



Benefits Guide

2026



TABLE OF CONTENTS

- 3 WHAT'S NEW
- 4 HEALTH PLAN
- 5 UNDERSTANDING YOUR HEALTH PLAN
- 6 PRESCRIPTION SAVINGS
- 7 ONVIV (CANCER EXPERT NOW)
- 8 FLEXIBLE SPENDING ACCOUNT & DEPENDENT CARE
- 9 DENTAL, VISION, LIFE, AND DISABILITY
- 10 MENTAL & BEHAVIORAL HEALTH RESOURCES
- 11 401(K) RETIREMENT & FINANCIAL CONSULTATION
- 12 WELL-BEING @ KIMMEL
- 13 ENROLLMENT AND CONTACTS



At Kimmel & Associates, we know that your health is key to your productivity and the work you do. Employees have access to a robust benefits package designed to promote personal and financial wellness.

As a company, we work hard to maintain a competitive health plan in a challenging environment. We provide a unique plan design with tools to help you be a well informed health care consumer. When we all work to control cost, everyone wins!

NEW FOR 2026

- Health plan out-of-pocket costs and deductions have remained the same as they were for 2025.
- Pacific Life Voluntary Benefits
- TrueRX+ Smartphone App
- If OpenMRI is used for medically necessary imaging, deductible incentive applies.
- Dependent Care FSA increase
- Wellness Wallet - Earn points for participating in healthy activities, community service projects, company events, etc.

Direct Primary Care (DPC) Partners

Direct Primary Care (DPC) is the core of our strategy to provide high-quality care at an affordable cost. Your DPC doctor should be the starting point for all of your care.

DPC doctors are not burdened with processing health insurance and as a result have more time for you, the patient.

You and your family can choose from two DPC options:

Integrative Family Medicine or the **Ashewell Medical Group**.

All employees, and their families, have the option to elect a DPC membership regardless of being on the health plan. Dependent child memberships are now covered as a post-tax payroll deduction for employees. Employees may decline a DPC membership, if they prefer to stay with their current provider.

Your enhanced DPC membership includes the following:

- More time with you, the patient!
- Limited to no wait for appointments
- Easy access to your doctor through text, video, phone
- After-hours care
- Same day and next day appointments
- Free labs (up to \$250)
- Free urgent care and sick visits
- Free health coaching (Integrative Family Medicine)
- Free mental health counseling (Ashewell mental health)
- Free generic and low-cost prescriptions

All employees and family with a DPC membership must complete an initial visit within **three months** of a new membership and annually thereafter.





Benefits Guide

Health Plan



The Kimmel & Associates health plan is administered through EBMS, using Reference Based Pricing (RBP). The plan uses Reference Based Pricing (RBP) to determine the fair and reasonable price of services, keeping costs lower for you and the company. The Preferred Programs provide the greatest benefit to you and your family. For complete plan details, go to mibenefits.ebms.com.

Benefit Coverage	Preferred Program	Standard Benefit
Deductible (calendar year)	\$0 Individual \$0 Family (Pre-Cert Only)	\$1,500 Individual \$3,000 Family
Coinsurance	20%	20%
Out-of-pocket max (OPM)	\$750 Individual \$1,500 Family (deductible & copays NOT included)	\$750 Individual \$1,500 Family (deductible & copays NOT included)
Medical Visits		
Primary Care	\$0 copay through DPC	\$20
Specialist & Urgent Care	\$40	\$40
Telemedicine	\$0	\$0
Preventative Care Visits	\$0	\$0
Hospital		
Emergency Room	\$100 copay	\$100 copay
Outpatient	Deductible waived when preferred provider & facility is used / 20% up to OPM	20%
Inpatient	Deductible waived when preferred provider & facility is used / 20% up to OPM	20%
Prescriptions		
Generic	\$0 copay through DPC	\$10
Preferred	\$0 for Rx over \$350 when accessed through Sharx program.	\$30
Non-preferred	\$0 for Rx over \$350 when accessed through Sharx program.	\$100
Mail-order (90-day supply)	n/a	\$20 / \$60 / \$200

Preferred Programs Key	
First Stop Health (formerly Sentry)	Nurse Advocates provide data on quality & cost, treatment options, and help with obtaining a second opinion
Direct Primary Care (DPC)	Employees and dependents have access to Integrative and Ashewell for enhanced primary care
SHARx	Prescription Advocacy Program that shops for the lowest cost prescription

Coverage Level	Payroll Deduction
Employee	\$75
Employee + Spouse	\$200
Employee + Child(ren)	\$150
Family	\$230

- Nicotine users pay an additional \$25 per payroll deduction
- Spouses with access to other employer coverage are not eligible for the Kimmel Health Plan.

UNDERSTANDING YOUR HEALTH PLAN

Your health plan is a Reference Based Pricing (RBP) plan that bases payments on a fair and reasonable price, keeping costs lower for you and the company. That means that your care is still covered through your company insurance; however, the price is negotiated at a lower rate.

In 2024, Partners Direct Health (PDH) was added to our health plan. PDH is a local network, designed to simplify things for those providers in network. EBMS is still your point of contact to determine eligibility.

First Stop Health is your advocate to navigate the complex healthcare system and make well-informed decisions regarding you and your family's health.

Your First Stop Health Nurse Advocate, here to help:

- Recommend providers based on quality - \$0 deductible for pre-cert services
- Understand your treatment options
- Obtain a qualified second opinion (surgery, cancer, etc.)
- Assist you in communicating your plan to providers



Receive a \$50 gift card when you engage with First Stop

**Non-precert services / Max of 2 gift cards per member*

CALL First Stop Health (formerly Sentry) for navigation: 888-289-0700 Option 1



Your health plan is administered by EBMS

For questions on claims or understanding your plan, call EBMS Member Services.



If the provider has questions or does not understand our plan, have them call the EBMS provider number on your card.



If the provider asks for full payment upfront, have them call the Member Services number on your card.



If you receive a bill with an amount due that does not match the Explanation of Benefits, contact EBMS Member Services or HR.

EBMS Member Services

Call (888) 326-7281

Email mibenefits@ebms.com

Portal mibenefits.ebms.com



Considering your Prescription Cost

Kimmel & Associates offers several prescription options to control cost for you and the company. The below prescription programs offer convenient and free options to access your prescriptions outside of the health plan.

Direct Primary Care Low- Cost Prescriptions

You can access most generic and low-cost prescriptions for **FREE** as a Direct Primary Care member. Kimmel & Associates pays for prescriptions available through both Integrative's and Ashewell's prescription programs.

Integrative Family Medicine

Through a partnership with Avance Care Pharmacy, Integrative provides members access to over 300 generic and low-cost prescriptions. Medication prescribed by Integrative will be conveniently mailed to your home at no cost to you.

Continue to access medications through your local pharmacy for acute or chronic medication that will run out before the 7-10 days it takes to receive the medication in the mail.

Ashewell Medical Group

Ashewell has an onsite pharmacy that offers onsite and mail delivery for medication prescribed through Ashewell.

For high-cost medication prescribed by Ashewell, members should consider the lowest cost to the plan through TrueRX, SHARx, or Ashewell. Ashewell and HR can assist in evaluating the most cost-effective option.

Did you know? Infusions administered by a medical provider can also be accessed for **Free**.

When you and the provider work with the SHARx program to obtain the infusion, there will be no costs for the prescriptions and any medical cost will be reimbursed to you.

SHARx Program High-Cost Prescriptions

Health plan participants with high-cost prescriptions may be eligible for free medication when participating in the SHARx program. SHARx is a pharmacy advocacy solution that assists employers with identifying alternative solutions for high-cost prescriptions.

What is considered a High-Cost Prescription?

Any medication that has a total cost of at least \$200. Some examples include insulin, inhalers, Celebrex, Concerta, Dexilant, Elmiron, Enbrel, Humira, Januvia, Lipitor, Nexium, and many more!

What happens if I don't enroll?

The health plan will no longer cover your high-cost prescriptions that cost \$350 or more. During the initial advocacy process, an initial limited supply of urgent medication will be made available through your local pharmacy. Certain manufacturers will require information to verify your income. Please respond right away to these requests to ensure there is no delay with your advocacy.

What is the process?

Medications \$350 or more

SHARx will send a welcome email to participants who have a medication that costs \$350 or more. The email will provide instructions on how to create a SHARx account.

Medications \$200 to \$350

HR may notify participants who can voluntarily enroll in the SHARx program for medications that cost \$200 or more.

If you think you have a high-cost medication, contact Matt Cole. The voluntary enrollment starts by contacting SHARx:

sharx@sharxplan.com or 314-451-3555



CANCER EXPERT NOW

If you or your family member have been diagnosed with cancer, we are here for you. Contact Onvivo (formerly Cancer Expert Now) to connect with one of the world's top cancer doctors—all from the comfort of your home. Available at no cost for all employees, spouses, children, and parents.

Get the answers you need. Onvivo will match you with a top expert in your cancer type. Onvivo virtually connects you with a world-class physician who can offer guidance about your diagnosis. You will speak with a live expert over an audio or video call.

Additionally, you may join us on a monthly webinar. These are presented by Onvivo and cover a variety of topics explored by cancer research experts. Keep an eye out for monthly email invites from Matt.

Ask the Expert Anything.

There is no question too big or small.
Ask about.....

- A screening
- A new or existing diagnosis
- A procedure or surgery
- A treatment plan
- Medications
- Survivor protocols
- A condition requiring a specialist
- And more...





Flexible Spending & Dependent Care Accounts

An FSA allows you to contribute tax-free money that can be used towards eligible medical expenses. The FSA & dependent care accounts are administered by Lively. To access your FSA and Dependent Care account go to [Livelyme.com](https://livelyme.com)



Details	FSA	Dependent Care
How much can I contribute?	\$3,400	\$7,500*
When are funds available?	The full amount is available immediately	As funded
Deadline to use funds	Dec. 31st. You have until Feb 28th to submit prior year expenses.	Dec. 31st. You have until Feb 28th to submit prior year expenses.
Can funds be carried over to the next year?	Yes, up to \$680	No
Is the account portable if I leave?	No	No
When can I change my contribution	Only during initial and open enrollment	Only during initial and open enrollment

*New household amount. \$3,750 if married filing separately

Eligible FSA Expenses

There is a vast list of health care items and services deemed tax-free spending with your FSA.

- Medical co-payments, co-insurance and deductibles
- Prescription expenses
- Vision expenses
- LASIK surgery
- Dental expenses
- Orthodontia payments
- Over-the-counter medications
- Menstrual care items

Reference [Lively FSA Eligibility List](#) for a complete list.

Eligible Dependent Care Expenses

- Preschools
- Before and after school care
- Day camps



At no cost to you, we have partnered with FEDlogic. They offer easy and practical guidance to help you and your family navigate your federal & state benefits. FEDlogic offers you independent strategic consulting to help you plan and maximize your Social Security Retirement Benefits, enroll in Medicare, as well as a number of other federal programs. Advocates are standing by to help you navigate.

Why Call Fedlogic? Possible reasons:

- You've reached or are approaching Medicare age.
- You're 62+ and want to maximize your retirement benefits or plan for the future
- You or a dependent have been diagnosed with a major illness
- You have a child born prematurely and is in the NICU
- Navigating Survivor's benefits after loss of spouse
- You need assistance with Medicaid, Marketplace, or COBRA
- You are currently on dialysis (ESRD)
- You or a dependent needs help exploring Unemployment Benefits
- Veteran's benefits

[Join us monthly for informative webinars!](#)

Benefits Guide

Dental, Vision, Life & Disability

Dental Insurance

Dental benefits are administered by Pacific Life. Reference Pacific Life's Dental Plan Summary for full benefit details.

- Two cleanings a year are covered 100%.
- A \$50 per participant deductible before basic/major services (\$150 max)
- Basic care costs are 20% after your deductible
- Major care costs are 50% after your deductible
- Orthodontia: \$2,000 lifetime maximum*
- The max annual dental benefit is \$2,000

Coverage Level	Payroll Deduction
Employee	\$17.51
Employee + Spouse	\$34.59
Employee + Child(ren)	\$45.98
Family	\$66.47

*Orthodontia Refresh available - benefit resets even if currently under treatment at enrollment

Vision Insurance

Vision benefits are administered through Pacific Life using the EyeMed network. For vision benefits, click [Here](#)

Vision benefits include one exam per year with a \$10 copay (in-network)*. Prescription glasses are covered, and lens copays are typically \$25 but could vary based on lens type. Contact lens fit and follow up are covered, copay varies on type selected, standard is \$40. You will receive a \$180 allowance for frames.** You will receive an additional 20% off of your remaining balance.

Coverage Level	Payroll Deduction
Employee	\$2
Employee + Spouse	\$4
Employee + Child(ren)	\$4
Family	\$6

*\$0 Copay w/ In-Network PLUS provider

**\$230 frame allowance w/ In-Network PLUS provider



Disability

Through Pacific Life, you can elect short-term and long-term disability insurance to pay 60% up to the maximum benefit when you are unable to work due to sickness or injury. Rates are based on your age and earnings. (prior year's W-2)

Benefit	Short-Term	Long-Term
Waiting Period	7 days	90 days
Max Benefit Period	12 weeks	Age 65
Max Benefit Amount	\$1,500 per week	\$6,000 per month

Life Insurance

Through Pacific Life, all full-time employees are provided a Basic Life and Accidental Death and Dismemberment benefit of \$10,000 at no cost. You can purchase additional life insurance for yourself and your family. New hires are eligible for the guaranteed amount. Otherwise, Evidence of Insurability must be completed and approved by Pacific Life.

Benefit	Coverage Amount
Employee	Lessor of 5x your salary or \$500,000; guaranteed up to \$150,000
Spouse (coverage terms at 70)	Up to 50% of employee election; guaranteed up to \$30,000
Child(ren)	Up to \$25,000



Benefits Guide

Mental & Behavioral Health Resources

At Kimmel and Associates, we strive to make getting mental & behavioral health help accessible, convenient, and affordable to encourage you and your family to get the care you need. You and your family members have several options to access care. Each option provides a safe and confidential path to care, many of them are **free of charge**.

Health Plan Members

Through EBMS, our robust health plan has helped a number of our employees receive mental health benefits where previously unavailable. Through reference-based-pricing, EBMS can assist with reimbursements, even if the providers don't accept traditional insurance.



Health plan participants also have access to **Recuro's comprehensive virtual behavioral health**

Recuro Health includes the following behavioral health services:

- Psychiatry
- Therapy & counseling
- Health Risk Assessment
- Primary Care Coordination
- Risk Stratification
- Integrated Prescriptions & labs



Help finding the right mental health provider?

Health plan participants can contact First Stop Health to help locate a counselor or therapist.

Local Resources Available to All Employees



Employee Assistance Network

Under the EAP, you and your immediate family members have access to a counselor through EAN who will listen, understand, and help you develop a plan to move forward.

EAN services are confidential and pre-paid by Kimmel & Associates. There is no cost to you or your family members to access the EAP benefit. Set an appointment with an EAN Counselor, either in our office, virtually, or by telephone. EAN has offices in Asheville, Sylva, Waynesville, and Hendersonville.

Call or email our Intake Coordinator to decide on the location and type of appointment that works best for you.

EAN Appointments

Call: 828-252-5725

Email: ean@eannc.com

Online: EANNC.com



Ashewell Medical Group offers a focused, personalized approach to integrative behavioral health care. Members have access to an in-house therapist and psychiatric nurse practitioner. Please email hello@ashwell.com or call 828-477-4077



Benefits Guide

401(k) Retirement Plan & Financial Consultation



The 401(k) plan is administered by Colton Groome Financial Advisors. They provide investment advice and help administer the plan through Fidelity Investments. The 401(k) plan provides opportunities to save for retirement through traditional pre-tax or after-tax (Roth) contributions, as well as a new opportunity to defer through a "Mega Backdoor Roth" mechanism.

You can contribute up to \$23,500 in the 2025 (est. \$24,500 for 2026) calendar year with an additional catch-up contribution up to \$7,500 for those 50 and over by the end of the year. The company will match 25% of your contributions on up to 10% of your compensation deferred automatically throughout the year. In addition, the company may make additional matching contributions based on the performance of the company. The "Mega Backdoor Roth" provides opportunities to defer an additional 5% of qualified earnings in an after-tax contribution that can be converted to achieve the same benefits available to Roth contributions.

New employees will be automatically enrolled with a 5% pretax deferral that increases 1% annually until they reach a 10% deferral level, unless they elect otherwise.

Our plan offers an array of investment opportunities to allow participants and their advisors to customize an investment mix that meets their goals. Fund options include target date funds, asset class specific funds, and mutual funds with varying risk/reward levels. Your team at Colton Groome is here to help advise you on the options that best align with your personal goals and to answer any questions that you might have.

Every participant is also entitled to a one-hour consult/year with a Colton Groome Advisor where you and your partner can develop a full financial plan and dive in to specific areas of your financial goals.

We understand how important financial security during retirement is to you and your family and believe these enhancements will make achieving your goal easier.

Dedicated Team at Colton Groome

Dave Nelson

828-252-1816 x 127

dnelson@coltongroome.com

Matt Groome

828-252-1816 x 110

mgroome@coltongroome.com

Stacey Anderson

828-252-1816 x 116

sanderson@coltongroome.com

Todd Burkhalter

828-252-1816 x 117

tburkhalter@coltongroome.com

Well-Being: Reduced Stress, Increased Longevity and Quality of Life

Well-being is the experience of health, happiness, and prosperity. It includes having good mental health, high life satisfaction, a sense of meaning or purpose, and the ability to manage stress. At Kimmel and Associates, we take your well-being seriously. All employees and spouses have access to an onsite gym, yoga classes, running groups, and much more! In fact, everything in this benefit guide is geared towards employee and family well-being.

Wellness Wallet

Introducing our new point accrual program, where simply taking a proactive approach to your own health and well-being can earn you rewards!

How to earn points:

- **Attestation of annual physical & preventative screenings**
- **Attend Team Building Events (i.e. - Pizza Night, 5K runs, Kimmel Night @ Tourists, etc)**
- **Volunteering for community service projects offered through Kimmel**
- **Tobacco Cessation**
- **Attend Financial Wellness presentations**
- **Attend HR/Benefit presentations**
- **Gym utilization (min. 2 hours per week)**
- **Stay tuned for additional options...**

Possible Rewards:

- **Gift cards to local merchants, restaurants, etc**
- **Tourists merchandise (hats, tees, etc)**
- **Lunch delivered to your desk**
- **Massage appointment**
- **Gift cards to sporting goods merchants**
- **Healthy lifestyle accessories (reusable water bottle, bathroom scale, etc)**
- **Stay tuned for additional options...**

*Have an idea for a possible way to earn points or a cool reward for the program? Please see Matt to discuss. Let's grow this new program together!

Kimmel Gym

The Kimmel gym is always open to employees and spouses in an effort to help you and your families lead a healthy life. We believe that exercise does more than just strengthen the body. We believe it is a means of improving all aspects of life especially mentally, and emotionally. You must complete the Gym Waiver prior to your first workout. To request a waiver, please email kimmel@kimmel.com

Health Screenings

For early detection, the US Preventive Services Task Force recommends the the following screenings:

- **Cholesterol:** Every 3 years; men age 35 and older; women age 45 & older
- **Colonoscopy:** Age 45 to 75
- **Pap Smear** - Every 3 years age 21 to 65
- **Mammogram** - biennial screening age 50 to 75
- Diagnostic & Preventative Colonoscopies and Mammograms are now processed at no cost to you

Engaged in your Well-Being

- Annual Physicals strongly encouraged
- Resources provided (i.e. - handouts/articles addressing mental and physical health)
- Educational Workshops
- Holistic Ergonomics encompassing physical and mental aspects of work
- In-house Yoga sessions, Tues/Thurs at noon (\$5 per)
- More offerings to come, stay tuned...





Benefits Guide

Benefit Enrollment & Contacts



Enrollment & Changes

You and your eligible dependents may elect benefits as a full-time employee working 30 or more hours a week. Your coverage becomes effective the first day of the month following 60 days of employment.

All payroll deductions are pre-tax. Enrollments and changes outside of your initial enrollment period can only be made within 30 days of a qualifying life event or during the annual enrollment period.

Log onto [employeenavigator.com](https://www.employeenavigator.com) to enroll, make changes, view complete plan descriptions, rates and more.

Click on the contact box to open the relevant link



When in doubt, contact Matt Cole.

As our Plan Administrator, Matt Cole, HR Manager, can direct you to resources available to you.

Contacts and Links	Description
Health Plan - EBMS mibenefits.ebms.com 888-326-7281	Locate a network provider. Address questions about your plan or a claim.
First Stop Health (formerly Sentry) 888-289-0700	Call for precertification, provider recommendations, provider inquiries, and more.
TrueRX.com 833-202-8783 TrueRx+ Smartphone App	Inquire about your prescription coverage
Members – SHARx sharx@sharxplan.com 314-451-3555	High-cost prescriptions / Create and login to your account
Integrative Family Medicine Patient Portal frontdesk@integrativeasheville.org 828-575-9600	Use the Patient Portal to schedule appointments and communicate with your provider
Ashewell Medical Group hello@ashewell.com 828-477-4077	Call or email to schedule an appointment
Telemedicine Recuro Health 855-6RECuro recurohealth.com	Virtual, after-hours urgent care & behavioral health with Licensed counselor & psychiatrist. Sign-up with the app or by going to the website.
EAN ean@eannc.com 828-252-5725	In-person and online counseling.
Dental & Vision Login (pacificlife.com)	Log in to review plan information and submit a claim
Find a dentist PacLife 1-800-445-9090	Find a dentist
Find an Eye Doctor - EyeMed	Find an eye doctor
Cancer Expert Now (Onvivo) 855-946-5735	Login or call for complete support for you or a family members cancer care
FSA & Dependent Care Livelyme.com 888-576-4837 support@livelyme.com	Access your account information and submit a claim
401K Colton Groome Financial 828-450-1327 Log In to Fidelity NetBenefits	Call Colton Groome for investment guidance / Log into Fidelity to view your account and manage funds
Fedlogic.com services@fedlogicgroup.com 877.837.4196	Get help navigating federal and state benefits
HR Manager - Matt Cole mcole@kimmel.com 828-251-9900 x 130	Before a major procedure and for guidance on benefit resources

Effective January 1, 2026. This is a summary only.

For full details reference benefits summaries located on Employee Navigator.