70 ROCHAMBEAU
THE FRENCH INTERNATIONAL SCHOOL
1955 2025

Rochambeau

2026 Employee Benefit Guide

January 1, 2026 - December 31, 2026 Plan Year

Introduction

At **Rochambeau** we are proud to offer you a comprehensive benefit package for you and your eligible dependents. This enrollment guide is designed to provide highlights of the benefit plans. Please refer to the Summary of Benefits & Coverage (SBC) and Summary Plan Description (SPD) for detailed information on the plans. If you have questions regarding your benefits, please contact Human Resources.

A Letter from the Executive Director

Dear Colleagues,

As we mark our 70th year serving our community, I am pleased to share the 2026 Open Enrollment Benefits Guide. All benefits-eligible staff are invited to participate in our annual Open Enrollment period from December 2 to December 11.

For many years, Rochambeau has aimed to provide staff with benefits that offer reliable support. We remain committed to maintaining solid insurance plans that help ensure quality healthcare for you and your families. I encourage you to review the information in this guide and choose the options that best meet your needs for the coming year.

Thank you for your ongoing work and dedication to our students and our school. I appreciate all that you do and look forward to the year ahead.

Sincerely,

Helene Fabre
Executive Director

Table of Contents

Introduction	2
Enrolling in Benefits	3
Employee Contributions	4
Medical/Rx Benefits	5 - 9
Health Savings Accounts (HSA)	10
Flexible Spending Accounts (FSA)	11
Dental Benefits	12
Vision Benefits	13
Life / AD&D Benefits	14
Disability Benefits	15
403(b) Plan	16
Additional Benefits	17
Contacts	18

Disclaimer: *The information provided by Brown & Brown, Inc. and/or its affiliates ("Company") in this Guidebook is advisory. Separate plan documents explain each benefit in more detail, and the various benefits are controlled by the language of the plan documents. Benefits may be modified, added, or terminated at any time, at the Company's discretion, or by the insurance company. This information is provided for general information purposes only and should not be considered legal, tax, accounting or other professional advice or opinion on any specific facts or circumstances. Readers are urged to consult their legal counsel, tax or other professional advisor concerning any legal, tax or related questions that may arise. Any tax information contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding penalties imposed under the U. S. Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax-related matter. The Company assumes no liability whatsoever in connection with the use of such information or documents.*

Enrolling in Benefits

Eligibility for Benefits

You are eligible for benefits if you are a full-time employee or part-time employee working 20+ hours a week. Benefits are effective on the first of the month following your date of hire.

You may cover your legal spouse and any eligible dependent children.

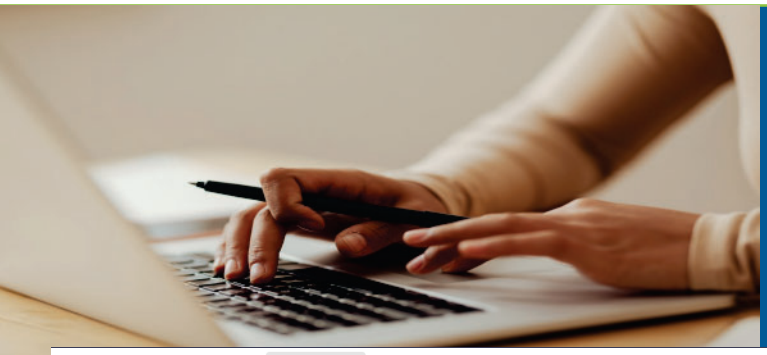
Dependent Children: This includes your natural child, stepchild, and any child you have adopted or who has been placed for adoption up to age 26.
Disabled Dependents: If your dependent child is mentally or physically handicapped, coverage may be extended beyond the age of 26. Please check with Human Resources to obtain more information.

Examples of INELIGIBLE Dependents

You may not cover a family member other than the ones listed above (for example, parents, grandchildren, nieces, or nephews are **not** eligible). Foster children are also not eligible under this plan. **Rochambeau reserves the right to audit your dependent information. Rochambeau may request documentation of any of your dependents' status.**

Enrollment and Qualified Life Events

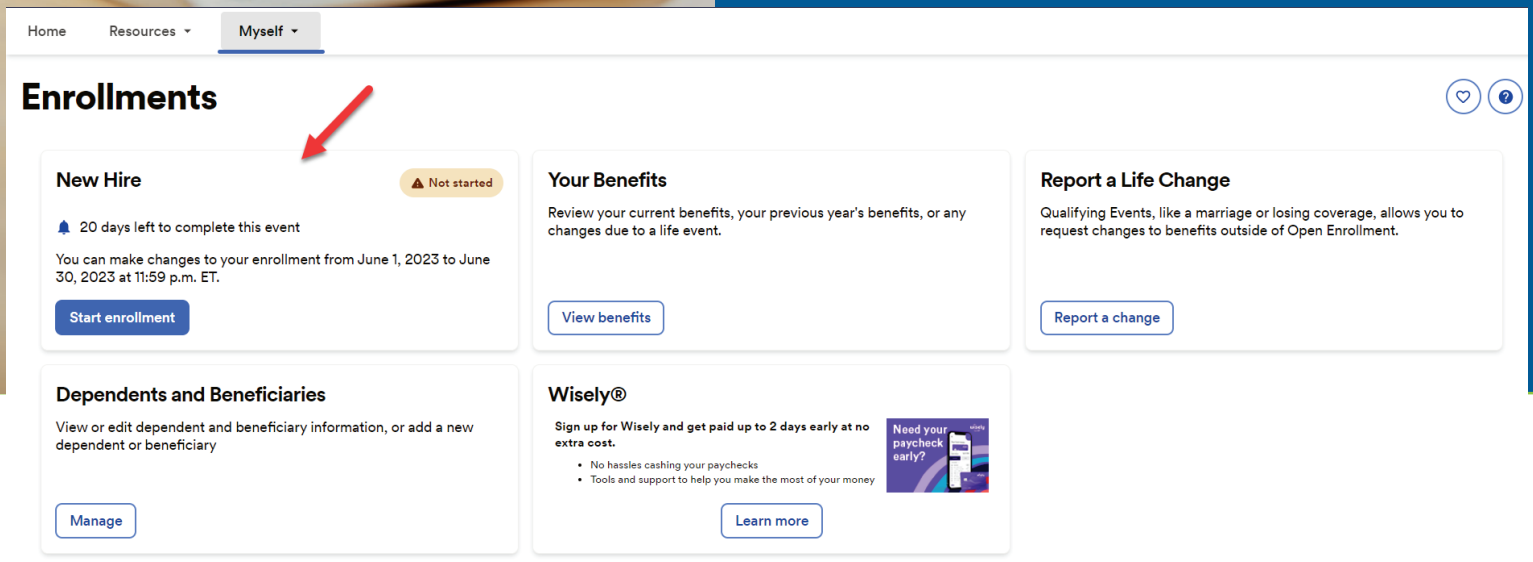
You may generally elect benefits as a new hire and during annual open enrollment periods. In most cases, you may not change your benefits mid-year unless you experience a qualifying event in your life; such as marriage, divorce, birth or adoption of a child, death of a spouse or dependent, loss of employment, or a change in employment status that affects your or your spouse's benefits eligibility. Please notify Human Resources within 30 days of the event if you would like to enroll or make a change to your coverage.



Managing Your Benefits

Through the ADP portal, employees can enroll in benefits, report life change (marriage, birth, etc.), view and update beneficiary information, and much more.

Questions? Please contact Human Resources at hr@rochambeau.org.



Employee Contributions

The Rochambeau Benefits Plan is designed under “Section 125” of the IRS Code. This allows you to take advantage of federal and state laws by purchasing some of your benefits with pre-tax dollars. Under Section 125, any required contributions for medical, dental, and vision will be made with pre-tax dollars.

You may only change your pre-tax benefit elections once per year, during open enrollment, unless you experience a qualified “change in status.” You may waive participation in the Section 125 Plan and elect to pay all contributions with after-tax dollars. Contact Human Resources for a waiver form if you elect to pay for your benefits with after-tax dollars.

CareFirst BCBS Medical/Rx Plan Contributions				
Coverage Level	BlueChoice Advantage Plan		BlueChoice Open Access HMO HSA Plan	
	Monthly	Bi-weekly(26 pays)	Monthly	Bi-weekly(26 pays)
Employee Only	$425.97	$196.60	$352.29	$162.60
Employee & Spouse	$979.71	$452.17	$810.27	$373.97
Employee & Child(ren)	$788.05	$363.71	$651.72	$300.79
Employee & Family	$1,294.93	$597.66	$1,070.92	$494.27

CareFirst BCBS Dental Plan Contributions				
Coverage Level	BlueDental Plus Plan 5		BlueDental Basic Plan 1	
	Monthly	Bi-weekly(26 pays)	Monthly	Bi-weekly (26 pays)
Employee Only	$25.81	$11.91	$14.04	$6.48
Employee & Spouse	$59.36	$27.40	$32.29	$14.90
Employee & Child(ren)	$47.74	$22.03	$25.97	$11.99
Employee & Family	$78.47	$36.21	$42.68	$19.70

CareFirst BCBS (Davis) Vision Plan Contributions		
Coverage Level	CareFirst BCBS Advantage Plan	
	Monthly	Bi-weekly (26 pays)
Employee Only	$8.17	$3.77
Employee & Spouse	$18.79	$8.67
Employee & Child(ren)	$15.12	$6.98
Employee & Family	$24.83	$11.46

Medical/Rx *CareFirst BlueCross BlueShield*

BlueChoice Advantage Option 2-S Plan — National In-Network Coverage through Blue Card

Plan Highlights	In-Network	Out-of-Network*
Annual Deductible *(Individual / Family)*	$500 / $1,000	$1,000 / 2,000
Out-of-Pocket Maximum (*Individual / Family)*	$4,500 / $9,000	$6,500 / $13,000
Preventive Services	No Charge	Deductible, then 20%
Primary Care Office Visit	$10 copay	Deductible, then 20%
Specialist Office Visit	$20 copay	Deductible, then 20%
Diagnostic Lab	Non-Hospital: $10 copay Hospital: Deductible, then $100 copay	Deductible, then 20%
Diagnostic X-Ray	Non-Hospital: $20 copay per visit Hospital: Deductible, then $150 copay	Deductible, then 20%
Advanced Imaging	Non-Hospital: $60 copay Hospital: Deductible, then $200 copay	Deductible, then 20%
Urgent Care Center	$40 copay	$120 copay
Emergency Room *(waived if admitted)*	Deductible, then $200 copay	Paid as In-Network
Outpatient Surgery	Non-Hospital: $100 copay Hospital: Deductible, then $200 copay	Deductible, then 20%
Inpatient Facility Services	Deductible, then $300/day ($1,500 max)	Deductible, then 20%
Maternity Services	Pre/Postnatal visits: No Charge Childbirth/delivery facility services: Deductible, then $20 copay Inpatient: Deductible, then $300 per admission	Deductible, then 20%
Mental Health Services	Inpatient: Deductible, then $300 per admission Outpatient/Office Visits: $10 copay	Deductible, then 20%
Annual Prescription Drug Deductible	$0	
Prescription Out of Pocket Maximum	Combined with Medical	
Preventive Drugs	No charge	Applicable copayment, plus charges in excess of the allowed amount, Specialty medications not covered
Generic Drugs	$15	
Preferred Brand Drugs	$35	
Non-Preferred Brand Drugs	$60	
Specialty Drugs	50% up to $100/$150 max based on tier	
Mail-Order Maintenance Drugs – 90-day supply	$30 / $70 / $120 / 50% up to $200 max / 50% up to $300 max based on tier	NA

*Balance billing applies - Out-of-network providers can charge more for their services. If you see an out-of-network provider, you may be responsible for paying the difference between their price and the maximum amount your CareFirst health plan will pay

Medical/Rx *CareFirst BlueCross BlueShield*

BlueChoice Open Access HSA Option 11 Plan – Local In-Network Coverage through the BlueChoice Network

Plan Highlights	In-Network	Out-of-Network
Annual Deductible *(Individual / Family)*	$2,000 / $4,000	
Out-of-Pocket Maximum (*Individual / Family)*	$4,000 / $8,000	
Preventive Services	No Charge	
Primary Care Office Visit	Deductible, then No Charge	Not applicable
Specialist Office Visit	Deductible, then No Charge	
Diagnostic Lab	Deductible, then No Charge	
Diagnostic X-Ray	Deductible, then No Charge	
Advanced Imaging	Deductible, then No Charge	
Urgent Care Center	Deductible, then No Charge	Paid as in-network
Emergency Room *(waived if admitted)*	Deductible, then No Charge	Paid as in-network
Outpatient Surgery	Deductible, then No Charge	
Inpatient Facility Services	Deductible, then No Charge	
Maternity Services	Deductible, then No Charge	
Mental Health Services	Deductible, then No Charge	
Annual Prescription Drug Deductible	Integrated with medical	
Prescription Out of Pocket Maximum	Integrated with medical	
Preventive Drugs	No charge	
Generic Drugs	Deductible, then $15	
Preferred Brand Drugs	Deductible, then $35	
Non-Preferred Brand Drugs	Deductible, then $60	Not applicable
Specialty Drugs	Deductible then 50% up to $100/$150 based on the tier	
Mail-Order Maintenance Drugs – 90-day supply	Deductible, then $30 / $70 / $120 / 50% up to $200 max / 50% up to $300 max based on tier	

Medical/Rx *CareFirst BlueCross BlueShield*

Rochambeau offers two medical plan options through CareFirst; the **BlueChoice Advantage Plan** and the **BlueChoice Open Access HMO HSA Plan**. While receiving care in the Maryland, DC, and Northern Virginia service area, both plans utilize the BlueChoice Network. Members enrolled in the Advantage plan have non-emergent coverage nationally through Blue Card. HMO HSA members only have in-network emergency and urgent care coverage outside of the BlueChoice service area.

The plans provide the flexibility to seek a specialist without a referral and include:

- Telehealth and virtual care options – primary, urgent, nurse advice line
- Core BlueVision coverage for annual vision exam
- Behavioral Health Digital Resource
- Disease management programs
- CareFirst WellBeing wellness program
- Blue Rewards incentive Program
- Blue365 – health and wellness deals and discounts

Interactive Member Portal

MyAccount makes it easy for CareFirst members to understand and manage your health plan and benefits 24/7. Register today at www.carefirst.com/myaccount.

By setting up an account, you'll have password-protected access to:

- Find and select in-network doctors, specialists, dentists and behavioral health providers—including hospitals, urgent care centers, labs and imaging facilities
- View copays and identify other expenses for which you may be responsible
- View, order or print your member ID card
- Check the status of claims, remaining deductibles and out-of-pocket totals
- Opt-in to get communications electronically—click on your name at the top of the page and select Communication Preferences

Blue365 Discount Program

Blue365 offers premier health and wellness discounts and is free to join. Access health and wellness related deals on fitness products, gym memberships, healthy eating and more.

To take advantage of Blue365, register now at www.carefirst.com/wellnessdiscounts. Just have your CareFirst member ID card handy. If you have medical coverage, use your member ID number to register. If you do not have CareFirst medical coverage, but instead only have dental or vision benefits, enter 233 instead of a member ID number.

Questions about your prescription benefits?

To view your drug list and find out more about your prescription benefits, you can:

- Log in to MyAccount and view the Drug & Pharmacy Resources section;
- Check your enrollment materials; or
- Call the Pharmacy telephone number on the back of your member ID card.

Prescription Mail Order

Save time and money on maintenance prescriptions

- Fill prescriptions online, by phone or by mail
- Schedule automatic refills
- Select delivery location
- Consult a pharmacist by phone 24/7
- Receive email notification of order status

Accessing Mail Order On MyAccount

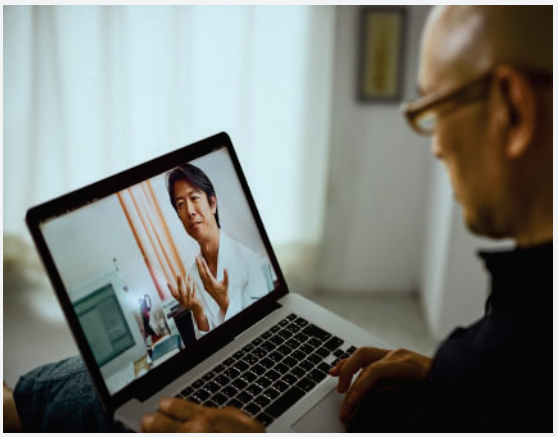
- Visit carefirst.com/myaccount and log in.
- Under the Coverage tab, select Drug and Pharmacy Resources.
- Select Request a New Mail Order Prescription and enter the prescription information to be verified by your doctor.

Medical/Rx *CareFirst BlueCross BlueShield*

Know Before You Go - *Know where to go before you need care to save more on healthcare costs*						
Your Care Options	**Cost**	**Needs or Symptoms**	**Available 24/7**	**Rx**	**Virtual Care**	**In-Person Care**
CloseKnit Virtual Care (see below) CloseKnit offers 24/7/365 virtual-first primary care, urgent care, mental health and other specialty services *in-person care available when applicable	$	▪ Preventive visits ▪ Urgent care ▪ Mental health therapy ▪ Psychiatry for ages 2+	✓	✓	✓	✓
24-Hour Nurse Advice Line Call **800-535-9700** for general questions about health issues or where to go for care	$0	▪ Cough, cold and flu ▪ Rashes	✓	✗	✓	✗
PCP Visit Discuss diagnosis treatment of illness, chronic conditions, routine check-ups	$	▪ Routine physical ▪ Diabetic care	✗	✓	Verify with your provider	✓
Convenience Care (e.g., Retail clinics such as CVS MinuteClinic) Health screenings, vaccinations, minor illness or injury	$$	▪ Cough and cold ▪ Pink eye	✗	✓	✗	✓
Urgent Care (e.g., ExpressCare or Patient First) Non-life-threatening illness or injury requiring immediate care	$$$	▪ Sprains ▪ Cut requiring stitches	✗	✓	✗	✓
Emergency Room Life-threatening illness or injury	$$$$	▪ Chest pain ▪ Difficulty breathing	✓	✓	✗	✓

CloseKnit – CareFirst's leading virtual-care practice, gives you 24/7 access to primary care, urgent care, therapy and more through your computer or the CloseKnit mobile app.

- Advanced primary care - Dedicated Care Team to provide preventive care and support for chronic conditions. For adults ages 18+.
- Urgent care - Same-day care to treat minor injuries and common illnesses fast. Average wait time is 30 minutes or less. For adults and children ages 2+.
- Convenient appointments, including weekends
- Chronic care and disease management
- Help achieving your long-term health goals
- Mental health counseling
- New parent support



Medical/Rx *CareFirst BlueCross BlueShield*

Blue Rewards — Choose healthy activities that fit with your goals and earn rewards for completing them. As part of your wellness program, Blue Rewards adds an incentive to your efforts to improve or maintain your health and well-being. Both you and your spouse can each earn rewards for completing one, all or any combination of the following healthy activities. Dependents, regardless of age, are not eligible for Blue Rewards.

Once you've completed one or more of the activities, you'll receive a CareFirst Blue Rewards Visa® medical expense debit card with your rewards on it. This card can be used toward your annual deductible and out-of-pocket costs. The incentive card can now be used to purchase certain over-the-counter health products. Keep the card for as long as you're a member as future incentives will be added to your balance as you earn them.

If you have a enrolled in the BlueChoice Open Access HMO HSA Plan you must reach your plan deductible before being able to use your Blue Rewards medical expense debit card. If you have CareFirst vision or dental benefits, you can certify to only use the card for eligible vision/dental expenses before meeting your deductible.

Start earning your rewards today. Download the CareFirst WellBeing app or visit www.carefirst.com/wellbeing to log in or register for your account.

CVS MinuteClinic is an independent company that provides medical services to CareFirst members. CVS MinuteClinic does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the medical services it provides.

Earn $50
Consent to receive wellness emails and take the RealAge assessment

RealAge is a simple assessment that will help you determine the physical age of your body compared to your calendar age.

Must complete within 180 days of your effective date.

Earn $100
Select a primary care provider (PCP) and complete a health screening

You can visit your PCP or a CVS MinuteClinic® to complete your screening.

Must complete within 180 days of your effective date.

Earn $25
Retake the RealAge assessment

You can earn an additional reward for retaking it after 90 days.

RealAge answers must be updated or confirmed no earlier than 90 days after the original assessment, and before the end of the benefit period.

Earn up to $200
Participate in health coaching

Session 1 = $30
Session 2 = $70
Session 3 = $100

All personal coaching sessions are confidential and conducted over the phone.

CareFirst WellBeling is your personalized digital connection that offers motivating digital resources accessible anytime, plus specialized programs for extra support—at no cost to you. Begin exploring your personalized digital connection to a healthier life by visiting **carefirst.com/wellbeing**

RealAge®
Learn the physical age of your body, compared to your calendar age with the online health assessment.

Trackers
Connect your wearable devices or enter your own data to monitor sleep, steps, nutrition and more.

Personalized health timeline
Receive recommendations and health information tailored to your goals and interests.

Challenges
Get extra motivation for achieving your health goals.

Meditation, relaxation and more
Break free from stress with mindfulness tools, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos.

Health profile
Access your important health data all in one place.

This well-being program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

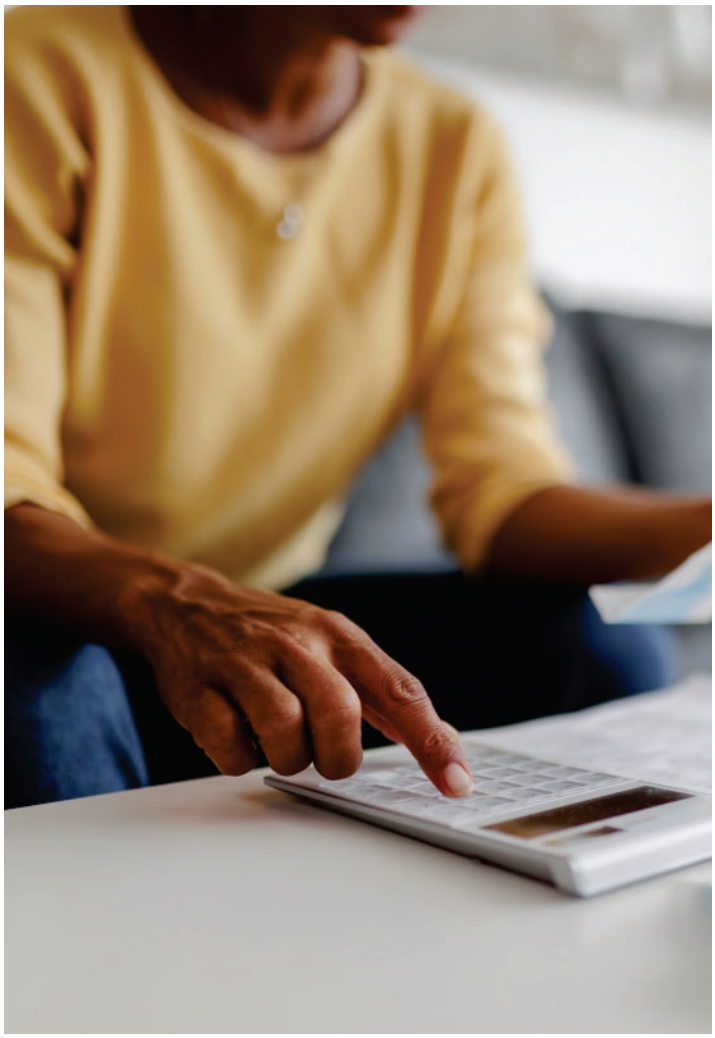
Health Savings Accounts (HSA)
CareFirst BlueFund (Further)

Health Savings Account (HSA)
employees who participate in the **HMO HSA plan** may be eligible to set aside money in an HSA. The money you contribute to an HSA is exempt from taxes; you save FICA and Federal taxes when contributing through payroll, and you spend the money tax-free when you spend it on qualified expenses.

Qualified expenses include unreimbursed medical, dental and vision expenses incurred by you and your eligible dependents - even if you don't cover your dependents. An HSA is like a Flexible Spending Account (FSA); however, the HSA is a personal bank account, not a plan, so there's no "use-it or lose-it" rule. The money in your HSA remains in your HSA until you're ready to spend it; there's no time limit. If you change jobs or retire, you take the HSA with you. HSA funds can also be spent on Medicare, Cobra and Long-Term Care insurance premiums.

Who is eligible to open and fund an HSA?
Employees should confirm eligibility with a tax advisor before contributing to an HSA and must be:

- covered by the CareFirst BlueChoice HMO HSA plan and
- not covered under another medical plan that is not a qualified HDHP - including Medicare, Medicaid, TRICARE and/or a Health Care Flexible Spending Account (FSA)



How much can I contribute to an HSA? The IRS sets a contribution limit every calendar year. The contribution limits are:

- 2026 limits will be: $4,400 for Individual Coverage; $8,750 for Family Coverage
- If you're age 55 or older, you can contribute up to $1,000 more than the limits listed here

What if I establish an HSA mid-year? Your HSA contributions are generally determined on a monthly basis. If you establish an HSA mid-year, you're allowed to make the full year's contribution, provided you are eligible on December 1 of that year and you remain eligible to make HSA contributions throughout the next calendar year.

When can I start using the funds in my HSA? You can use the funds in your HSA once they are available. If you incur expenses under the qualified HDHP prior to having enough funds in your HSA, you can reimburse yourself months or years later, once you do have the funds available - so long as you were enrolled in the qualified HDHP at the time of service and the HSA was established at the time of service.

Can I use my HSA to pay for non-qualified expenses? Money withdrawn from an HSA for non-qualified expenses is taxable and subject to a 20% penalty. Although the 20% penalty goes away at age 65, the non-qualified expenses are always subject to income tax.

Can I use the money in my HSA to pay for my dependents' health care expenses? You can use the money in your HSA to pay for the health care expenses belonging to your eligible spouse and/or dependent children - even if they are not covered as your dependents. Refer to Internal Revenue Code Section 502 to determine if your spouse and/or child is an eligible dependent.

Once enrolled manage your account through CareFirst MyAccount - register today at www.carefirst.com/myaccount.

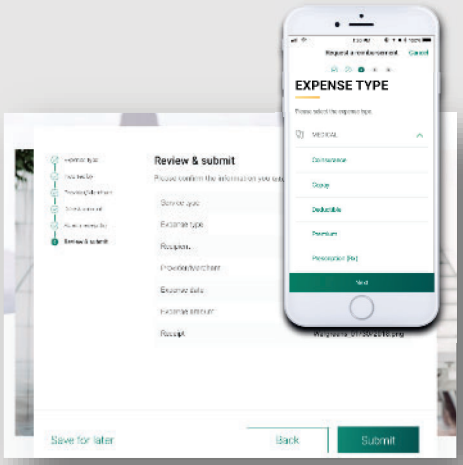
Flexible Spending Accounts (FSA) *TASC*

Flexible Spending Accounts (FSA)
The Health and Dependent Care FSA plans allow you to have pre-tax money deducted from your paycheck to pay for certain expenses. Since contributions are made through payroll deductions before tax, you decrease your taxable income and thereby increase your take-home pay.

Methods to Request a Reimbursement:
- Online via tasconline.com (log in to your account)
- TASC mobile app (log in to your account)
- Easily attach substantiation/receipt with camera tool

Direct Deposit options
- Into MyCash Account on TASC Card (processed within 12 hours!)
- Into personal bank account

TASC Customer Care
(800) 422-4661
www.tasconline.com/ubaaccess



Health FSA - Elect annual contribution for the Plan Year (up to $3,400 for 2026) to be deducted from your paycheck—before taxes—in equal amounts throughout Plan Year. Contributed dollars are used to pay for eligible expenses (via debit card or reimbursement).

- Medical
- Dental/Ortho
- Vision
- Prescriptions

Employees contributing to a Health Savings Account (HSA) may enroll in the FSA but reimbursable expenses are limited to dental and vision until the medical deductible is satisfied.

Annual contribution is fronted to you on the first day of the Plan Year. You can enroll even if your spouse participates in a plan with their employer; each of you can enroll in an FSA plan.

TIPS:
- Be conservative. Set aside only dollars you will actually use, knowing you can carryover the $680 to the entire next plan year.
- If you're not sure how much you're going to spend, the $680 carryover takes part of the risk out of making an election.
- Access your account to check balances frequently.
- Run Out Period of 90 days is available at the end of the plan year, to submit receipts from the prior plan year's expenses. Do NOT use the debit card for runout expenses, must submit manually.

Dependent Care FSA - Elect to contribute up to $7,500 (single or married and filing jointly) or $3,750 (if married and filing separately).
- Dependent children through age 13.
- Can only claim funds in the account.
- All eligible expenses must be submitted within 90 days of the end of the plan year.
- This is a use it, or lose it benefit. If you have an unused balance at the end of the year, you will lose it.

The IRS determines which expenses can be reimbursed by an FSA. For a full list of covered medical and dental expenses from the IRS, please review Publication 502 available at: www.irs.gov/publications/p502/.

TASC Card - Provides immediate access to FSA funds to pay for eligible expenses, acting like a debit card – there is no need to pay out-of-pocket and request a reimbursement. The card is mailed to your home upon enrollment (looks like junk mail). The card is accepted for eligible expenses only
Replaces the need for requesting a reimbursement - keep your receipts in the event verification is required. You may request one additional card for dependent/spouse at no cost. Cards are good for four years and automatically reissued.

Dental *CareFirst BlueCross BlueShield*

The **BlueDental Plus Plan 5** has an extensive list of covered services, including preventive cleanings and x-rays at no charge when you use an in-network provider. You and your family members may go to any licensed dentist but will enjoy additional savings if you see an CareFirst PPO dentist.

	In-network	Out-of-network*
Deductible (individual/family)	$25/$75	$50/$150
Annual maximum	$2,000 per insured	
Preventive and diagnostic	No charge	No charge
Basic services	20%	20%
Major services—surgical	20%	20%
Major services—restorative	50%	50%
Orthodontic services	50%	50%
Lifetime maximum on orthodontic services	$1,500 per insured	

*Balance billing applies - Out-of-network providers can charge more for their services. If you see an out-of-network provider, you may be responsible for paying the difference between their price and the maximum amount your CareFirst health plan will pay

The **BlueDental Basic Plan 1** is a low-cost plan for routine dental care only, and does not provide coverage for major surgical and restorative services. You and your family members may go to any licensed dentist but will enjoy additional savings if you see an CareFirst PPO dentist.

	In-network	Out-of-network*
Deductible (individual/family)	$25/$75	$50/$150
Annual maximum	$1,000 per insured	
Preventive and diagnostic	No charge	20%
Basic services	Deductible then 20%	Deductible then 40%
Major services—surgical	NA	NA
Major services—restorative	NA	NA
Orthodontic services	NA	NA
Lifetime maximum on orthodontic services	NA	

*Balance billing applies - Out-of-network providers can charge more for their services. If you see an out-of-network provider, you may be responsible for paying the difference between their price and the maximum amount your CareFirst health plan will pay

Accessing Your Benefit Information

With your secure online member account, you can check plan benefits and claim status, sign up for electronic benefit statements, access discount ID cards, and much more.

Visit www.carefirst.com to get started.

Vision *CareFirst BlueCross BlueShield (Davis)*

The **BlueVision Plus Option C** through CareFirst utilizes the Davis Vision network and includes major eyewear retailers—Visionworks, Target Optical, Walmart, Costco and more! The network also includes convenient online retail options like—Warby Parker, 1-800 Contacts, Glasses.com and Befitting are also included.

	In-Network	Out-of-Network Reimbursement
Eye exam	$0	Up to $45
Frames	$0 for Davis Vision Frame Collection or $130 allowance plus 15% off balance	Up to $60
Spectacle lenses **Basic lens options: single, bifocal and trifocal**	$20	Up to $101
Contact lenses	$0 for Davis Vision Contact Collection or $130 allowance plus 15% off balance	Up to $127
Laser vision correction	Up to 25% off allowed amount or 5% off any advertised special	NA

Members can use their benefits at a network providers location or online

Befitting.com—Uses advanced AI (artificial intelligence) technology to find the perfect pair of eyeglasses with personalized, curated recommendations. They offer several brands at varying price points. Members receive 20% off frame overage after their benefits are exhausted.

Glasses.com—One of the most trusted online stores for popular eyewear brands, including prescription glasses and sunglasses. They offer a wide selection at varying price points, and free shipping and returns.

Warby Parker—Warby Parker was founded with a mission to inspire and impact the world with vision, purpose and style. They offer designer-quality prescription glasses (starting at $95), contacts, vision care exams and vision tests.

1-800-Contacts—Online contact lens retailer for popular eyewear brands, including prescription glasses and sunglasses. They provide quick delivery with multiple distribution centers across the country. For even more convenience, their mobile app has a prescription upload option.

Extra perks for every plan

- LASIK discount
- Hearing aid discount
- Repair and breakage warranty on frames

Effective and affordable eye care

- Fixed fee pricing on all cosmetic lens options
- $50 extra allowance at Visionworks

Fully covered frames within Exclusive Frame Collection

- Davis Vision Exclusive Frame Collection
- Over 200 name-brand frames
- Plan covers in full

Life/AD&D *Reliance Standard*

To help protect your family from the financial burden of death or sudden injury. Rochambeau provides **Life and Accidental Death & Dismemberment (AD&D)** with Reliance Standard to all benefit eligible employees. The employer paid life benefit is $10,000 in the event of a death. In the event of an accidental death or dismemberment then the plan will pay an additional $10,000.

Benefit Reduction
Benefits reduce to 65% at age 65, 40% at age 70, and to 20% at age 75.

Voluntary Life and AD&D

For employees who wish to purchase additional life and AD&D coverage, Rochambeau provides eligible employees the following life and AD&D insurance options for you and your family. Rates are based on age and available in the ADP Self Service portal.

Employee & Spouse:

You may purchase coverage at a minimum of $10,000, increments of $10,000, to a maximum of $150,000 - guarantee issue for initial eligibility is $100,000 for employee and $20,000 for spouse.

Dependent Child(ren):

You may purchase coverage for your dependent child(ren) according to the following ages:

- 14 days to 6 months: $500
- Age 6 months to 26 years of age: $10,000

Choose one benefit amount for all eligible children in the family. All child amounts are guaranteed issue, so no EOI form is required.

Guarantee Issue and Evidence of Insurability (EOI)

When you are first eligible under this plan, you can elect coverage up to the guarantee issue amount without completing a medical questionnaire. Coverage amounts in excess of the guarantee issue amount will require that you complete a medical questionnaire and that Reliance Standard approve you. This process is called providing evidence of insurability. You are also required to complete the evidence of insurability process for any amount of coverage if you decide to enroll in this plan at any time following your initial enrollment opportunity. If evidence of insurability is required, the coverage you elect under this plan will not become effective until it is approved by Reliance Standard.

You are responsible for the entire premium cost for the Voluntary Life/AD&D Insurance Plan.

Disability *Reliance Standard*

Rochambeau provides disability insurance for all benefit eligible employees (except admin and maintenance association employees) through Reliance Standard.

Short Term Disability (STD) benefits provide income to you if you become disabled due to an injury or illness and cannot work for a short period.

The benefit covers 60% of pre-disability earnings to a maximum of $1,500 per week after the 3rd day of disability due to injury or sickness. The benefit has a maximum benefit period of 13 weeks.

Long-Term Disability (LTD) coverage provides a benefit that may be payable in the event that you are unable to work due to an injury or illness. This benefit provides income replacement to help sustain the financial needs of you and your family.

The benefit covers 60% of pre-disability earnings to a maximum of $7,500 per month after 90 days of a qualifying disability. The benefit runs until the normal Social Security retirement age or until the end of the qualifying disability.

Employee Assistance Program

From the stress of everyday life to relationship issues or even work-related concerns, ACI's Employee Assistance Program (EAP) provides professional and confidential services to help employees and family members address a variety of personal, family, life, and work-related issues.

Some benefits include, but are not limited to:

Mental Health Sessions - Up to 5 sessions to help manage stress, anxiety and depression, resolve conflict, improve relationships, overcome substance abuse and address any personal issues, with options for in-person, telephonic, or video counseling sessions.
Financial Consultation - To help build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identify theft, and saving for retirement or tuition.
Legal Consultation - To help with a variety of personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

EAP benefits are free of charge, 100% confidential, available to all family members regardless of location, and easily accessible through ACI's 24/7, live-answer, **855-775-4357, http://rsli.acieap.com, company code RSLI859.**

403(b) Retirement Plan

Eligible employees may participate in the School's **403(b) retirement plan** on the first day of their employment with the School. The plan is administered by TIAA. The retirement plan is a voluntary benefit that enables employees to save pre-tax and post-tax dollars, subject to IRS limitations, towards their retirement.

Here are some of the benefits of participating in the school's retirement plan:

Convenient, automatic savings

Saving through your plan is easy. Your contributions are automatically deducted from your paycheck and deposited in your TIAA retirement account.

Save with pre-tax dollars

Your contributions have the pre-tax advantage: they are deducted from your pay before taxes. This means every dollar you save in the plan reduces your current taxable income. In addition, you will not pay any taxes on these contributions or your investment earnings until you begin taking withdrawals from the plan.

Post-tax dollars for Roth (Effective January 1st, 2026)

In your retirement plan, your pre-tax contributions accumulate tax deferred, and withdrawals are taxable. With the "designated Roth" option, your after-tax Roth contributions also accumulate tax deferred, but may be taken tax free in a qualified distribution. A qualified distribution is one that occurs at least five years after the year of your first Roth contribution and is made either on or after attainment of age 59 1/2, on account of disability, or on or after death. These potentially significant tax benefits are similar to a Roth IRA. However, Roth contributions have higher contribution limits than a Roth IRA.

Flexible Contributions

You decide how much to contribute based on the lesser of the annual IRS limits. While it's generally recommended that you contribute the maximum amount, you should select a contribution rate that will help you stay on track to reach your retirement goals and leave enough take-home pay to cover living expenses and other obligations. Keep in mind – even small amounts can make a big difference over time.

Employees choose how to invest their account balance by selecting from a diversified portfolio of available investment options. Register your account at www.tiaa.org/fis or by calling TIAA at 1-866-207-6467.

Relevant IRS limits (2026):

- 403(b) elective deferral limit: $24,500
- Catch-up contribution for those age 50 and older- $8,000
- Total employee and employer contribution- $72,000

Getting Started > Rochambeau's 403(b) Retirement Plan
Step 1 : Register with TIAA (https://www.tiaa.org/public/retire/enroll-now/fis). Use Access Code : 366124.
Step 2 : Once registered, sign back into TIAA and select our investments.
Step 3 : Complete Rochambeau's Enrollment Form and deliver it to Human Resources for payroll processing. Request the Enrollment Form with HR.

Additional Benefits

Identity Theft Protection

To protect you and your family from the devastating loss of time, money and security, Reliance Standard provides employees eligible for the disability plan with a full-service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords, and important personal documents.

If you suspect that your personal information has been compromised, please call InfoArmor at **1-855-246-7347.** If you want to protect the contents of your wallet and important personal documents, enroll in WalletArmor® at www.reliancestandard.com/walletarmor.

Travel Assistance

Through your employer paid life/AD&D coverage with Reliance Standard, you automatically receive travel assistance services provided by On Call International (On Call). On Call is a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination, and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel. On Call also offers pre-trip assistance, including passport/visa requirements, foreign currency, and weather information.

At any time before or during a trip, you may contact On Call for emergency assistance services. For emergency medical, legal and travel assistance information and referral service 24 hours a day, 365 days a year, you can reach On Call at the following numbers: **1-800-456-3893** (in the U.S., toll-free) or **1-603-328-1966** (worldwide, collect).

Contacts

For any questions regarding the information in this guide, please contact:

Human Resources

POC

hr@rochambeau.org

Vendor	Line of Coverage	Phone#	Website
CareFirst BlueCross BlueShield	Medical /Rx Dental Vision	833-229-9493	www.carefirst.com
CareFirst BlueFund (Further)	Health Savings Account (HSA)	866-758-6119	www.carefirst.com
TASC	Flexible Spending Account (FSA)	800-422-4661	www.tasconline.com/ubaaccess
Reliance Standard	Life/AD&D and Disability	855-775-2524	www.reliancematrix.com
ACI Specialty Benefits (Reliance Standard)	Employee Assistance Program (EAP)	855-775-4357	http://rsli.acieap.com Company Code: RSLI859
InfoArmor (Reliance Standard)	Identity Theft Assistance	855-246-7347	www.reliancestandard.com/walletarmor
On Call International	Travel Assistance	800-456-3893 (U.S.) 603-328-1966 (worldwide, collect)	https://www.oncallinternational.com/
Lori Leatherman Belke Melissa Galloway Katrina Sten	Rochambeau Human Resources		hr@rochambeau.org

Brown & Brown
6711 Columbia Gateway Drive
Suite 450
Columbia, MD 21046
410.794.3800
www.bbrown.com

Proprietary document of Brown & Brown. Do not duplicate without written permission.

This Benefit Guide provides a brief description of plan benefits. For more information on plan benefits, exclusions, and limitations, please refer to the Plan documents or contact the carrier/administrator directly. If any conflict arises between this Guide and any plan provisions, the terms of the actual plan document or other applicable documents will govern in all cases. Benefits are subject to modification at any time.