insurance** (death benefit) **and long-term care benefits** for one affordable rate.
2. **Benefits can help with the cost of long-term care** if the time comes, so you can avoid depleting your retirement savings or overburdening family members.
3. Long-term care benefits can help pay for **professional caregiving services**: home health care, assisted living, adult day care and more.
4. Coverage is available to you on a **guaranteed issue basis** – **no medical questions** asked, and you can't be turned down – up to benefit amount limits.1
5. Guaranteed to last a lifetime: once you have coverage and continue to pay your premium, your rate **doesn't increase as you get older.**



Voluntary Benefits

Trustmark
benefits beyond benefits

How Long-term Care Benefits Work

Trustmark Life + Care pays benefits in cash, directly to you, when you **require help with at least two of six activities of daily living** (for example, eating, bathing or dressing) or have a **severe cognitive impairment** (such as Alzheimer's Disease) and receive caregiving services for more than 90 days.[2]

Long-term Care Benefits

When you receive professional caregiving services, you can collect **4% of your death benefit amount per month**, up to two times the face amount of your certificate.

Professional Caregiving benefits example for a $100,000 certificate:

$4,000 per month up to a **$200,000** maximum

Plus, with your Family Caregiving benefit, you can get benefits **when care is provided by a family member or friend** rather than by a professional! For family caregiving, collect **2% of your death benefit per month**, up to two times the face amount of your certificate.

Family Caregiving benefits example for a $100,000 certificate:

$2,000 per month up to a **$200,000** maximum

You can even **switch between family caregiving and professional caregiving** and keep collecting benefits, up to the maximum of twice your certificate's face amount.

Plus, long-term care benefits paid **do not reduce the death benefit**, so a full death benefit is available to your beneficiaries even after you receive long-term care benefits! This can dramatically increase the maximum value of your coverage:

Benefit type	Maximum Amount ($100,000 certificate)
Long-term Care benefits	$200,000
Death benefit (before age 70 or 10th anniversary)	+ $100,000
Total maximum benefit	**= $300,000**

Note: because your condition **does not have to be permanent** to receive benefits, the money you receive can help you recover your independence.

Adjusting to Your Changing Needs

During your working years, you are likely to need the **most life-insurance protection** for those

who depend on you. And later in life, you are **more likely to need long-term care benefits** to help **pay for caregiving services**.

Trustmark Life + Care features a unique benefits structure designed to both address these changing needs and keep your plan affordable. It provides you with the **highest benefits** at the times in your life when you **need them most**:

Age	Maximum Long-term Care Benefits	Death Benefit
Before age 70 *(or 10th anniversary)*	$200,000	$100,000
After age 70 *(or 10th anniversary)*	$200,000	$33,000

The death benefit reduces to 33% at age 70 or your 10th certificate anniversary, whichever is later. However, your **long-term care benefits never reduce** and remain at the same high level into your later years.

Additional Plan Features

Guaranteed Issue – Apply for yourself with **no medical questions asked**, no exams, and no evidence of insurability required. You **can't be turned down** for coverage! (Applies up to benefit amount limits.)[1]

Accidental Death Benefit – If you die due to an accident before age 70, the **death benefit is doubled** for your beneficiaries.

Waiver of Premium – **Waives your premium payments** if your doctor says you're totally disabled before age 70.

Spouse Coverage – Apply for **Trustmark Life + Care coverage for your spouse** (or domestic partner/civil union partner) as well as for yourself. Your spouse's plan will include the same features as yours. (Spouse coverage amount is capped at a portion of employee amount.)

Interim Coverage – Your Life + Care coverage **begins as soon as you apply**, as long as you meet eligibility requirements.

Terminal Illness Benefit – **Advance up to 50%** of your death benefit if you're diagnosed with having less than 24 months to live.

Options to Convert – After you have had coverage for at least 10 years, you may elect to **pay no additional premiums** and **convert your plan** into either Extended Term or Reduced Paid-Up life insurance (death benefit only) . Details will depend on your plan, age, benefit amount and how long you have had coverage.

Portability – Keep your coverage at the same rate and benefits if you change jobs or retire.

You can manage your coverage or easily file online claims 24/7 at TrustmarkVB.com!

Note: if you have previously elected Trustmark life insurance coverage, your existing policy may differ from what is described here.

This a brief description of the benefits under forms GTL 121 C MET, GTL 121 C ERG, and applicable riders CTR 121, LTC.121 and STR.121. ***This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event. This is not a long-term care partnership policy or a Medicare supplement certificate. The accelerated death benefit will terminate with the certificate.*** *The accelerated death benefit for terminal illness is designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. The accelerated death benefit for long-term care is designed with the intent to qualify for favorable tax treatment under Section 7702B(b) of the Internal Revenue Code and is subject to long-term care insurance law. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 70 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company.*

In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/.

For disclosures, exclusions and limitations that may apply visit http://www.trustmarkbenefits.com/voluntary-benefits/disclosures/tlc.

[1]Maximum issue age for guaranteed issue is 70. Employees who have previously been offered this coverage may not be eligible for guaranteed issue. Refer to the sample-rate sheet or speak to an enroller for details. Long-term care benefits require non-medical questions at time of application. [2]Long-term care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.
An AM Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A (3rd out of 13 possible ratings ranging from A++ to D).

TLC_LTC4_FC-2_BRR-100_EOB_DBR-33_ADB_W_SPS_INT

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Trustmark
benefits beyond benefits

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REVIVE & THRIVE | SUMMARY OF SERVICES

Here for you when life gets challenging.

Free, confidential support for you and your household members — for whatever life brings, whenever you need it.

FREE* • AVAILABLE 24/7 • 100% CONFIDENTIAL

Counseling

- [8} coaching or counseling sessions per issue per year
- 24/7 clinician support
- Care coordination & self-scheduling

Work-life referrals

- Legal and financial consultation
- Childcare & eldercare referrals
- Convenience referrals

Digital tools

- Well-being content & assessments
- Coaching courses
- AI personal assistant
- Calming spaces

Reasons to reach out

- Anxiety or depression
- Work stress or burnout
- Grief and loss
- Relationship challenges
- Life changes or major events
- Substance use concerns
- Crisis support
- Work-life balance

In crisis or just need someone to talk to now? We're here 24/7 – call anytime.

HOW TO ACCESS SUPPORT

Call **800-327-2251**

Visit the Member Portal

- Self-schedule virtual counseling
- Live chat with a clinician
- Service request forms

HOW TO ACCESS SUPPORT

Set up your account in minutes with your organization's enrollment code. Scan or click the QR code to get started.

Code: GOLDEN1

Log in: member.myrevive.health

* If a referral for long-term treatment is needed, costs may apply and are often covered by your health insurance plan.

revive

Always affordable. Always available. Always awesome.

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Introducing Cariloop®

Because no one should go through caregiving alone

Caring for aging loved ones can be challenging - but you don't have to do it alone. When you receive Trustmark coverage, you gain access to Cariloop's Caregiver Support Platform® - a resource designed to lighten the load and support you every step of the way.

What is Cariloop?

Cariloop provides professional guidance and practical tools to help you and your family navigate elder care. Through the Caregiver Support Platform® you get personalized coaching, care planning tools, and access to a trusted provider network. Whether you're supporting an aging loved one or planning ahead for your own needs, Cariloop helps ease the stress and burnout that often comes with managing care.



- Work with professional Cariloop Coaches to navigate senior living, Medicare and Medicaid, and financial or legal caregiving challenges.[1]
- Stay informed with on-demand webinars and curated content — featuring tips on managing stress, navigating care, and more.
- Invite family members into the Care Portal to share updates, coordinate appointments, and keep important documents in one secure place.
- Connect with other caregivers through Community Channels and find support, shared experiences, and helpful resources — wherever you are in your care journey.

Find more information on this exclusive benefit when you receive Trustmark coverage!

Trustmark®

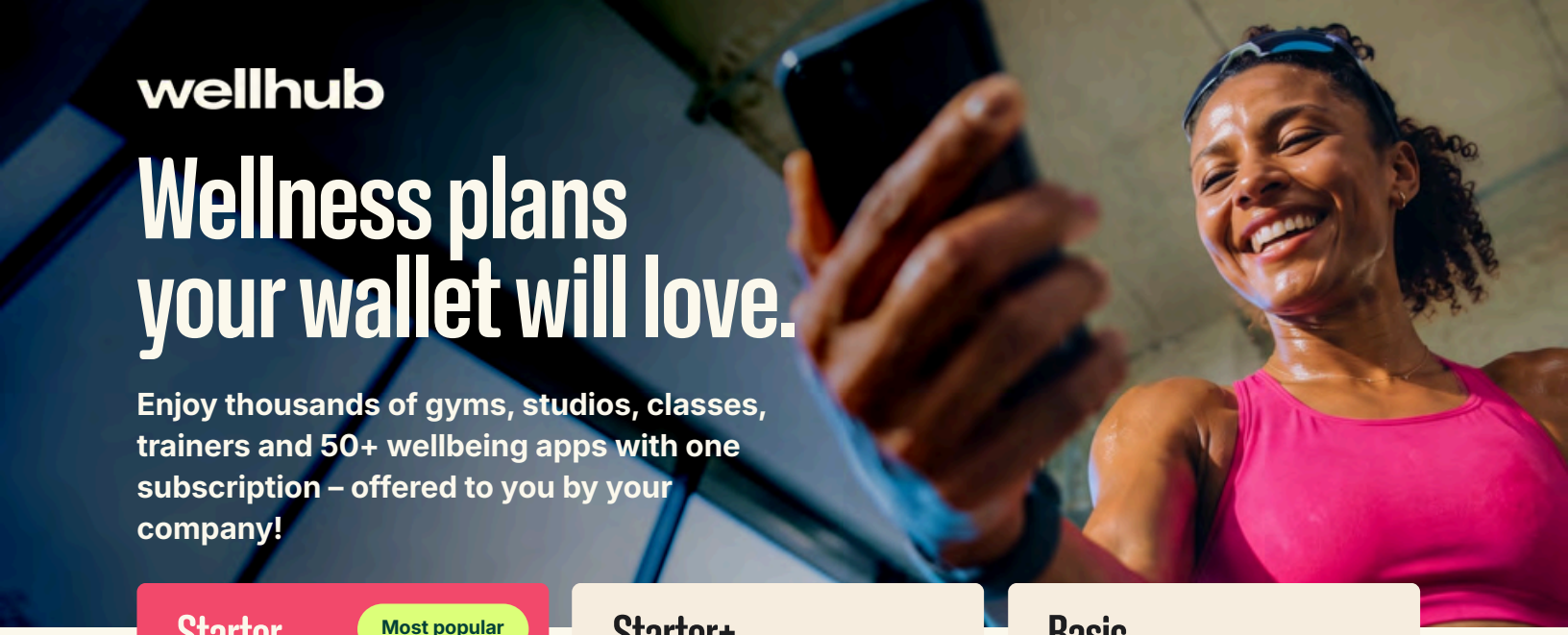
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Lake Forest, IL 60045
TrustmarkVB.com

Cariloop membership is provided as a value-added benefit, separate from the life insurance policy. While we strive to maintain this offering, please note that it may be subject to change or discontinuation in the future without notice.

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Enjoy thousands of gyms, studios, classes, trainers and 50+ wellbeing apps with one subscription – offered to you by your company!

Starter

Most popular

$ 0.00 /mo

50+ wellbeing apps

Starter+

$ 15.00 /mo

Apps plus entry-level gyms

Basic

$ 26.00 /mo

Everyday gyms and studios nearby

Bronze

$ 53.00 /mo

Wider network, more classes

Silver

$ 98.00 /mo

Premium gyms and 1:1 virtual training

Titanium

$ 148.00 /mo

Broader premium access

Gold

$ 203.00 /mo

Top-tier gyms and boutique studios

Platinum

$ 278.00 /mo

Near-full network

Diamond

$ 333.00 /mo

Everything Wellhub offers

How to join via Personify Health

1. Log in to your Personify Health account or scan the QR code and select the Wellhub tile to sign in using your SSO.
2. Sign up for your free Wellhub account by using your preferred email address and creating a password.
3. Download the Wellhub app and sign in, select a plan, and start using the benefit!

Scan to start

Plan prices shown are the employee co-pay after the company investment. US pricing and plan structure shown; availability of partners varies by city.

wellhub.com