2018-19 BENEFITS COMMITTEE MEMBERS

- Christopher Atzinger – Faculty in Music (sabbatical)
- Jacqueline Christensen – Human Resources
- Myron Engle – Information Technology
- Mike Goodson – Human Resources
- Cleo Granneman – AAA in English
- Travis Grant – Human Resources
- Nancy Paddleford – Faculty in Music; Piano; Latin American Studies
- Jan Hanson – Finance
- Angie Matthews – Finance
- Mark Koktavy – Facilities
- Steve O’Neill – Boe Counseling
- Jeff Partington – Facilities
- Judy Tegtmeyer – Faculty in Recreation, Exercise Science and Athletics
2019 HEALTH INSURANCE RENEWAL

Renewal Process

• St. Olaf facing a significant increase in costs
  – Approximately $737,000
  – St. Olaf is self-funded, assumes most of the risk of providing health insurance
  – St. Olaf absorbed increase in 2018-19

• Reviewed several options to mitigate the increase

• Will retain both health plan options
  – Same network of providers
  – Increase in St. Olaf’s HSA contribution
  – Change in benefits and premiums to both plans
HISTORY OF PREMIUM INCREASES AT ST. OLAF

2014-15
+3.6%

2015-16
+7.5%

2016-17
+5%

2017-18
+15% Core
0% HDHP

2018-19
0% Core
0% HDHP

BCBS Recommended:

- 2014-15: 10%
- 2015-16: 17%
- 2016-17: 16%
- 2017-18: 17.8%
- 2018-19: 1.1%

2019-20 Plan Year:

- BCBS Recommended: +10.8%
- Actual Overall Increase: +5.9%
TODAY’S AGENDA

MEDICAL

• 2019-20 Health Plan Options
• Health Savings Account (HSA) reminders
• Which plan is right for you?

OTHER BENEFITS

• Flex plans
• Dental plan
• Basic life, voluntary life, & disability plans
• NEW! Learn to Live
• Vision & Legal/Identity Theft
• Open Enrollment reminders
# 2019 HEALTH INSURANCE RENEWAL

Core Plan Premiums (Monthly)

## 2019-20 Rates (>0.75 FTE), Employee Contribution

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>Effective 9/1/19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$177.00</td>
<td>$194.00</td>
</tr>
<tr>
<td>Employee +1</td>
<td>$435.00</td>
<td>$500.00</td>
</tr>
<tr>
<td>Family</td>
<td>$678.00</td>
<td>$746.00</td>
</tr>
</tbody>
</table>

## 2019-20 Rates (0.50 to 0.749 FTE), Employee Contribution

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>Effective 9/1/19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$297.00</td>
<td>$300.00</td>
</tr>
<tr>
<td>Employee +1</td>
<td>$665.00</td>
<td>$690.00</td>
</tr>
<tr>
<td>Family</td>
<td>$1,022.00</td>
<td>$1,032.00</td>
</tr>
</tbody>
</table>
# 2019 HEALTH INSURANCE RENEWAL

HDHP/HSA Premiums (Monthly)

## 2019-20 Rates (>0.75), Employee Contribution

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>Effective 9/1/19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$144.00</td>
<td>$144.00</td>
</tr>
<tr>
<td>Employee +1</td>
<td>$362.00</td>
<td>$380.00</td>
</tr>
<tr>
<td>Family</td>
<td>$570.00</td>
<td>$570.00</td>
</tr>
</tbody>
</table>

## 2019-20 Rates (0.50 to 0.749 FTE), Employee Contribution

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>Effective 9/1/19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$144.00</td>
<td>$144.00</td>
</tr>
<tr>
<td>Employee +1</td>
<td>$563.00</td>
<td>$590.00</td>
</tr>
<tr>
<td>Family</td>
<td>$869.00</td>
<td>$869.00</td>
</tr>
</tbody>
</table>
Both Plans

- No prescription drug coverage for cosmetic purposes, sexual dysfunction, weight loss
- Blue Cross is no longer offering the fitness reimbursement program
  - St. Olaf was able to delay implementation of this change last year
  - Newly formed Well-being Committee will review alternatives in the future
- **ALL** employees will receive new ID cards effective Sept. 1, 2019.
  - Please begin using your new ID card as of Sept. 1.
# CORE PLAN (IN-NETWORK)

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Tier 1</th>
<th>Tier 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$1,000/$2,000</td>
<td>$1,500/$3,000</td>
</tr>
<tr>
<td>Single/Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>25%</td>
<td>45%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$3,500/$7,000</td>
<td>$4,500/$9,000</td>
</tr>
<tr>
<td>Single/Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>You pay $0</td>
<td>You pay $0</td>
</tr>
<tr>
<td><strong>Office Visits</strong></td>
<td>25% after deductible</td>
<td>45% after deductible</td>
</tr>
<tr>
<td><strong>Convenience Care</strong></td>
<td>25% after deductible</td>
<td>45% after deductible</td>
</tr>
<tr>
<td><strong>Urgent Care, Emergency</strong></td>
<td>25% after deductible</td>
<td>45% after deductible</td>
</tr>
<tr>
<td><strong>Outpatient/Inpatient Hospital Care</strong></td>
<td>25% after deductible</td>
<td>45% after deductible</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Generic/Brand/Non-Formulary</td>
<td>Gen Rx</td>
<td></td>
</tr>
<tr>
<td>• Specialty Drugs</td>
<td>$10/$50/$100</td>
<td>(Preferred) 20% to a maximum of $200/script</td>
</tr>
<tr>
<td></td>
<td>(Non-Preferred) 40%</td>
<td></td>
</tr>
</tbody>
</table>
## HDHP/HSA (IN-NETWORK)

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Tier 1</th>
<th>Tier 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single/Family</td>
<td>$2,700/$5,400</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single/Family</td>
<td>$3,500/$7,000</td>
<td>$4,500/$9,000</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>You pay $0</td>
<td>You pay $0</td>
</tr>
<tr>
<td><strong>Office Visits</strong></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Convenience Care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care, Emergency</strong></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Outpatient/Inpatient Hospital Care</strong></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
<td><strong>Gen Rx</strong></td>
</tr>
<tr>
<td>• Preventive Drugs</td>
<td></td>
<td>You pay $0</td>
</tr>
<tr>
<td>• Generic/Brand/Non-Formulary</td>
<td></td>
<td>20% after deductible</td>
</tr>
<tr>
<td>• Specialty Drugs</td>
<td></td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>
IMPORTANT REMINDER!

Preventive Rx (applies to HDHP/HSA plan only)

• Specific preventive prescription drugs paid at 100%
• Includes preferred generic and brand name drugs
• Treat conditions such as:
  – High blood pressure
  – High cholesterol
  – Diabetes
  – Asthma
  – Contraceptives
  – Breast cancer prevention
  – And more!
ADDITIONAL SERVICES
available through Blue Cross

Doctors on Demand

- Access a board-certified doctor, psychiatrist or psychologist from your phone or computer from 7 a.m.-11 p.m., 365 days/year. Affordable and convenient!
  - Can treat cold/flu, allergies, skin issues/rashes, sports injuries and much more. Cost = starting at $48/visit.
  - Visits with psychologists and psychiatrists are available for help with depression, anxiety, addictions, etc. Cost varies, as low as $60/psychology visit, $242 for initial psychiatry visit/$104 for follow up
  - Want the app? Search Doctor On Demand in the app store.

Blue Cross Member Portal

- Find an in-network provider, help in finding out what your plan covers, review explanation of benefits, health and wellbeing support and much more!
  - Want the app? Search BlueCrossMN in the app store.
WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?
A health savings account (HSA) is an account that you can use to pay medical expenses.

- Must be in conjunction with a high-deductible health plan (HDHP)
- Tax-advantages: contribute pre-tax money, funds accrue tax-free and withdraw funds tax-free (if used for eligible medical expenses)
- You own the account even if you leave

You are **not** eligible for a HSA if you’re:

- Not covered by a HDHP
- Enrolled in Medicare A, B or D
- Covered under other health insurance (including a spouse’s full flex plan)
- Not another person’s dependent
HSA CONTRIBUTIONS
St. Olaf will increase their contribution to the HSA for those enrolled in the HDHP/HSA in the 2019-20 plan year!

<table>
<thead>
<tr>
<th></th>
<th>Current 2018-19</th>
<th>New 2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee +1</td>
<td>$1,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family</td>
<td>$1,500</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

Contributions paid in two installments; Sept. 1 and Jan. 1
Each year, the IRS sets contribution limits. The 2019 limits are:
$3,500 for individual coverage | $7,000 for family coverage

<table>
<thead>
<tr>
<th></th>
<th>2019 IRS Max Contribution</th>
<th>St. Olaf Contribution</th>
<th>Your Max Annual Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$3,500</td>
<td>$1,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Employee +1</td>
<td>$7,000</td>
<td>$1,500</td>
<td>$5,500</td>
</tr>
<tr>
<td>Family</td>
<td>$7,000</td>
<td>$2,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

Age 55+ = Additional $1,000 catch-up contribution

- You elect how much to contribute, can change monthly
- **Don’t forget!** Investment options available if you have a balance of $1,000+
- With the increased St. Olaf contribution on 9/1/19, consider your own contribution to ensure you don’t exceed the 2019 annual maximum!
HSA DISTRIBUTION RULES
HSA DISTRIBUTION RULES

Distributions from your HSA are tax-free if they are taken for “qualified medical expenses.”

Qualified medical expenses include:
- Medical care subject to your deductible/coinsurance, Rx copays
- Over-the-counter drugs if you have a prescription
- Dental & vision services
- Select insurance premiums (COBRA, long term care, Medicare, etc.)

Non-qualified expenses include cosmetic surgery, teeth whitening, personal use items, etc.
- If you use HSA funds for non-eligible expenses, you will be subject to income tax on the distribution and an additional 20 percent penalty.
- If age 65+, will not incur the penalty but will pay taxes.

HSA distributions can be taken for qualified medical expenses for the following people:
- The account holder (person covered by the HDHP)
- Spouse of that individual (even if not covered by the HDHP)
- Tax dependent children of that individual (even if not covered by the HDHP)
DID YOU KNOW?

In the last full plan year…

• More than half of those covered under the Core Plan did not meet their annual deductible

• More than 85% of those covered under the Core Plan did not meet their out-of-pocket maximum
## EMPLOYEE ONLY

### Example

<table>
<thead>
<tr>
<th>Employee Only Coverage</th>
<th>Core Plan Tier 1</th>
<th>HDHP/HSA Tier 1</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium</td>
<td>$2,328</td>
<td>$1,728</td>
<td>$600</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum</td>
<td>$3,500</td>
<td>$3,500</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Annual Premium + Out-of-Pocket</strong></td>
<td><strong>$5,828</strong></td>
<td><strong>$5,228</strong></td>
<td></td>
</tr>
<tr>
<td>HSA Contribution</td>
<td>$0</td>
<td>- ($1,000)</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Total Cost</strong></td>
<td><strong>$5,828</strong></td>
<td><strong>$4,228</strong></td>
<td><strong>$1,600</strong></td>
</tr>
</tbody>
</table>
# EMPLOYEE + 1

**Example**

<table>
<thead>
<tr>
<th>Employee + 1 Coverage</th>
<th>Core Plan Tier 1</th>
<th>HDHP/HSA Tier 1</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium</td>
<td>$6,000</td>
<td>$4,560</td>
<td>$1,440</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum</td>
<td>$7,000</td>
<td>$7,000</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Annual Premium + Out-of-Pocket</strong></td>
<td><strong>$13,828</strong></td>
<td><strong>$11,560</strong></td>
<td></td>
</tr>
<tr>
<td>HSA Contribution</td>
<td>$0</td>
<td>- ($1,500)</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Total Cost</strong></td>
<td><strong>$13,828</strong></td>
<td><strong>$10,060</strong></td>
<td><strong>$3,268</strong></td>
</tr>
</tbody>
</table>
FAMILY

Example

<table>
<thead>
<tr>
<th>Family Coverage</th>
<th>Core Plan Tier 1</th>
<th>HDHP/HSA Tier 1</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium</td>
<td>$8,952</td>
<td>$6,840</td>
<td>$2,112</td>
</tr>
<tr>
<td>Annual out-of-pocket maximum</td>
<td>$7,000</td>
<td>$7,000</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Total Cost</strong></td>
<td><strong>$15,952</strong></td>
<td><strong>$11,840</strong></td>
<td></td>
</tr>
<tr>
<td>HSA Contribution</td>
<td>$0</td>
<td>- ($2,000)</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Total Cost</strong></td>
<td><strong>$15,952</strong></td>
<td><strong>$11,840</strong></td>
<td><strong>$4,112</strong></td>
</tr>
</tbody>
</table>
YOUR FURTHER ACCOUNT

HSA Administrator

Debit Card

• You will automatically receive a debit card from Further.
  – Once activated, your HSA debit card can be used for eligible expenses up to your available HSA balance.
• You can view account balances online, use our online planning tools, and view your past card transactions at www.hellofurther.com.
• Questions about your account call: 1-800-859-2144

Beneficiary

• It is important to assign a beneficiary who will receive your account at the time of your death.
• Failure to name a beneficiary means:
  – The assets in your account will be distributed to your estate, and
  – Included on your final tax return
MOBILE APP

Features

- Fingerprint unlock
- Snap and save document photos
- Barcode scanner to check eligibility
- Mobile access to all primary actions
  - View activity
  - Pay bills
  - Make deposits
  - Get reimbursed
WHICH PLAN IS RIGHT FOR YOU?
Which medical plan option is best for you?

Compare Deductibles (Tier 1)
- Core option - $1,000 single / $2,000 family
- HDHP/HSA option - $2,700 single / $5,400 family

Compare out-of-pocket maximums (Tier 1)
- Core option - $3,500 single / $7,000 family
- HSA option - $3,500 single / $7,000 family
  ✓ $2,500 Employee Only, $5,500 Employee + 1 and $5,000 Family when you factor in the St. Olaf HSA contribution

Prescription drug coverage
- Core plan has Rx copays
- HSA plan subject to deductible with the exception of preventive drugs

Employee premium contribution
- Calculate by adding your costs and out of pocket maximum
HEALTH PLAN COMPARISON TOOL

Which medical plan option is best for you?

Health Plan Selector Tool

• Online Cost Calculator
• Model your estimated health care expenses
• Analyze your net out-of-pocket costs
• St. Olaf’s health plan options and premiums have been pre-loaded with Tier 1 benefits as well as premiums for FT employees

Instructions

Go to www.AssociatedBRC.com

• Username: stolaf
• Password: Benefits2019!
• Security question response: stolaf
• Please see step-by-step for additional instructions!

Want help with this tool? Attend a Computer Lab session during Open Enrollment!
FLEXIBLE SPENDING ACCOUNTS
FLEXIBLE SPENDING ACCOUNTS (FSA)

General Purpose (Full) FSA
- Available to those enrolled in the Core Plan
- Deduct money pre-tax to pay for eligible medical expenses not covered by the medical plan such as deductible, coinsurance, prescription drug copays, dental and vision expenses

Limited Purpose FSA
- Available to those enrolled in the HDHP/HSA
- Deduct money pre-tax to pay for eligible dental and vision expenses only until deductible is met, then can also be used for medical expenses from that date forward.

Both FSA’s
- $2,700 maximum contribution
- Plan year is 9/1 through 8/31
- Use it or lose it
- You must elect to participate in the plan. Elections do not roll over from one year to the next.
FLEXIBLE SPENDING ACCOUNTS (FSA)

Dependent Care FSA

• Available to any eligible employee with an FTE of .50 or more regardless of health plan election
• Deduct money pre-tax to pay for dependent care expenses
• $5,000 maximum contribution
• Plan year runs 9/1 through 8/31
• Use it or lose it
• You must elect to participate in the plan. Elections do not roll over from one year to the next.
OTHER BENEFITS

Dental
- Will remain with Delta Dental
- No change in benefits or employee premiums

Life
Employer Paid Life/AD&D
- Benefit will remain unchanged - 2x annual earnings up to $600,000 or limit it to $50,000

Voluntary Life & AD&D
- No changes to these voluntary offerings
- You may purchase Voluntary Life in $10,000 increments up to a maximum of $600,000 (combined total of Basic Life & Voluntary Life cannot exceed $600,000)

Long Term Disability
- St. Olaf college pays the premium on your behalf
- Elect YES if you want to pay the small tax on the premiums, allowing any benefit to be paid tax-free
- Elect NO if you do not want to pay the tax on the premiums, allowing any benefit to be taxed.
- You can make this change only during open enrollment
Effective Sept. 1, 2019, St. Olaf will offer an online therapy program through Learn to Live to all employees and their dependents.

Learn to Live provides online programs and clinical assessments for you and your family members (age 13 or older) struggling with stress, depression or social anxiety. Programs are based on the proven principles of Cognitive Behavioral Therapy.

Current programs:
- Depression
- Stress, Anxiety & Worry
- Social Anxiety
- Insomnia

VOLUNTARY
VISION INSURANCE
VISION BENEFIT SUMMARY

VSP

No change in benefits or premiums

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network Benefit VSP Choice Network</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>$10 copay</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>Prescription Glasses Frames</td>
<td>$25 copay</td>
<td>Every 24 months</td>
</tr>
<tr>
<td>• $130 allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• $150 allowance for featured frames</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 20% savings over allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>Single, bifocal, lined trifocal</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>Lens enhancements</td>
<td>• $0, Standard Progressive</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>• $95-$105, Premium Progressive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• $150-$175, Custom Progressive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td>$130 allowance; copay does not apply</td>
<td>Every 12 months</td>
</tr>
</tbody>
</table>

✓ 20% savings on additional glasses and sunglasses
✓ No more than a $39 screening as an enhancement to a Eye Exam
✓ Laser Vision Correction: 15% discount on regular price or 5% discount on promotional price
VOLUNTARY LEGAL AND IDENTITY THEFT PROTECTION
LEGALSHIELD AND IDSHIELD
No change in benefits or premiums

LegalShield
• Consultation and advice on personal legal matters
• Legal document review and preparation
• Dedicated law firm
• Letter/phone calls made on your behalf
• Speeding ticket assistance
• Will preparation
• 24/7 emergency access
• LegalShield app

IDShield
• Monitor information
• Privacy and Security Monitoring
• Comprehensive Source Monitoring
• Unlimited Consultation
• Identity Restoration
• 18 NEW features on August 1, 2019:
  – New Mobile App
  – Username/Password Monitoring
  – Enhanced Sex Offender Monitoring with Alerts
  – Many More!
This is your open enrollment opportunity

Employees and their eligible dependents can come on and/or off the St. Olaf plans during this time

Can I make changes after open enrollment?

Not without a qualifying event such as:

- Marriage
- Divorce
- Birth or adoption of a child
- Change in employment status which causes a change in eligibility
- Spouse’s open enrollment
- Enrollment in Medicare Part B

Changes must be made within 30 days of a qualifying event!
QUESTIONS

Open Enrollment: July 22nd at noon to August 9th at noon!

Open Enrollment Meeting Dates and Times:
June 4th at 10 a.m. and 2 p.m. at Viking Theater
July 24th at 10 a.m. and 2 p.m. at Viking Theater
July 30th at 9 a.m. and 1:30 p.m. at Viking Theater

Computer Lab Sessions
July 24th at 11:30 a.m. in the World Language Center (across the hall from HR) and 3:30 p.m. in TOH 182*
July 30th at 10:30 a.m. and 3 p.m. in TOH 182*
August 6th at 10 a.m. in TOH 182

* Indicates assistance available in navigating the health plan comparison tool offered through Associated Benefits and Risk Consulting.
IMPORTANT DISCLOSURES

Investments, securities and insurance products:

| NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | NOT A DEPOSIT |

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