

# 2026 OPEN ENROLLMENT



# PRESENTATION AGENDA

- 2026 Benefit Updates
- Open Enrollment Instructions
- Your Benefit Guardian
- *NEW* Online Benefit Website
- Medical Plan Overview
- Health Reimbursement Account (HRA)
- Flexible Spending Accounts (FSA)
- Other Benefits



# 2026 BENEFIT UPDATES

## Medical & Rx Plan



- Aetna will continue as the medical plan administrator
- Access to the largest national Aetna network of providers: Aetna Select (Open Access)
- 2 Plans Available:
  - The High-Deductible medical plan with an HRA
  - Buy-Up medical plan
- The contribution rates for coverage are changing for 2026

## Dental

- No plan design changes – same dental plan options through MetLife
- New contribution rates for 2026



**There are no changes to the benefits or rates (if applicable) for Vision, Life Insurance\*, Legal, Pet Insurance, Home & Auto Insurance or Employee Assistance Program (EAP).**

*\*You would only see an increase to your life insurance rate if you have moved up to the next age band.*

# 2026 BENEFIT UPDATES *(continued)*



## Health Reimbursement Account (HRA)

- Artcraft will continue to fund the HRA with \$2,500 single / \$5,000 family if enrolled in the HDHP Aetna Select Open Access Medical Plan
- You can still earn an extra \$500 / \$1,000 in your HRA for completing a preventive physical
- Unused HRA Physical incentive earned in Q4 2025 will rollover to 2026 after 3/31/2026

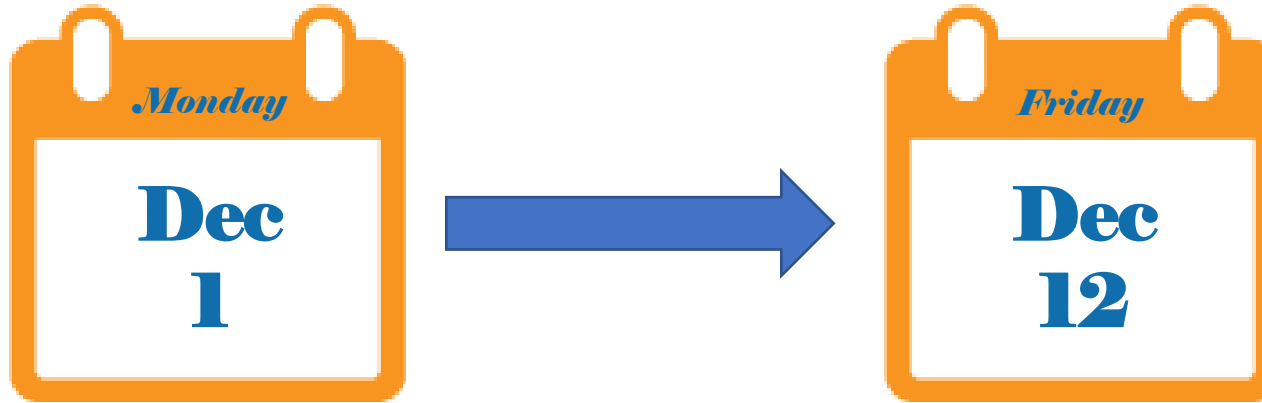
## Flexible Spending Accounts (FSA)

- Increased 2026 limit: \$3,400 and the rollover limit is \$680
- 90-day runout to submit 2025 FSA claims – rollover balances show up in account after the runout period which ends 3/31/2026.

## Dependent Care Spending Accounts (DCA)

- Increased 2026 limit: \$7,500 per household

# OPEN ENROLLMENT INSTRUCTIONS



## 2026 Open Enrollment is Passive (Except For FSA)

- You should login to Employee Navigator to view your benefit elections and make sure you are enrolled with the plans you want for 2026.
  - Make sure your personal information is current (address, life insurance beneficiaries, etc.)
- **You must make FSA elections each year.**
- If you do not take any action in Employee Navigator, your current benefit elections will remain the same and you will not have an FSA for the upcoming plan year.

# EMPLOYEE NAVIGATOR ENROLLMENT PORTAL

Login at: [www.EmployeeNavigator.com](http://www.EmployeeNavigator.com)



Username

Password

Login

[Forgot Username? Forgot Password?](#)

[Register as a new user](#)

Hello, DAWN!

It's time for open enrollment.  
You have 18 days left to complete your elections.

Open Enrollment

Incomplete

Start



View Profile



Document Library



Enrollment Summary



Life Events



Total Compensation  
Statement

## Compliance Documents

No new documents to show

## News & Articles

Nothing new to read here!

## Quick Links

[Web MD](#)  
[The Mayo Clinic](#)  
[National Institute Of Health](#)

# YOUR BENEFIT GUARDIAN

You have a dedicated resource to help all Artcraft Group employees with their benefits. We are partnered with Innovative Benefit Planning to provide employees with a resource for help with anything benefits-related. *Your Benefit Guardian* is happy and ready to assist you with any of your benefits questions.

- Answering your Benefit Inquiries
- Fighting for your rights with Claims Advocacy
- Making Enrollment Changes
- Sending new ID Cards
- Searching for Doctors
- Helping you understand your coverage
- Prescription Drug Questions
- HRA Assistance



## Your Benefit Guardian

**Mary Gannon**

**Phone #: 856-242-3337**

**Email: [Artcraftguardian@ibpllc.com](mailto:Artcraftguardian@ibpllc.com)**

**Monday – Friday: 8:30am – 5:00pm EST**

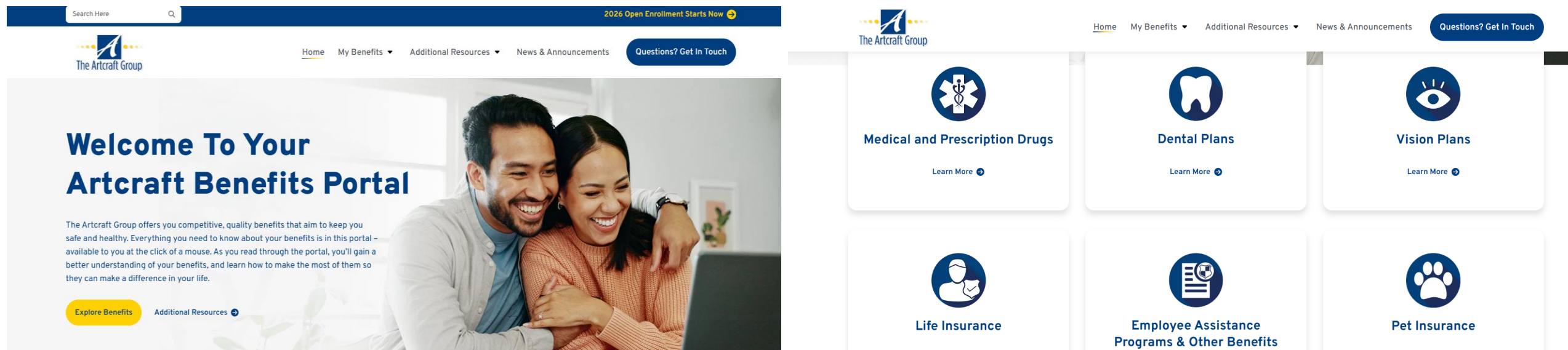


**Innovative**  
BENEFIT PLANNING

# ONLINE BENEFITS WEBSITE

## TAKE TIME TO LEARN ABOUT YOUR BENEFITS...

[artcraftbenefits.ibpllc.com](https://artcraftbenefits.ibpllc.com)



Search Here

2026 Open Enrollment Starts Now

The Artcraft Group

Home My Benefits Additional Resources News & Announcements Questions? Get In Touch

### Welcome To Your Artcraft Benefits Portal

The Artcraft Group offers you competitive, quality benefits that aim to keep you safe and healthy. Everything you need to know about your benefits is in this portal – available to you at the click of a mouse. As you read through the portal, you'll gain a better understanding of your benefits, and learn how to make the most of them so they can make a difference in your life.

Explore Benefits Additional Resources



Scan this QR code with your smartphone camera to visit your new online Benefits Website.



Understanding Key Health Insurance Terms

Watch later Share

## UNDERSTANDING KEY HEALTH INSURANCE TERMS

WATCH NOW

Watch on YouTube

In the My Benefits section, we lay it all out for you:

- What benefits are available to you
- How they work, and how you can make them work for your needs
- Things to think about when you choose benefits for you and your family
- Things to consider when you use the benefits you have

Roll up your sleeves and do some research—this info is available when you are ready for it. It will help you make educated decisions about your benefits, and that can help you keep more money in your pocket.

Contact Your Benefits Guardian



# MEDICAL PLANS – *In-Network Coverage*



CARRIER	AETNA	AETNA
PLAN NAME	HDHP Aetna Select Open Access	Buy-Up Aetna Select Open Access
Deductible (Individual/Family)	\$2,500 / \$5,000 (non-embedded)	\$0
<b>Employer-Funded HRA</b>	<b>\$2,500 / \$5,000</b>	N/A
Member Coinsurance	30%	N/A
Out-of-pocket Maximum (Individual/Family)	\$5,000 / \$7,500 (non-embedded)	\$5,000/\$10,000 (embedded)
Preventative care	Covered at 100%; deductible waived	Covered at 100%
Primary care office visit	30% after deductible	\$30 copay
Specialist office visit	30% after deductible	\$50 copay
Rehabilitation therapy (visit limits apply)	30% after deductible	\$50 copay
Urgent care center	30% after deductible	\$50 copay
Ambulance transportation (for emergencies)	30% after deductible	\$100 copay
Emergency room	30% after deductible	\$200 copay; waived if admitted
Inpatient Hospitalization	30% after deductible	\$300 copay / \$1,500 maximum
Outpatient surgical procedures	30% after deductible	\$150 copay
Laboratory services	30% after deductible	Covered at 100%
Routine radiology	30% after deductible	\$100 copay
Complex imaging (MRI/PET/CT)	30% after deductible	\$250 copay
Durable Medical Equipment	30% after deductible	Covered at 50%

# MEDICAL PLAN OPTIONS – *Prescription Drug Coverage*

PRESCRIPTION DRUGS	HDHP Aetna Select Open Access	Buy-Up Aetna Select Open Access
Rx Deductible (Individual/Family)	Integrated with Medical \$2,500 / \$5,000	N/A
Generic copay	\$10 after deductible	\$10 copay
Brand name copay	\$30 after deductible	\$30 copay
Non-formulary copay	\$60 after deductible	\$60 copay



## **Ways to Save Money on Your Prescriptions:**

- Use Generic drugs whenever possible
- Shop around for the best drug prices – you can price drugs through the Aetna member portal
- Check for Rx discount programs like GoodRx
- Some healthcare reform preventive drugs are available at no cost to members

**Prefer the convenience of having your medications delivered to your door? Then Aetna's home delivery pharmacy may be right for you. They'll ship your medication to you at no extra cost. And they'll send you reminders, so you don't miss a dose.**



\*Please note that maintenance drugs MUST be filled at a CVS retail store or CVS Caremark (mail order)

# Aetna – Prescription Drug List

Whether you're taking medications now or in the future, it's important to know which medications your plan covers. Aetna makes it easy by providing up-to-date drug lists online.



## Follow these steps to find out how your plans covers your medication(s):

1. Go to [www.aetna.com](http://www.aetna.com) and click on "Find a Medication".
2. Select **Advanced Control Plans – Aetna** drug list from the drop-down menu
3. From there you can search for your drug or download a PDF copy of the drug formulary

# MEDICAL PLAN – *Per Pay Contributions*

MEDICAL PLANS Pre-tax Payroll Contributions		
	HDHP Aetna Select Open Access	Buy-Up Aetna Select Open Access
	BI-WEEKLY	BI-WEEKLY
Employee Only	\$102.10	\$314.30
Employee + Child(ren)	\$255.00	\$659.59
Employee + Spouse	\$390.00	\$839.66
Family	\$624.39	\$1,268.30



**GoodRx provides prices and discounts for thousands of prescription drugs at more than 70,000 local and mail order pharmacies across the US.**

- Enter your drug name and zip code to search prices
- Coupons available for you to use at the pharmacy
- Notifies you of Patient Assistance Programs from drug manufacturers
- Free mobile app for convenient access
- Get a free GoodRx Pharmacy Discount Card

Visit [www.GoodRx.com](https://www.GoodRx.com)



If you are taking high-cost or specialty medications, please contact your Benefit Guardian to see if you qualify for the many patient assistance programs offered through the drug manufacturers.

# AETNA - Teladoc

**Aetna partners with Teladoc for 24/7 convenient medical, dermatology, and behavioral/mental health virtual care.**

- 24/7/365 access to U.S. board-certified physicians
- Employees and their family members
- **Low-cost consultation**
- Unlimited time with a physician

## General Medical

**\$56 or less/visit**

Talk to a licensed doctor for non-emergency conditions 24/7  
Flu • Sinus infections • Sore throats • And more

## Mental Health

**\$90 or less/ therapist visit**

**\$215 or less/ psychiatrist first visit**

**\$100 or less/ psychiatrist ongoing visit**

Talk to a therapist 7 days a week (7 a.m. to 9 p.m. local time)



## Dermatology

**\$85 or less / consult**

Upload images of a skin issue online and get a custom treatment plan within two days  
Eczema • Acne • Rashes • And more



Visit [Teladoc.com/Aetna](https://Teladoc.com/Aetna)

Call 1-855-TELADOC (835-2362) | Download the app  

Less than an urgent care/ER visit, your cost is never more than a doctor visit!



**AFFORDABLE**



**CONVENIENT**

- Walk-in clinic at select CVS Pharmacy & Target stores
- Open every day, including evenings
- Offers walk-in and scheduled appointment options
- Can treat many illnesses, injuries, and can write prescriptions
- **No cost after deductible on the HDHP Plan (pay a discounted rate while meeting your deductible)**
- **No cost on the Buy-Up plan**

# AETNA – *Find a Doctor*

**Is your doctor or hospital in the Aetna network? Aetna's online directory makes it easy to check.**

**Search the Aetna Provider Network (before becoming a member):**

1. Go to [www.aetna.com/docfind](http://www.aetna.com/docfind)
2. Enter the zip code or area you want to search around
3. The network name for both medical plans: **Aetna Select (Open Access)**
4. Select the type of provider you are looking for (primary care, hospitals, etc.)

**Once you are an Aetna member, simply login to your account through [aetna.com](http://aetna.com) to search providers in the network.**





# Aetna Discount Programs

- Eyewear and exams
- Gyms memberships and personal training
- Hearing aids and exams
- Weight-loss plans (Jenny Craig, Nutrisystem, CalorieKing)
- Massage, Acupuncture, and more!

Find more information and get started by registering or logging in as a member at [www.aetna.com](http://www.aetna.com)



# HEALTH REIMBURSEMENT ACCOUNT (HRA)



A Health Reimbursement Account (HRA) is an employer-funded account that you can use to pay for medical and prescription expenses.

Artcraft will contribute \$2,500 for singles and \$5,000 for those with dependents towards your HRA account if enrolled in the HDHP Aetna Select Open Access Medical Plan. The HRA funds can only be used with in-network services associated with the medical plan. The full amount is available to you at the beginning of the year.

Using your HRA is Easy! You will receive an Ameriflex debit card to pay for qualified expenses. Swipe your card and hang onto the itemized receipt just in case additional information is needed.

***The same debit card will be used for all Ameriflex accounts (HRA & FSAs).***

***You will only receive a new debit card if yours is expiring, otherwise continue to use your current card.***

# PREVENTIVE PHYSICAL INCENTIVE

**Anyone covered under the medical plan that receives a physical can submit proof to your Benefit Guardian to receive additional funding on their HRA account.**

**Please email the Explanation of Benefits (EOB) to Mary Gannon at [Artcraftguardian@ibpllc.com](mailto:Artcraftguardian@ibpllc.com).**

Please see below guidelines for distribution:

- Single Coverage - \$500
- Dependents Coverage - \$1,000 (spouses and any children over age 18)



# HRA CLAIM PROCEDURE

There are two ways to have HRA claims processed: You can swipe the Ameriflex debit card, or you can submit your expenses to Ameriflex for reimbursement.

## Claims Process:



Medical Claims (ex: office visits, lab work, radiology, hospital) – simply present your Aetna ID card. The provider submits the claim, and you will receive an EOB. The EOB shows how much you will owe and should match the bill you receive from your provider. You can pay the provider's bill with the Ameriflex debit card.



Rx Claims – provide your Medical ID card and you will be charged the discounted price through the plan. You can use your Ameriflex debit card at the pharmacy to pay for your Rx.

# FLEXIBLE SPENDING ACCOUNTS (FSA)

## Healthcare FSA

*Pre-tax savings account that you can use for eligible **healthcare, dental, and vision** expenses.*

Annual Limit: \$3,400

Up to \$680 rollover

Eligible Expenses: medical, dental, & vision

Availability of Funds: at the beginning of the plan year

Claims: Debit card or manual submission



## Dependent Care Account

*Pre-tax savings account that you can use for work-related **child or disabled dependent care***

Annual Limit: \$7,500

Use it or Lose it

Eligible Expenses: day care for children under age 13 or disabled dependent adults

Availability of Funds: only available once you have had payroll deductions

Claims: Manual Submission for reimbursement

**If your spouse also has a dependent care account, the household limit is \$7,500.**

# FLEXIBLE SPENDING ACCOUNTS (FSA)



## **Commuter Accounts**

*Pre-tax savings account that you can use for **parking and transit expenses for commuting to work**.  
Spouse and dependent commuting expenses are not eligible.*

### **Two Separate Accounts:**

Parking Monthly Limit: \$340

Transit Monthly Limit: \$340

Eligible Expenses: parking, transit, vanpool, and commuter highway vehicle expenses related to employment

Availability of Funds: only available once you have had payroll deductions

Funds rollover from month-to-month

Claims: Debit card or manual submission

**Flexibility to change your monthly election if your commuting needs change**

# HRA & FSA – *Runout and Rollover*

## **Runout Period: 90 days**

- Applies to the HRA, FSA, and Dependent Care Accounts
- Extra time to submit manual claims that were incurred in the 2025 plan year
- Deadline is March 31, 2026

## **Rollover:**

- HRA Rollover – up to \$500/\$1,000 if you earned the preventive exam incentive in Q4 2025
- Healthcare FSA Rollover – up to \$680
- **Rollover will show in your account after the runout period ends (April)**
- Reminder: no rollover for the Dependent Care account

# AMERIFLEX – *Online Access & Mobile App*

You can manage your account online at [myameriflex.com](https://myameriflex.com) or by downloading the Ameriflex mobile app. Both provide easy access to your account balance, transaction history, status of reimbursements, order replacement cards, and more.

**You can setup direct deposit reimbursements (if you have not already) under *Reimbursement Settings* on the MyAmeriflex portal.**



If you have an Apple or Android device, be sure to download the Ameriflex mobile app. This is the quickest and easiest way to access your account on the go. The mobile app has the same functionality as your online account.

To view a list of IRS eligible FSA expenses, go to: [myameriflex.com/eligibleexpenses](https://myameriflex.com/eligibleexpenses)



# AMERIFLEX – *MyPlanConnect*

*MyPlanConnect is an upgrade to your benefit experience that takes some of the hassle out of getting reimbursed and can reduce your requests for substantiations.*

## **Connect your health insurance plan to your HRA & FSA account.**

- One-time setup – just click MyPlanConnect tab at the top of the MyAmeriflex portal.
- Go to Plans and enter your insurance information, along with username and password for the carrier's website.

## **Eliminates hassle in 3 ways:**

- Your claims are automatically imported into MyPlanConnect
- One-click to submit a claim for reimbursement
- Reduces requests for debit card receipts and other documentation (i.e., EOBs)

**\*\*Claims substantiation mandatory in most cases\*\***



# AMERIFLEX – *ID Theft Protection*

**Ameriflex cardholders get complimentary access to Mastercard's leading Identity Theft Protection service.**

Benefits include:

- 24/7 ID theft resolution service
- Online identity monitoring dashboard
- Credit monitoring, report, and score
- Suspicious activity alerts



**Learn more and register at: [myameriflex.com/idtheftprotection](https://myameriflex.com/idtheftprotection)**

# DENTAL PLANS

	LOW	MEDIUM	HIGH
COVERED SERVICE	IN-NETWORK	IN-NETWORK	IN-NETWORK
Reimbursement	Negotiated Fee Schedule	Negotiated Fee Schedule	Negotiated Fee Schedule
Preventative	100%	100%	100%
Basic	80%	80%	80%
Major	0%	50%	50%
Calendar Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Calendar Year Max (per person)	\$750	\$1,000	\$1,000
COVERED SERVICE	OUT-OF-NETWORK	OUT-OF-NETWORK	OUT-OF-NETWORK
Reimbursement	Negotiated Fee Schedule	Negotiated Fee Schedule	R & C Fee
Preventative	100%	100%	100%
Basic	80%	80%	80%
Major	0%	50%	50%
Calendar Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Calendar Year Max	\$750	\$1,000	\$1,000



# DENTAL PLANS – *Per Pay Contributions*

## METLIFE DENTAL PLANS Pre-tax Payroll Contributions

### BI-WEEKLY RATES

	LOW PLAN	MEDIUM PLAN	HIGH PLAN
Employee Only	\$0.00	\$4.18	\$8.68
Employee + Child(ren)	\$18.47	\$26.82	\$34.44
Employee + Spouse	\$11.61	\$20.52	\$29.77
Family	\$30.07	\$43.14	\$55.77

# VISION PLAN – *Horizon Panorama IV (Davis Vision Network)*

COVERED SERVICE	IN-NETWORK	OUT-OF-NETWORK
Eye Exam (12 Months)	Covered 100%, \$10 co-pay	Up to \$40
Lenses (12 Months)	Covered 100%; \$25 co-pay	Single Vision – Up to \$40 Bifocal – Up to \$60 Trifocal – Up to \$80 Lenticular – Up to \$100
Frames (24 Months)	\$130 Retail Allowance + 20% discount on any overage	Up to \$50
Contact Lenses (12 Months) ** in lieu of eyeglasses **	\$130 Retail Allowance + 15% discount on any overage	Up to \$105

**MATERIALS:** Frames available every 24 months, Lenses available every 12 months

HORIZON VISION PLAN Pre-tax Payroll Contributions	
BI-WEEKLY RATES	
	DAVIS VISION PLAN
Employee Only	\$3.22
Employee + Child(ren)	\$8.70
Employee + Spouse	\$6.45
Family	\$12.56



# VOLUNTARY TERM LIFE INSURANCE

Employee Benefit (Including AD&D)	5 times annual salary up to \$500,000 max Increments of \$10,000 \$10,000 minimum
Employee Guarantee Issue	5 times annual salary up to \$120,000
Employee Reduction Schedule	Age 70: 65%, Age 75: 45% Age 80: 30% Age 85: 20% Age 90: 15%
Dependent Spouse Benefit	100% of Employees Benefit, up to \$250,000 Increments of \$10,000 \$10,000 minimum Terms at age 70
Dependent Spouse Guarantee Issue	\$30,000
Dependent Child Benefit	100% of employees benefit up to \$10,000 Increments of \$1,000 \$2,000 minimum

- If your original purchase of life insurance was at or below the Guarantee Issue amount, you may increase your amount by \$10,000 in any year, not to exceed a total amount of \$120,000. You may start and stop at any time. The overall amount is the Guarantee Issue maximum.
- If your original purchase was based on supplying satisfactory Evidence of Insurability (EOI), you may also increase your amount by \$10,000 in any year, without additional EOI. You may start and stop at any time. The overall maximum is the contractual maximum of lesser of 5 times your salary or \$500,000.
- If your original purchase was Guarantee Issue, but you supply satisfactory EOI in a subsequent year, you may then increase the amount in that year by whatever you want, subject to the contractual maximum. In addition, you may then start to increase the amount by \$10,000 per year with the same rules as #2 above.



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Artcraft Group has contracted with Mutual of Omaha to give you access **24 hours a day, 7 days a week** to professional, confidential services and referrals. The EAP is available to you and your family free of charge.

## We're Here to Help

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- ✓ Emotional Well-Being
- ✓ Family and Relationships
- ✓ Legal and Financial
- ✓ Healthy Life Styles
- ✓ Work and Life Transitions

## EAP Benefits

- ✓ Access to EAP Professionals 24 hours a day, seven days a week
- ✓ Provides information and referral resources
- ✓ Service for employees and eligible dependents
- ✓ Online resources for:
  - Substance use and other addictions
  - Dependent and Elder Care resources

- ✓ Access to a library of educational articles, handouts and resources via [mutualofomaha.com/eap](https://mutualofomaha.com/eap)
  - Legal library and online forms
  - Financial and online tools

## What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. If additional services are needed, your EAP will help locate appropriate resources in your area.

Don't delay if you need help. Visit [mutualofomaha.com/eap](https://mutualofomaha.com/eap) or call 800-316-2796 for confidential consultation and resource services.





# METLAW LEGAL

At open enrollment each year, you are eligible to enroll in a pre-paid legal plan. The plan is provided by MetLife. They own the nationwide law firm of Hyatt Legal Services. This firm has pioneered employer based legal plans.

The plan is very simple. It covers all the legal expenses you may have except for criminal representation. The coverage for divorces is limited. With all other services, there are few restrictions.

**Access is easy:**

- Go to [members.legalplans.com](https://members.legalplans.com) or call 800-821-6400
- Using your zip code, select an attorney. You will be given a case number.
- When you call the attorney, use the case number.
- The attorney will submit your bills to MetLife.

**Additional Benefits:**

- Attorney Services for non-covered matters (4 hours)
- Identity Restoration Services

**Employee Bi-Weekly Cost: \$9.69**



# PET INSURANCE – DIRECT PAY

Covers comprehensive accident and illness plan with option wellness riders. This pet insurance can be used at any veterinary facility, including specialty and emergency clinics. Covers dogs and cats from 7 weeks of age, with no upper age restrictions. Rate is based on age, breed and zip code.

### Wellness:

- Optional coverage with additional charges
- For wellness visits, including:
  - Vaccinations
  - flea/tick medication
  - Wellness visits
  - Teeth cleaning
  - Spay/neuter
  - And more

### Accident & Illness:

- Accidental injuries such as:
  - broken bones
  - foreign object ingestion
- Illness such as :
  - Allergies
  - Ear infections
  - Masses/Cancer
  - Hip dysplasia



Category	Options	Most Popular*	
Benefit Limits	\$500 to \$25,000 (in \$1,000 increments) OR Unlimited annual limit <sup>1</sup> option (Benefit allowance resets each year for the life of the pet)	\$5,000	
Deductibles	\$0 to \$2,500 annually (\$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500)	\$250 annually	
Reimbursements	50% to 100% <sup>2</sup>	90%	
Routine Wellness	Included or waived	Included	
Avg. annual premium		2 Yr. Mixed Dog	2 Yr. Mixed Cat
		\$500 – \$600	\$300 – \$400

Get a Quote and Enroll directly with MetLife on or after January 1<sup>st</sup>

Go to [metlife.com/getpetquote](https://www.metlife.com/getpetquote) or call 1-800-GET-MET8

1. Not available in LA  
2. Reimbursement options include: 50%, 70%, 80%, 90% and 100%

# HOME & AUTO INSURANCE – DIRECT PAY

Over time, everyone's needs change. That's why we offer a wide range of products and services – providing the flexibility for your employees to choose what's right for them.



Auto



Home



Landlord's  
Rental Dwelling



RV



Condo



And more!\*\*



Renter's



Flood<sup>2</sup>



Bundled  
Packages



Boat



Personal Excess  
Liability /  
Umbrella

## Value-added services

We understand that recovering from a loss takes time. To help you move forward with confidence, we offer value-added programs, such as:

- Repair shops
- Contractor service networks
- Identity protection services
- Roadside assistance
- and so much more!

These value-added, money-saving services are provided to you at no additional cost.

**Get a Quote and Enroll directly with Farmers on or after January 1<sup>st</sup>**

**Contact Information will be posted to your Online Benefit Guide**

# Q & A



Mary Gannon

856-242-3337

[Artcraftguardian@ibpllc.com](mailto:Artcraftguardian@ibpllc.com)

Monday – Friday: 8:30am – 5:00pm EST