



**ARTISAN LANE**

FURNITURE COLLECTIVE

# EMPLOYEE BENEFITS 2026



**AMERICAN  
LEATHER**



**BENCHMARK**  
MODERN

**BROOKLINE**  
FURNITURE



# WHAT'S INSIDE

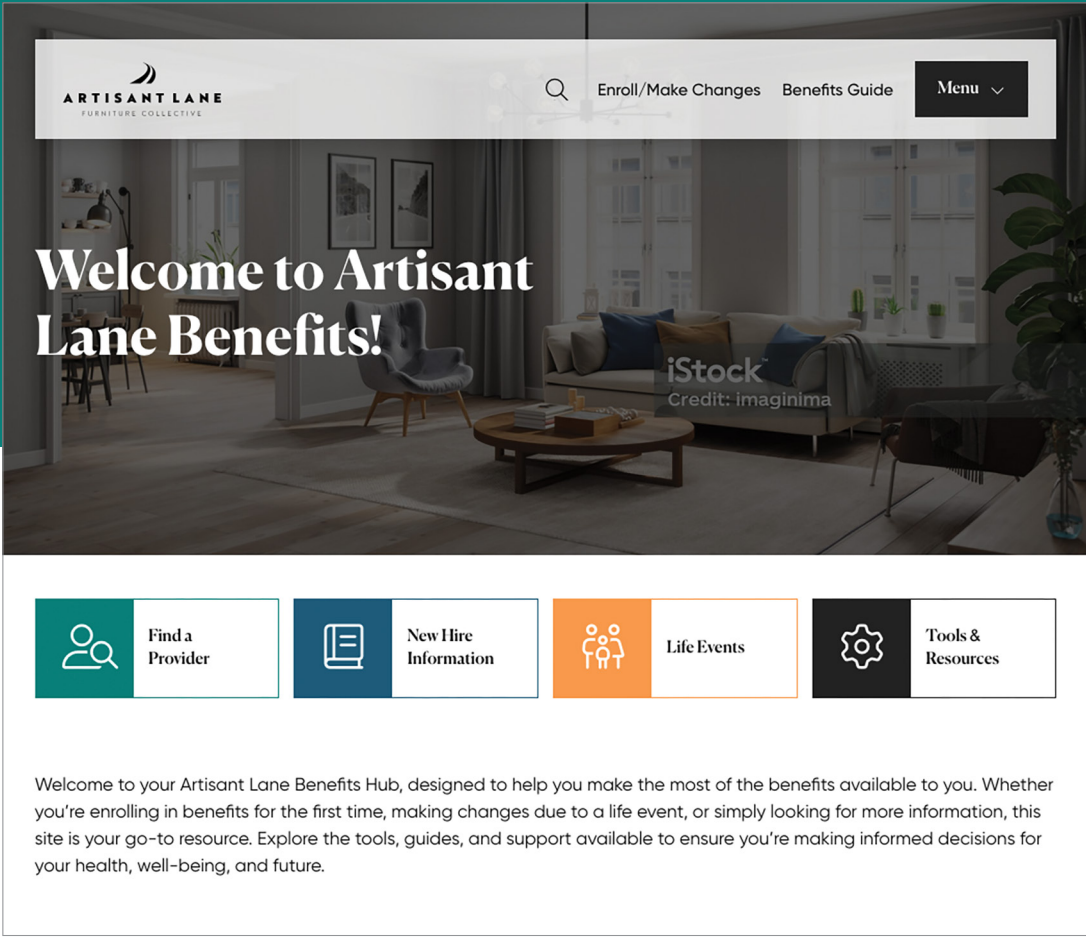


## WELCOME TO YOUR BENEFITS

At American Leather, Benchmade, Brookline Furniture, and Lee Industries, we are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select from a variety of benefits to keep you and your family healthy and provide financial protection in the event of unforeseen circumstances.

This brochure was designed to answer some of the basic questions you may have about your benefits and serve as a summary of material modifications for the upcoming plan year. If you have any questions at all, please contact your Human Resources Department.

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# EXPLORE YOUR BENEFITS ANYTIME, ANYWHERE

We're excited to introduce [artisanlanebenefits.com](https://artisanlanebenefits.com) Your redesigned go-to resource for learning about your benefits. From health plans to retirement, you'll find easy-to-understand information, helpful tools, and updates all in one place.



**Check it out today and take charge of your benefits!**



# ELIGIBILITY



Full-time employees working 30 or more hours per week are eligible for benefits on the first of the month following 30 days of employment. You may also enroll your eligible dependents in certain plans.

Generally, for the purpose of the benefit program, eligible dependents are defined as:

- Your legal spouse.
- A dependent “child” up to age 26, regardless of student or marital status may be enrolled for the medical plan, dental plan, vision, and voluntary benefits.
  - (“Child” includes the employee’s natural child, legally adopted child, stepchild, a child of your child who is your dependent for federal income tax purposes at the time application for coverage of the child is made, or a child for whom a participant has received a court order requiring you to have financial responsibility for providing health insurance.)
  - Disabled Child: A medically certified disabled child may be covered on the medical plan regardless of age (no age limit).

Documentation may be requested to confirm dependent eligibility.



## ENROLL THROUGH YOUR ADP LOGIN

1. Visit [workforcenow.adp.com](https://workforcenow.adp.com) or access your ADP app between November 10 and November 19.
  - o If you are already registered, use your user ID and password to get started.
  - o If you are not registered, go to the ADP website [workforcenow.adp.com](https://workforcenow.adp.com) or download the ADP app and click on "Create Account". The registration code is **ALHOLDINGS-newhire**.
2. Start Enrollment by clicking **Enroll Now**, which will bring you to the **Myself>Benefits>Enrollments** screen where you can click **Start Enrollment**.
3. Once you have made your selections, you will need to click **Submit Enrollment**. Note that your benefit elections will not be processed until you click **Submit Enrollment**. If you click **Save for later**, your changes will not be submitted to the HR team.
4. Your new benefits will take effect on January 1, 2026.



## SPEAK WITH A BENEFIT COUNSELOR TO ENROLL

If you are a benefit-eligible employee, you can speak with a professional benefit counselor onsite to learn more about your benefit options and complete your enrollment in 2026 benefits.

During your individual appointment, the benefit counselor will review your 2026 benefit options, answer your questions, and enroll you and your dependent(s) in the coverage that best fits your needs.

### Speak with your manager for more information about your appointment with a benefit counselor!

In preparation for your meeting, please be ready to provide the following information:

- Date of Birth
- Social Security Number (if applicable)
- Address & Phone Number
- Beneficiary Information: name, phone number, DOB, address, and SSN (if applicable)
- Dependent Information: name, phone number, DOB, address, and SSN (if applicable)
- Proof of dependent eligibility: If you are enrolling dependents, please bring documentation such as a marriage certificate, birth certificate, adoption paperwork, or other legal guardianship documents. You may also be asked to provide your most recent tax return or other official document showing the dependent relationship.

# HOW TO ENROLL



# MEDICAL PLAN



**BlueCross  
BlueShield**



American Leather, Benchmade, Brookline Furniture, and Lee Industries offer medical plans through **BlueCross BlueShield of Texas (BCBSTX)** to give you flexibility in managing care for you and your family. You may enroll in one of two medical plan options (Gold or Silver). Each plan includes access to the BlueChoice PPO network.

**New for 2026:** Our pharmacy benefits will be managed through Welldyne.

You may visit any doctor or specialist of your choice without a referral. When you use an in-network provider, you will receive benefits at a higher level resulting in fewer out-of-pocket expenses. The table on page 7 provides a general summary of your medical benefits and shows the amount you pay; please refer to your Summary Plan Description (SPD) for additional details. You can find the SPD as well as other BCBS documents at [artisanlanebenefits.com](https://www.artisanlanebenefits.com).



## HOW TO FIND A NETWORK PROVIDER

Finding an in-network doctor is easier than ever. Most importantly, you are in control when searching on [www.bcbstx.com](http://www.bcbstx.com). After logging into **Blue Access for Members**, your search results are personalized according to your health plan, so you get the information you need to make the right decisions for you and your family.

You can locate BlueChoice PPO Network providers by calling Member Services at 800-521-2227 or by visiting [bcbstx.com/find-care](http://bcbstx.com/find-care) and searching *BlueChoice PPO*.

## PPO PLANS & OUT-OF-NETWORK CLAIMS

You pay less when using in-network providers. Out-of-network claims are reimbursed at the BCBSTX allowable amount and you are responsible for any difference between the allowable amount and the amount charged by the provider.

## MEDICAL PLAN ID CARDS

All enrollees will receive new ID cards by mail to their homes. Log in to ADP to make sure your current address is on file.

## PLAN YEAR ACCUMULATORS

All deductible and out-of-pocket amounts accumulate on a plan year basis (January 1 – December 31).



## BLUE ACCESS FOR MEMBERS (BAM)<sup>SM</sup>

BCBSTX helps you get the most out of your health care benefits with **Blue Access for Members (BAM)<sup>SM</sup>**. You and all covered dependents age 18 and up can create a BAM account.

### With BAM, you can:

- Use our Provider Finder<sup>®</sup> tool to search for a health care provider, hospital, or pharmacy
- Request or print your ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Use our Cost Estimator tool to find the price of hundreds of tests, treatments, and procedures
- Download our app
- Sign up for text or email alerts

### It's Easy to Get Started!

1. Go to [bcbstx.com/member](https://bcbstx.com/member)
2. Click Log Into My Account
3. Use the information on your BCBSTX ID card to sign up

Or, text\* **BCBSTXAPP** to **33633** to get the BCBSTX App, which lets you use BAM while you're on the go.



## DOWNLOAD THE BCBSTX APP

Stay connected with BCBSTX and access important health benefit information wherever you are.

- Find an in-network doctor, hospital, or urgent care facility
- Access your claims, coverage, and deductible information
- View and email your member ID card
- Log in securely with your fingerprint
- Access Health Care Accounts and Health Savings Accounts
- Download and share your Explanation of Benefits
- Get Push Notifications and access to the Message Center

Text BCBSTXAPP to 33633 to get the app or download it from the app store

• Message and data rates may apply. Terms and conditions and privacy policy at [bcbstx.com/mobile/text-messaging](https://bcbstx.com/mobile/text-messaging).

•• Currently only available on iPhone<sup>®</sup>. iPhone is a registered trademark of Apple Inc.



## MEDICAL PLAN COMPARISON

Below is a comparison of your medical plan options.



	GOLD PPO PLAN		SILVER PPO PLAN	
Benefit	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>DEDUCTIBLES AND MAXIMUMS</b>				
<b>PLAN YEAR DEDUCTIBLE</b>				
Individual	\$2,000	\$6,000	\$3,000	\$6,000
Family	\$4,000	\$12,000	\$6,000	\$12,000
<b>PLAN YEAR MEDICAL OUT-OF-POCKET MAXIMUM</b>				
Individual	\$4,500	\$15,000	\$7,000	\$20,000
Family	\$9,000	\$30,000	\$14,000	\$40,000
<b>COVERED SERVICES</b>				
Preventive	No charge	40% Coinsurance	No charge	50% Coinsurance
Physician (In-Person or Telemedicine)	\$20 copay	Deductible & 40% Coinsurance	\$25 copay	Deductible & 50% Coinsurance
Specialist (In-Person or Telemedicine)	\$80 copay	Deductible & 40% Coinsurance	\$100 copay	Deductible & 50% Coinsurance
X-Ray/Lab	No charge	Deductible & 40% Coinsurance	No charge	Deductible & 50% Coinsurance
Emergency Room Facility	\$500 copay & 20% Coinsurance	\$250 copay & 20% Coinsurance	\$500 copay & 20% Coinsurance	\$250 copay & 20% Coinsurance
Urgent Care Copay	\$100 copay	Deductible & 40% Coinsurance	\$100 copay	Deductible & 50% Coinsurance
Hospital Inpatient	Deductible & 20% Coinsurance	Deductible & 40% Coinsurance	Deductible & 20% Coinsurance	Deductible & 50% Coinsurance
Outpatient Surgery	Deductible & 20% Coinsurance	Deductible & 40% Coinsurance	Deductible & 20% Coinsurance	Deductible & 50% Coinsurance
<b>PRESCRIPTION BENEFIT</b>				
	GOLD PPO PLAN		SILVER PPO PLAN	
<b>30-DAY RETAIL SUPPLY</b>				
Tier 1: Generic	\$10 copay		\$10 copay	
Tier 2: Preferred Brand	\$30 copay		\$35 copay	
Tier 3: Non-Preferred	\$50 copay		\$70 copay	
Tier 4: Specialty	\$100 copay		\$120 copay	
<b>90-DAY MAIL ORDER SUPPLY</b>				
Tier 1: Generic	\$25 copay		\$25 copay	
Tier 2: Preferred Brand	\$75 copay		\$87.50 copay	
Tier 3: Non-Preferred	\$125 copay		\$175 copay	



# TELEMEDICINE WITH MD LIVE



When you need care – anytime, day or night – or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or clinic, park, walk into, or sit in a waiting room when you're sick – you can see your doctor from the comfort of your own bed or sofa.

## TALK THERAPY

Speak with a licensed counselor, therapist or psychiatrist for support with virtual visits, available by appointment. You can choose who you want to work with for issues such as anxiety, depression, trauma and loss, or relationship problems.

**MDLIVE**<sup>®</sup>



**BlueCross.  
BlueShield.**

## REGISTER TODAY SO YOU ARE READY WHEN YOU NEED CARE



Avoid germs in the ER, urgent care clinic, or doctor's office.



See a board-certified, licensed, telehealth-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends, and holidays.



Get treated for more than 80 common conditions including colds, flu, allergies, and more.



Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby in less time than your usual doctor visit.



Avoid costly copays and deductibles of the ER and urgent care clinic.



## USING TELEMEDICINE IS AS EASY AS ONE, TWO, THREE

### STEP 1. REGISTER NOW

Setting up your secure account takes only minutes. Visit [www.mdlive.com](http://www.mdlive.com) or, call 888-726-3171. You can also download the MDLIVE app for an easier way to visit with a doctor.



### STEP 2. REQUEST A VISIT

You can have a doctor visit right away or schedule an appointment all by phone, computer or our app.

### STEP 3. FEEL BETTER

Get treated by one of our doctors who can prescribe medication if necessary.

# 2026 WELLNESS PROGRAM

## WE'VE HEARD YOUR FEEDBACK – AND WE'RE MAKING A CHANGE.

Beginning in 2026, the Artisan Lane companies will introduce a **new and improved Wellness Program** to better support your total well-being. We're partnering with a new wellness vendor to bring you a smoother, more engaging experience with easier tracking, more personalized tools, and better access to the resources that matter most to you.

While we finalize program details, here's what you can expect:

- There **will** be a Wellness Program in 2026.
- All medically-enrolled employees and spouses will continue to have the opportunity to earn a monthly premium incentive by completing simple wellness activities.
- Exact requirements and the new vendor name will be announced before the program launch in early 2026.

Stay tuned for more information later this year on how to register and earn your 2026 Wellness Incentive.



# DENTAL PLAN



Our dental coverage is provided by Cigna. All employees have the option to enroll in the Dental PPO plan. As a member of the Dental PPO plan, you may use dentists outside of the Dental PPO plan network. American Leather, Benchmade, and Brookline employees can also enroll in the DHMO plan. If you are enrolled in the DHMO plan, you must use in-network providers only in order for benefits to be paid. The DHMO provides set copay amounts for services received.

CIGNA DENTAL PLAN – PPO	
BENEFIT	IN-NETWORK
Deductible (Individual/Family)	\$50/\$150
Annual Maximum	\$2,000
Preventive Care	Covered 100%, deductible waived
Basic Care (sealant, fillings, etc.)	Deductible, 80%
Major Care (root canal, crown, etc.)	Deductible, 50%
Orthodontia (Children up to 19th birthday)	Deductible, 50%
Orthodontia Maximum	\$1,500
Weekly Cost	
Employee	\$7.90
Employee + Spouse	\$15.91
Employee + Child(ren)	\$21.07
Employee + Family	\$29.07

CIGNA DENTAL PLAN – DHMO (LIMITED AVAILABILITY)	
BENEFIT*	IN-NETWORK
Deductible (Individual/Family)	\$0
Annual Maximum	N/A
Preventive Care	No Charge
Basic Care (sealant, fillings, etc.)	\$0–\$12
Major Care (root canal, crown, etc.)	\$210–\$490
Orthodontia (Children up to 19th birthday)	\$480–\$515
Orthodontia Maximum	N/A
Weekly Cost	
Employee	\$3.18
Employee + Spouse	\$5.04
Employee + Child(ren)	\$6.90
Employee + Family	\$8.20

\* See Cigna's fee schedule for a full list of covered procedures and rates. The fee schedule can be located at [ArtisanLaneBenefits.com](https://www.artisantlanebenefits.com).



Our vision coverage is provided through **EyeMed**, with two plan options available. While you may visit any provider, you'll receive the highest level of benefits and the lowest out-of-pocket costs when you use an in-network provider. To find an in-network eye doctor, visit [www.eyemed.com](http://www.eyemed.com)

EYEMED VISION PLAN	BASE PLAN		PREMIUM PLAN	
	IN-NETWORK	OUT-OF- NETWORK	IN-NETWORK	OUT-OF- NETWORK
Exam Every 12 months	\$10 copay	\$40	\$10 copay	\$50
Frames Every 24 months	\$0 copay; \$130 allowance, 20% off balance over \$130	\$91	\$0 copay; \$180 allowance, 20% off balance over \$180	\$91
Single/Bi-/Tri-Focal Lenses Every 12 months	\$20 copay	\$30–\$70	\$25 copay	\$30–\$70
Conventional Contact Lenses Every 12 months	\$0 copay; \$130 allowance, 15% off balance over \$130	\$130	\$0 copay; \$180 allowance, 15% off balance over \$180	\$144
<b>Weekly Cost</b>				
Employee	\$1 .52		\$3 .32	
Employee + Spouse	\$2 .90		\$5 .31	
Employee + Child(ren)	\$3 .05		\$5 .42	
Employee + Family	\$4 .48		\$8 .74	

# VISION PLAN

# FLEXIBLE SPENDING ACCOUNTS



Flexible Spending Accounts (FSAs), through Navia, allow you to pay for eligible health care and dependent care expenses using tax-free dollars. **There are two types of FSAs – the Health Care FSA and the Dependent Care FSA:**



## HEALTH CARE FSA

Contribute up to \$3,400 per year, pretax to pay for services not covered by your medical, dental or vision plan such as copays, coinsurance, deductibles, prescription expenses, lab exams and tests, contact lenses, and eyeglasses.

- Receive a debit card to pay for eligible medical expenses (funds must be available in your account).
- Eligible expenses include medical copays, coinsurance, deductibles, eyeglasses, and over-the-counter medications prescribed by your doctor.



## DEPENDENT CARE FSA

Contribute up to \$7,500 per year, pretax, or \$3,750 if married and filing separate tax returns to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time. You cannot use your Health Care FSA to pay for Dependent Care expenses.

- You must submit claims and be reimbursed if you enroll in this FSA; no debit cards are provided.
- This FSA can only be used to pay for eligible dependent care expenses, including day care, after-school programs, and elder care programs.



## USE IT OR LOSE IT

Submit claims up to **March 31** of the following year for expenses from January 1 to December 31. If you do not spend all the money in this FSA by **March 31**, per IRS regulations, unused dollars will be forfeited for pretax contributions.

Please note that you are able to roll over up to \$680 of your unused 2026 FSA dollars to the 2027 plan year.



# LIFE &



# DISABILITY



Disability insurance can keep you financially stable should you become disabled and unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income. These benefits are offered at no cost to you as an employee.

## SHORT-TERM DISABILITY

American Leather, Benchmade, Brookline Furniture, and Lee Industries provide you with Short-Term Disability coverage through Lincoln Financial Group. The benefit amount is based on 60% of your income, up to \$500 per week. This amount may be offset by other income benefits, including any local or state disability. Benefits begin at the time of disability for accidents and after seven days for illnesses. This coverage can provide benefits for up to a maximum of 13 weeks if continuously disabled.

## LONG-TERM DISABILITY

As an added protection to ensure your financial stability, American Leather, Benchmade, Brookline Furniture, and Lee Industries also provide you with Long-Term Disability coverage through Lincoln Financial Group. If your disability extends beyond 90 days, this coverage can replace 60% of your earnings, up to a maximum of \$6,000 per month. Your benefits may continue to be paid until you reach normal retirement age as long as you meet the definition of disability.

### SHORT-TERM DISABILITY BENEFITS AT A GLANCE

<b>Coverage</b>	60% of your weekly earnings to a \$500 maximum for 13 weeks
<b>When Benefits Begin</b>	Benefit begins immediately for an accident and after 7 days for illness

### LONG-TERM DISABILITY BENEFITS AT A GLANCE

<b>Coverage</b>	60% of your pre-disability earnings, up to a maximum benefit of \$6,000 per month until you recover or reach your Social Security Normal Retirement Age, whichever is sooner
<b>When Benefits Begin</b>	Benefit begins after 90 days of disability

A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are, or could be, qualified by education, training, or experience.

## BASIC LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (AD&D)

Life insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death. AD&D Insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (e.g., loss of sight, loss of a limb), the benefit you receive is a percentage of the total AD&D coverage you elected based on the severity of the accidental injury.

Basic Life Insurance and AD&D through Lincoln Financial Group is available at no cost to you and is paid for by your employer. Eligible employees are covered in the amount of either \$30,000 or one and one-half times your basic annual earnings, up to a maximum of \$150,000.

## VOLUNTARY LIFE INSURANCE AND AD&D

Voluntary Life Insurance and AD&D is available for purchase through Lincoln Financial Group in addition to your employer-provided basic coverage. You pay the full cost of this coverage through payroll deductions. The premium is based on your age as well as the amount of coverage you select.



## THE RESOURCES YOU NEED TO MEET LIFE'S CHALLENGES

*EmployeeConnect*<sup>SM</sup> offers professional, confidential services to help you and your loved ones improve your quality of life.



### IN-PERSON GUIDANCE

Some matters are best resolved by meeting with a professional in person. With *EmployeeConnect*<sup>SM</sup>, you and your family get:

- In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings



### UNLIMITED 24/7 ASSISTANCE

You and your family can access the following services anytime — online, on the mobile app or with a toll-free call:

- Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more
- Legal information and referrals for family law, estate planning, and consumer and civil law
- Financial guidance on household budgeting and short- and long-term planning



### ONLINE RESOURCES

*EmployeeConnect*<sup>SM</sup> offers a wide range of information and resources you can research and access on your own.

Expert advice and support tools are just a click away when you visit [GuidanceResources.com](https://www.guidanceresources.com) or download the *GuidanceNow*<sup>SM</sup> mobile app.

You'll find:

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets, and more



# EMPLOYEE ASSISTANCE PROGRAM

## EMPLOYEECONNECT<sup>SM</sup> COUNSELORS ARE EXPERIENCED AND CREDENTIALLED.

When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

You'll receive customized information for each work-life service you use.

**CONFIDENTIAL HELP 24 HOURS A DAY, SEVEN DAYS A WEEK FOR EMPLOYEES AND THEIR FAMILY MEMBERS. GET HELP WITH:**



Family



Emotional Issues



Relationships



Parenting



Legal



Stress



Addictions



Financial

To take advantage of the *EmployeeConnect*<sup>SM</sup> program or for more information, visit [GuidanceResources.com](https://www.GuidanceResources.com) (username: LFGSupport, password: LFGSupport1), download the *GuidanceNow*<sup>SM</sup> mobile app or call **888-628-4824**.





# ADDITIONAL BENEFITS

## THROUGH THE LINCOLN FINANCIAL GROUP PROGRAM



### LIFEKEYS®

No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby – thanks to LifeKeys® services from Lincoln Financial Group. LifeKeys® services include:

- Access to GuidanceResources® Online, which includes:
  - 24/7 access to the Working Advantage discount network where you can save up to 60% on a variety of products and services
  - Support tools and advice on a wide range of topics including legal, financial, family, and career
- Online resources for protection against identity theft
- Online will preparation through EstateGuidance®
- Guidance and support for your beneficiaries, including:
  - Grief counseling – advice, information, and referrals
  - Legal support services, including estate and probate law, real estate transactions, or survivor benefits
  - Financial services such as estate planning, budgeting, bankruptcy, or investments
  - General support services such as planning a memorial service, finding child or elder care, or financing your home
  - To access LifeKeys, visit [GuidanceResources.com](https://www.guidanceresources.com)



### WELLNESSPATH®

Whether you want to save more or need to pay off debt, getting your finances in order may improve your overall well-being. Lincoln WellnessPATH® provides tools and personalized steps to help manage your financial life.

From creating a budget to building an emergency fund to paying down debt, our easy-to-use online tool helps you turn information into action so you can focus on both short- and long-term goals, such as providing protection for your loved ones. Register or log in to [LincolnFinancial.com](https://www.lincolnfinancial.com) to start using WellnessPATH® today.





## TRAVELCONNECT®

*TravelConnect*® can provide assistance if you face a medical emergency while traveling 100 or more miles from home. Whether traveling for business or leisure, if you are enrolled in life and/or AD&D insurance, you and your loved ones can count on *TravelConnect*® for responsive and caring support – 24 hours a day, 7 days a week. *TravelConnect*® can assist with:

- Emergency pet boarding and/or return
- Return of traveling companion
- ID recovery assistance
- Emergency travel arrangements
- Lost or stolen travel documents
- Medical and dental referrals
- Medication and vaccine delivery

For a complete list of *TravelConnect*® services, go to [mysearchlightportal.com](http://mysearchlightportal.com) and enter your group ID: LFGTravel123.

To contact *TravelConnect*®, call 866-525-1955 in the US or Canada, or 603-328-1955 from anywhere in the world.



## MEDICARE ENROLLMENT SUPPORT PROGRAM

Whether you're retiring, actively working, or have a loved one turning 65, Medicare Choice Group can help you confidently navigate your Medicare journey.

Medicare Choice Group is your trusted partner for Medicare and Individual Health enrollment services at any stage of life. Licensed advisors provide one-on-one support to help you understand your options, compare plans, and make informed decisions—all at no cost to you.

During your personal consultation, you'll receive step-by-step guidance to help you:

- Understand eligibility, timing, and enrollment steps
- Compare coverage options and costs
- Avoid late enrollment penalties
- Coordinate your employer and Medicare benefits

Schedule your free consultation today:  
visit [medicarechoicegroup.com/artisan-lane](http://medicarechoicegroup.com/artisan-lane) or call 855-970-4437

*We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all your options.*

CA License 6001510



**MEDICARE CHOICE**  
GROUP



## ACCIDENT INSURANCE

Since accidents can happen at any time, it's important to be prepared. That is why we are happy to offer voluntary Accident Insurance from Chubb. You have the option of customizing your coverage by selecting between two 24-hour plans to best suit you and your family.

This policy can help cover the out-of-pocket costs associated with an accident by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, such as an emergency room copay, or to pay for childcare so you can get to the doctor for a follow-up visit. The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Plus, the policy will pay you a wellness benefit of up to \$75 when you complete a qualified health assessment.



## CRITICAL ILLNESS INSURANCE

Voluntary Critical Illness coverage from Chubb provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition, such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important – getting better.

You pick the level of coverage that provides the right protection for your family. During this enrollment period, you will have the opportunity to select up to \$30,000 in coverage for yourself, up to \$15,000 in coverage for your spouse, and up to 25% of your coverage for your child(ren) without answering any medical questions. Plus, the policy will pay you a \$50 wellness benefit when you complete a qualified health assessment.

### CRITICAL ILLNESS COVERED CONDITIONS

ALS	Coronary Artery Obstruction
Alzheimer's Disease	End Stage Renal Failure
Benign Brain Tumor	Heart Attack
Cancer	Major Organ Failure
Carcinoma In Situ	Skin Cancer
Coma	Stroke

### HOW THE PLAN WORKS

- Tom suffered a relatively small stroke.
- He was hospitalized for five days.
- He began rehab to get back to where he was physically before the stroke.
- Tom submitted his claim and received a lump-sum payment of \$10,000.

### BENEFIT AMOUNT

<b>Employee</b>	\$5,000 – \$30,000 in \$5,000 increments
<b>Spouse</b>	\$5,000 – \$15,000 in \$5,000 increments
<b>Children</b>	\$1,000 – \$15,000

# ACCIDENT & CRITICAL ILLNESS



# LONG-TERM CARE & HOSPITAL INDEMNITY



## LIFETIME BENEFIT TERM INSURANCE WITH LONG-TERM CARE

LifeTime Benefit Term Insurance with Long-Term Care coverage through Chubb features premiums guaranteed for life and coverage for qualified long-term care expenses such as a nursing home, assisted living, or home care.

**As Life Insurance:** LifeTime Benefit Term protects your family with money that can be used any way you choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

**For Long-Term Care:** If you become chronically ill, LifeTime Benefit Term will pay you 4% of your death benefit each month you receive Long-Term Care. You can use this money any way you choose, and your life insurance premiums will be waived. Your death benefit will reduce proportionately each month as you receive benefit payments for Long-Term Care. Your life insurance will continue to help you protect your assets for 25 months. After 25 months of receiving Long-Term Care benefits, your death benefit will reduce to zero.

**For Terminal Illness:** After your coverage has been active for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.

During this enrollment period only, you will have the opportunity to elect up to \$75,000 in coverage for yourself and up to \$25,000 for your child(ren) without answering medical questions. You can elect up to \$75,000 for your spouse after answering a few medical questions.



## HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance from Chubb is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization. This benefit is paid directly to you and you can use it however you see fit, whether it's to meet out-of-pocket expenses or to pay extra expenses that aren't a result of hospitalization.

This policy is available for you, your spouse, and your children and can be used regardless of pre-existing conditions without undergoing a health exam. You have the option of selecting between two plans to ensure you have the coverage that best fits your needs.

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BCBSTX



LINCOLN FINANCIAL



CIGNA DENTAL



NAVIA BENEFITS



EYEMED



PROACTIVE MD

Lee Associates Only



WELLDYNE



SCAN & DOWNLOAD THESE APPS

# CONTACTS

American Leather & Benchmade: [hrgroup@americanleather.com](mailto:hrgroup@americanleather.com)  
 Brookline: Tammy Perez at [tammy.perez@broolinefurniture.com](mailto:tammy.perez@broolinefurniture.com)  
 LEE: Mary Kathryn Woods at [mkwoods@leeindustries.com](mailto:mkwoods@leeindustries.com)

BENEFIT	PROVIDER		PHONE	WEBSITE
Medical Coverage	BlueCross BlueShield of Texas	BlueCross BlueShield of Texas Group Policy Number: <b>302786</b>	800-521-2227	<a href="http://bcbstx.com">bcbstx.com</a>
Pharmacy Coverage	Welldyne	Welldyne (effective 1/1/2026) RxGroup Number: TX302786 BIN: 008878 PCN: WDRX	1-833-318-6989	<a href="http://wellview.welldyne.com/">http://wellview.welldyne.com/</a>
Dental	Cigna	Cigna Group Policy Number: <b>3341906</b>	800-244-6224	<a href="http://mycigna.com">mycigna.com</a>
Vision	EyeMed	EyeMed Group Policy Number: <b>VC-19</b>	866-804-0982	<a href="http://eyemed.com">eyemed.com</a>
Flexible Spending Accounts (FSAs)	Navia Benefit Solutions	Navia Benefit Solutions	425-452-3500	<a href="http://www.naviabenefits.com/contact/">www.naviabenefits.com/contact/</a> Email: <a href="mailto:customerservice@naviabenefits.com">customerservice@naviabenefits.com</a>
LifeTime Benefit Term Insurance, Hospital Indemnity, Accident, and Critical Illness Insurance	Chubb	Chubb	855-241-9891	For questions: <a href="mailto:csmail@gotoservice.chubb.com">csmail@gotoservice.chubb.com</a> To file a claim: <a href="mailto:claims@gotoservice.chubb.com">claims@gotoservice.chubb.com</a>
Disability	Lincoln Financial Group	Lincoln Financial Group STD Group Policy Number: <b>860056327</b> LTD Group Policy Number: <b>860056326</b>	800-423-2765	<a href="http://lfg.com">lfg.com</a>
Life Insurance	Lincoln Financial Group	Lincoln Financial Group Basic Life Group Policy Number: <b>010129984</b> Vol. Life Group Policy Number: <b>400130285</b>	800-423-2765	<a href="http://lfg.com">lfg.com</a>
Employee Assistance Program	Lincoln Financial Group	Lincoln Financial Group EmployeeConnect <sup>SM</sup>	888-628-4824	<a href="http://GuidanceResources.com">GuidanceResources.com</a> Username: LFGSupport Password: LFGSupport1
	Lincoln Financial Group	LifeKeys <sup>®</sup>	855-891-3684	<a href="http://GuidanceResources.com">GuidanceResources.com</a> First-time user: Enter Web ID LifeKeys
Medicare Education	Medicare Choice Group	Medicare Choice Group	855-970-4437	<a href="http://visit.medicarechoicegroup.com/artisan-lane">visit.medicarechoicegroup.com/artisan-lane</a>

## Your Information. Your Rights. Our Responsibilities.

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. **Please review it carefully.**

### YOUR RIGHTS

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

### YOUR CHOICES

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

### OUR USES AND DISCLOSURES

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

### YOUR RIGHTS

**When it comes to your health information, you have certain rights.** This section explains your rights and some of our responsibilities to help you.

#### Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.

- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

#### Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing within 60 days.

#### Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.

#### Ask us to limit what we use or share

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say "no" if it would affect your care.

#### Get a list of those with whom we've shared information

- You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

#### Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

#### Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

#### File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information on page 1.

You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/ocr/privacy/](http://www.hhs.gov/ocr/privacy/)

[hipaa/complaints/](#).

- We will not retaliate against you for filing a complaint.

## **YOUR CHOICES**

**For certain health information, you can tell us your choices about what we share.** If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

*If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.*

In these cases we never share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

## **OUR USES AND DISCLOSURES**

### **How do we typically use or share your health information?**

We typically use or share your health information in the following ways.

#### **Help manage the health care treatment you receive**

We can use your health information and share it with professionals who are treating you.

*Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.*

#### **Run our organization**

- We can use and disclose your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.

*Example: We use health information about you to develop better services for you.*

#### **Pay for your health services**

We can use and disclose your health information as we pay for your health services.

*Example: We share information about you with your dental plan to coordinate payment for your dental work.*

#### **Administer your plan**

We may disclose your health information to your health plan

sponsor for plan administration.

*Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.*

### **How else can we use or share your health information?**

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: <https://www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/index.html>

#### **Help with public health and safety issues**

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

#### **Do research**

We can use or share your information for health research.

#### **Comply with the law**

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

#### **Substance Use Disorder Records**

If applicable, the Plan will not use or disclose substance use disorder records received from programs subject to the Confidentiality of Substance Use Disorder Patient Records regulations in civil, criminal, administrative, or legislative proceedings against you unless such disclosure is based on your written consent thereto or a court order. Prior to using or disclosing such information pursuant to a court order, the Plan will notify you and provide you with an opportunity to be heard. The Plan will not use or disclose substance use disorder records pursuant to a court order unless the order is accompanied by a subpoena or other legal requirement compelling disclosure.

#### **Respond to organ and tissue donation requests and work with a medical examiner or funeral director**

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

#### **Address workers' compensation, law enforcement, and other government requests**

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

#### **Respond to lawsuits and legal actions**

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

#### **OUR RESPONSIBILITIES**

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

#### **CHANGES TO THE TERMS OF THIS NOTICE**

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site, and we will mail a copy to you.

- Effective Date: 5/1/2026

Julio Wong, Privacy Officer, [hrgroup@americanleather.com](mailto:hrgroup@americanleather.com),  
214-972-9599





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