



# Team Member Benefits Guide

2026



**CURE 4 THE KIDS**  
FOUNDATION

Childhood Cancer & Rare Disease Center

# Hope Lives Here

At Cure 4 The Kids Foundation, the work you do each day brings hope, comfort, and healing to children and families facing some of the most difficult moments of their lives. It takes exceptional compassion and remarkable commitment to serve in this mission — and we want you to know just how deeply we appreciate the heart you bring to this work.

This Benefits Guide is one of the many ways we support you. Our goal is simple: to take care of the people who take care of our kids. Inside, you'll find resources designed to strengthen your wellbeing, protect the people you love, and give you confidence as you plan for today and for the future.

We know the work you do can be both meaningful and demanding. That's why our benefits focus on supporting the whole person — your physical health, emotional wellness, and financial peace of mind. Whether you're choosing a medical plan, exploring mental health resources, saving for retirement, or learning about new programs, we want you to feel informed, supported, and encouraged every step of the way.

Thank you for the compassion you show, the expertise you bring, and the unwavering belief you carry in what is possible for our patients and their families. You make Cure 4 The Kids Foundation a place of healing and hope — not just for those we serve, but for one another as well.

We are honored to work alongside you.

We are grateful for everything you do.

And we remain committed to caring for you as you so generously care for others.

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# Benefits Overview

# Benefits Enrollment

Cure 4 The Kids Foundation uses active enrollment, which means your benefits will not carry over automatically.

To ensure you have the coverage you need in the year ahead, every eligible team member must actively enroll or waive coverage during Open Enrollment.

If no action is taken, you will not have benefits for the new plan year. We want you to feel supported and informed, so please take a few moments to review your options and choose what's right for you and your family.

Need help getting started? Reach out to your Human Resource team today!



Cure 4 The Kids Foundation uses active enrollment, so benefits won't renew automatically. To have coverage for the new year, every eligible team member must enroll or waive benefits during Open Enrollment. If no action is taken, coverage will not continue. Need help? Contact your Human Resource team today!

# Benefits Glossary

Choosing the right insurance plan is an important step in taking care of your health and the people you love. In this section, you'll find simple explanations of key terms and plan features to help you make decisions with confidence.

When possible, using In-Network providers can reduce your out-of-pocket costs, but you always have options. If any of the language feels unfamiliar, the glossary below is here to help guide you.

- **Active Enrollment** — A benefits process where team members must actively elect or waive coverage each year. Benefits do not renew automatically.
- **Benefits Eligible** — A Regular Full-Time team member hired into a position that qualifies for benefits.
- **Co-Insurance** — The percentage of costs you share with the insurance company after your deductible has been met.
- **Co-Pay** — A fixed dollar amount you pay at the time of service.
- **Deductible** — The amount you need to pay out of pocket for covered medical services before your health plan begins sharing the cost. Once you meet your deductible, the plan starts to pay its portion of eligible expenses.
- **Full-Time Team Member** — A team member who averages at least 30 hours per week or 130 hours per month.
- **Health Maintenance Organization (HMO)** — A health plan that uses a network of providers. You choose a primary care provider who coordinates your care, and services must be received from in-network doctors except in emergencies.
- **Out-of-Pocket Maximum** — The most you will pay in a year before the plan covers eligible expenses at 100%, excluding premiums and non-covered services.
- **Outpatient** — Treatment provided without an overnight hospital stay.
- **Preferred Provider Organization (PPO)** — A network of providers that offer contracted rates. You may receive care both In-Network and Out-of-Network, though In-Network typically lowers your costs.
- **Provider** — Any person, facility, or organization authorized to deliver covered care.
- **Voluntary Benefits** — Optional benefits available to benefits-eligible team members that offer additional protection and support.

# Benefits Philosophy

This year's benefits offer meaningful support designed to care for you in the moments that matter most.

At Cure 4 The Kids Foundation, we believe your well-being is essential to the work you do each day. That's why our benefits go beyond the basics. From comprehensive health coverage to mental wellness resources, income protection, and even support for your pets, our goal is to provide benefits that genuinely make a difference—both at work and at home.

This guide walks you through your options so you can choose the coverage that best fits your life. No extra noise—just clear, thoughtful benefits created with you in mind.

Take a moment to explore, make your selections, and feel confident heading into the year ahead.

# Benefits List



Explore what's new in this year's benefits. We've added meaningful options to support you and your family. Take a moment to see what feels right for you.

Our Human Resources team works behind the scenes to select plans and providers that offer strong coverage and real value. Their focus is to support your wellbeing with comprehensive options that care for you and your family—without added cost or confusion.

## Benefits You Can Count On

### Employer Paid

- Long-Term Disability Insurance
- Group Term Life Insurance
- Employee Assistance Program
- Employer paid premium on HMO Medical Plan, Dental Plan, and Vision Plan for team member only coverage.

### Voluntary

- Accident Plans (Aflac)
- Critical Illness (Aflac)
- Short Term Disability (Aflac)
- Cancer (Aflac)
- Hospital Confinement (Aflac)
- Supplemental Life Insurance
- Pet Plan Options
- Legal Shield/ID Shield

Please refer to Summary of Benefits and Official Plan Documents for specific benefit information. For personal support, please contact the Human Resource team.

# Benefit Eligibility



We're proud to offer benefits designed with your well-being in mind. Our plans provide essential coverage along with optional enhancements so you can choose what best supports your health, peace of mind, and daily life.

**Eligibility** - If you're a full-time team member working 30 or more hours each week in a benefits-eligible role, you're eligible for coverage. That includes medical plans, voluntary benefits, and a range of wellness resources designed to support your health, balance, and peace of mind.

**Dependent Eligibility** - Your family may be eligible for coverage, too. Spouses, registered domestic partners, and children can often be added to your plan—just review the plan summary for specific details.

To ensure accuracy, HR may request documentation confirming dependent eligibility, such as:

- A marriage or domestic partnership certificate
- Birth, adoption, or guardianship documents
- An affidavit if you're covering a qualifying adult

There's no pressure; simply keep these documents available if they're needed.

Benefit	Spouse or Registered Domestic Partner	Dependent Child(ren)
Medical	✓	Up to age 26
Dental	✓	Up to age 26
Vsion	✓	Up to age 26

**Termination & COBRA** - If your employment ends, your coverage continues through the last day of that month. You may have the option to extend certain benefits for yourself and your eligible dependents through COBRA.

# Qualifying Life Events



When life changes, your benefits may need to change as well. For events like marriage, a new child, or loss of coverage, you'll have a limited window to make updates. Contact the Human Resources team within the timeframe shown in the Qualifying Event table.

If you miss the deadline or don't submit the required documents, you'll need to wait until the next Open Enrollment to make changes. If you're unsure about anything or need help, contact the Human Resources team. We're here to guide you

Turning 65? Here's what to know about Medicare.

If you're still working at 65, you have options. If you're already receiving Social Security, your Medicare card will arrive about three months before your birthday. If not, you'll need to contact your local Social Security office to enroll. You can sign up for Part A (hospital coverage) at no cost. Part B (medical coverage) has a premium, and if you're still working and covered under our plan, you can delay Part B without penalty until you retire.

**30**  
DAYS

## Qualifying Events (Report within 30 days):

- Marriage, divorce, or legal separation
- Birth, adoption, or placement for adoption
- Death of a dependent
- Change in your spouse's job or coverage status
- Loss of eligibility for other health coverage
- Change in a dependent child's status
- A court order to add or drop dependent coverage

**60**  
DAYS

## Qualifying Events (Report within 60 days):

- You become eligible for Medicare or Medicaid
- You lose eligibility for Medicaid or a State Children's Health Insurance Program (CHIP) plan
- You qualify for premium assistance through Medicaid or a State CHIP

For full details and guidance, visit [Medicare.gov](https://www.medicare.gov).

# Online ADP Enrollment Portal



Cure 4 The Kids Foundation uses active enrollment, which means your benefits won't carry over automatically. To ensure you have the coverage you need for the year ahead, every eligible team member must actively enroll or waive benefits during Open Enrollment. If no action is taken, coverage will not continue.

## Enroll and Manage Benefits

You can enroll in your benefits quickly and easily through the ADP Online Portal. Just log in and follow the guided steps—you'll be able to review your options and make your selections in just a few minutes.

To complete your elections, log in at [workforcenow.adp.com](https://workforcenow.adp.com).



# Health Plans

# Medical Plans

## Choosing Your Medical Plan

Selecting the right medical coverage is an important way to support your health and give yourself peace of mind. The plan you choose can help you manage costs, reduce stress, and ensure you're prepared for the unexpected.

We offer several thoughtful options, each designed to meet different needs and preferences—whether you're looking for lower premiums, predictable costs, or more comprehensive coverage.

Take a moment to review each plan and choose the option that feels right for you and your family.

Make sure to visit [www.healthplanofnevada.com/member](http://www.healthplanofnevada.com/member) and to check out a variety of information and resources including how to find a contracted, in network provider.

# Medical Plans

For more information, visit <https://www.healthplanofnevada.com/member>.

Plan Feature	2026 HMO 25/1000	2026 POS 15/0/500/20%
Primary Care Visit	\$25 copay	\$15 HMO copay; \$30 PPO copay
Specialist Visit	\$50 copay	\$35 HMO copay; \$50 PPO copay
Urgent Care	\$30 copay	\$35 copay
Emergency Care	Physician: \$0 copay/visit; Facility: \$400 copay/visit	Physician: No charge; Facility: \$150 copay/visit
Diagnostic Test (X-ray, blood work)	X-ray: \$25 copay Lab: \$15 copay	X-ray: \$25-\$40 copay/service Lab: \$10-\$25 copay/service
Imaging (CT/PET/MRI)	\$100 copay	\$100 copay / 20% coinsurance PPO
Outpatient Hospital	See plan documents for details.	See plan documents for details.
Inpatient Hospital	See plan documents for details.	See plan documents for details.
RX		
Tier 1 - Generic	\$25 copay	\$15 copay
Tier 2 - Preferred Brand	\$50 copay	\$40 copay
Tier 3 - Non-preferred Brand Rx	\$75 copay	\$60 copay
Deductible	\$1,000 Member / \$2,000 Family	\$0 HMO; PPO \$500 Member
Coinsurance After Deductible	N/A	HMO copay or 20%; 20% coinsurance for select services under Plan Provider/PPO Network
Out of Pocket Max	\$6,250 Member / \$12,500 Family	See plan documents for details.






# Where to Go For Care



**Save time and money!** When you need care, call your primary care provider (PCP) first. If your PCP isn't available, it's important to know you have other options. Refer to the ADP Online Portal for more information on these benefits.



## Care Options for needs or symptoms:

-  **Call Your PCP First** - Your primary care provider should be your first stop when possible — they know your history and can guide your next steps.
-  **Nurse Advice Line (24/7)** - Great for quick medical questions and help deciding where to go, call (800) 288-2264.
-  **NowClinic Virtual Visit (24/7)** - Best for: Colds, flu, pinkeye, sinus issues, and rashes.
-  **Urgent Care** - Best for: Sprains, earaches, back pain, vomiting, and minor cuts/burns.
-  **Emergency Room** - For life-threatening emergencies only, like: Chest pain, serious burns, trouble breathing, heavy bleeding, and sudden paralysis.

# Rx Savings Program



This pharmacy program is free to use and helps you save on prescriptions with no fees or hidden costs. It's an easy way to keep your medications more affordable and your budget on track. **Please note, this is not an insurance plan, but is being provided for informational purposes.**

GoodRx offers an easy way to lower your prescription costs. Whether you're insured or underinsured, you'll find clear pricing and meaningful savings with no extra steps. We include this resource because keeping your medications affordable is an important part of supporting your overall well-being.

## Here's how to make it work for you:

- 1 Search & Compare:** Prices change from pharmacy to pharmacy. GoodRx shows you the best local deals—fast.
- 2 Save Your Scripts:** Track your prescriptions and get price-drop alerts, so you always know when it's time to refill for less.
- 3 Use Free Coupons:** No membership, no catch. Just flash your GoodRx coupon and pay way less than retail—sometimes up to 80% off.
- 4 Show & Save:** Bring your coupon to the pharmacy, show it at the counter, and keep the extra cash in your pocket. Simple as that.



# Dental & Vision Plans

Our dental and vision plans are here to support your overall health and help you feel your best.

From routine checkups and cleanings to updated frames and lenses, you'll have access to trusted providers and coverage that makes caring for yourself simple and affordable.

Take a moment to review your options and choose what helps you feel confident and well throughout the year.



The benefits you rely on are continuing this year—including dental coverage for all ages. You'll find the same dependable support, with orthodontic benefits available for children and adults to help keep every smile healthy.

# Dental & Vision Plans

## Dental



2026			
Preventative	100% Paid	Annual Max	\$3,000
Basic	90% Paid	Orthodontia	\$3,000 Adult & Child
Major	70% Paid	Use an approved Dentist: <a href="https://www.principal.com">www.principal.com</a>	
See rates in the ADP Benefits System. Visit <a href="https://www.principal.com/find-dentist">https://www.principal.com/find-dentist</a> .			



Please visit the Principal website above to find a contracted, in-network dentist and to create your personal login to access the various resources available under the dental plan.

## Vision



2026			
Exam	\$10 Copay	Frames	New Frames or Contacts every year \$250 Allowance
See rates in the ADP Benefits System. Visit <a href="https://www.vsp.com">https://www.vsp.com</a> .			



Please visit the VSP website above to find a contracted, in-network vision provider and create your personal login to access the various resources available under your vision plan.

# Life & Disability



Life insurance helps protect the people who matter most to you. If something unexpected happens, the benefit is paid directly to the beneficiaries you choose, offering clarity and support when your loved ones need it most.

**Employer-Paid**

**Eligibility:** All eligible team members working 30 or more hours per week.

Group Term Life Insurance			
Benefit		Guaranteed Issue (1)	Benefit Reduction (2)
You	\$100,000	Yes	35% reduction at age 65, 50% reduction at age 70

For all the details on employer-paid Group Term Life and Voluntary Supplemental Term Life Insurance, check out the full plan info. It's all in there—what's covered, what's optional, and how it works.



# Life & Disability Continued



**Voluntary**

**Eligibility:** All eligible team members working 30 or more hours per week.

Supplemental Term Life Insurance					
	Benefit	Minimum	Guaranteed Issue	Maximum	Benefit Reduction (3)
You	Select a benefit in increments of \$10,000	\$10,000	\$200,000	\$500,000*	35% reduction at age 65, with an additional 15% reduction at age 70
Your Spouse*	Select a benefit in increment of \$5,000	\$5,000	\$30,000	\$200,000	35% reduction at age 65, with an additional 15% reduction at age 70
Your Child(ren)*	Select a benefit in increments of \$10,000	\$10,000	\$20,000	\$20,000	Benefit reduced to \$500 first 14 days of life; \$1,000 max 14 days to 6 months



With True Open Enrollment, every team member can access Guaranteed Issue life insurance with no health questions required. It's simple, clear protection for you and your family.



New team members can elect Voluntary Supplemental Term Life Insurance during Open Enrollment or their new-hire window with Guaranteed Issue—no health questions required. Just enroll during this time to secure your coverage.

(1) Amount of coverage you may buy without providing health information. The guaranteed issue only applies to open enrollment and newly hired Cure 4 The Kids Foundation team members. Existing team members may place an increase request subject to the completion of a Statement of Health (SOH). (2) Not to exceed 5x earnings. (3) As you age, your life insurance benefit amount decreases. \*Amount of coverage may not exceed 100% of your benefit.

# Disability Insurance Plans



The Long-Term Disability benefit remains an additional perk provided by Cure 4 The Kids Foundation as an employer-paid benefit.

## Employer-Paid

Subject to state-based eligibility and/or mandates.

Long-Term Disability Coverage Features	
Income replacement	60% of monthly salary
Monthly Maximum Benefit	\$4,000 monthly
When Benefit Begins	after 90 days
Earnings	Average base monthly earnings received for the most recent 12 months.

**Long-Term Disability:** Built-in backup for the long haul. If you're out for an extended stretch and can't work, things can get heavy—financially and emotionally.

That's why [Cure 4 The Kids Foundation covers 100% of your Long-Term Disability insurance](#) for eligible team members.

It's here to keep a steady income flowing when life takes a turn, no extra cost, just solid support when it really matters.

Please contact the Human Resources team with any questions on the monthly maximum benefit under the Long-Term Disability Plan for Chief Executives and Providers.

# Baby Bonding Leave



You asked, we delivered—and we're keeping it going. Baby Bonding Leave is here to stay, thanks to your feedback. What started as a response to real team member voices is now a core part of how we support our people—because growing your family shouldn't mean pressing pause on your paycheck.

## Employer Paid

Full-time team members become eligible for up to six (6) weeks of employer-paid baby bonding leave after completing one year of full-time employment.

This leave is available for the birth or adoption of a child and must be used within three months of the event.

Baby bonding leave runs concurrently with FMLA. Under FMLA, you may take up to an additional six (6) weeks of leave for the birth or adoption of a child. PTO, if available, must be used for this additional time, separate from the paid baby bonding leave.

For personalized support, please get in touch with your Human Resources team.



# Supplemental Insurance

**You work hard for your paycheck, and we'd like to help you protect it.**

Health insurance wasn't designed to cover everything. That's why there's Aflac. We can help take care of the expenses that health insurance doesn't cover, so you can take care of everything else.

Aflac supplemental insurance plans pay you cash benefits directly to you (unless assigned otherwise) so you can focus more on getting better instead of worrying about medical bills and other expenses.

Voluntary Aflac policies:

- Accident
- Critical Care
- Cancer
- Hospital Confinement
- Short Term Disability

To learn more, contact your Aflac benefits advisor for pricing:

George Petronella

(702) 539-0759

[george\\_petronella@us.aflac.com](mailto:george_petronella@us.aflac.com)





# Additional Benefits

# Pet Plan Options



## My Pet Protection Choice<sup>SM</sup>

You are the world to your pet, and they depend on you to care for their every need. Pet Insurance makes your job a little easier by offering affordable plans to suit you and your pet's needs.

Pet-loving team members can fetch the best health coverage for their pets with My Pet Protection Choice, available only through workplace benefit programs.

Nationwide offers two ready-made team member plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.

Pet protection when it matters most. Nationwide's pet insurance plans cover:

- Accidents and injuries
- Common, Serious, and Chronic illnesses
- Hereditary conditions
- Testing and diagnostics
- Procedures
- Holistic and alternative care
- And more!

Coverage includes emergency care and specialists. No networks, no pre-approval, no problem.



My Pet Protection Choice (Some exclusions may apply. Refer to full plan details.)		
	Accident & Illness	Accident, Illness & Wellness
Annual deductible options	\$250	\$250
Reimbursement level	80%	80%

Learn more today by calling (877) 738-7874 or visiting <https://partnersolutions.nationwide.com/pet/cure4thekids>.



Cure 4 The Kids Foundation is adding to our lineup of providers. Meet our member who brings you awesome coverage!

Having access to reliable legal support can bring peace of mind when life gets complicated. LegalShield connects you with a network of licensed attorneys across the U.S. and Canada, making it easier and more affordable to get help with everyday legal matters.

Your LegalShield Membership Includes:

- A dedicated law firm
- Legal consultations (up to 50 hours per year)
- Review of contracts and documents
- Living Will preparation
- Traffic violation assistance
- IRS audit support
- Trial defense
- 24/7 emergency access for covered situations
- Member discounts and additional resources

### Home Business Supplement

If you own a small business or need legal guidance for work you do at home, you can add the Home Business Supplement for an additional \$9.95 per month.



# Planning for Retirement

## 403(b) Savings Plan

Planning for your future is an important part of caring for yourself, and Cure 4 The Kids Foundation is here to support you along the way. Our 403(b) retirement plan gives you a simple way to start building long-term financial security—whether you're just beginning your savings journey or already on your way.

For more information, contact (800) 338-4015 or visit Empower at [participant.empower-retirement.com](https://participant.empower-retirement.com).



### **Automatic Enrollment:**

All new hires beginning January 1, 2023, or later are automatically enrolled at 3.00% pre-tax, unless they make a different election.

# Retirement and 403b



## Plan Highlights

### Team Member Contributions

You can save through pre-tax or Roth (after-tax) contributions, depending on what works best for your financial goals.

- The IRS limit for combined pre-tax and Roth contributions is \$23,500 in 2025 and \$24,500 in 2026.
- If you turn 50 or older in 2025, you may contribute an additional \$7,500.
- In 2026, the age-50+ catch-up increases to \$8,000, and individuals ages 60–63 may qualify for additional catch-up contributions.
- Roth Catch-Up Requirement (2026): Participants aged 50+ whose prior-year wages (2025 W-2 Box 3) exceed \$150,000 must make their catch-up contributions on a Roth basis.

### Company Contributions

Beginning January 1, 2023, Cure 4 The Kids Foundation offers a company match of up to 3.00% of your compensation (subject to IRS limits).

For full details, please review the 403(b) Summary Plan Description or contact Human Resources.

### Distributions

You may be able to take a distribution from the plan in the event of:

- Termination of employment
- Retirement
- Total and permanent disability
- Death
- IRS-defined financial hardship

Distribution rules can include taxes and penalties, so it's important to consult a tax advisor before making a decision.

For more information, contact:

Mahesh Odhrani  
(702) 907-7444 x1

[modhrani@strategicwd.com](mailto:modhrani@strategicwd.com)

Alex Chamitoff  
(725) 291-3339

[achamitoff@strategicwd.com](mailto:achamitoff@strategicwd.com)



# Employee Assistance Program (EAP)



With an EAP, you and your family have access to free, confidential resources to help handle life's everyday—and not so everyday—challenges. You'll have 24/7 access to support through phone consultations, a mobile app, online resources, and self-screening tools.

You can connect with licensed professionals for counseling, coaching, and more—in person, by text, live chat, video, or phone. You might use your EAP to help: manage stress, handle relationship issues, balance work and life, work through grief, cope with anxiety, and more. Plus, your EAP gives you access to discounts on major brands and everyday needs.

## **Services for you and your family | In-person or virtual counseling**

One valuable way to work through personal or work issues is by talking with a professional. Individuals can call 24/7 to speak with a licensed professional or use GuidanceConnect® to schedule a time that works for them. Users are then matched with a local provider. Three counseling sessions per person, per issue, per year are included.

Visit [guidanceresources.com](https://guidanceresources.com) and when you create an account, enter PrincipalCore as the program name.

Download the GuidanceNow app

Call 844-869-2365 | TTY 711

## **All EAP services now include:**

- Counseling services per person, per issue, per year—Individuals can connect with a licensed professional anytime, day or night, for multiple issues if needed.
- Coaching—Users have access to certified coaching services that address mental health, physical health, and overall well-being.
- Work life services—Individuals can access comprehensive support services that include legal and financial guidance, identity theft resources, and practical assistance with daily needs. This includes help with housing searches and connecting people with care services for children, elderly family members, and pets, among other valuable resources.
- Computerized cognitive behavioral therapy (CCBT)—Users have access to digital, self-serve modules to guide sleep, relaxation, meditation, and more. This digital guidance process is interactive and offered in multiple languages.

Enhanced online capabilities—The GuidanceNow<sup>SM</sup> app and GuidanceResources<sup>®</sup> website provide a digital experience with the opportunity to explore journey options, browse content (assessments, Q&As, podcasts, and articles), and find and schedule local counseling.

# Resources

All the information you need, right at your fingertips.

We've gathered your key provider details in one place so you can easily find care when you need it most—no searching, no stress.

If you have questions or need help navigating your options, the Cure 4 The Kids Foundation Human Resources team is here to support you. And don't forget: personalized concierge service is available exclusively for team members enrolled in the FI&B Insurance benefits program.

You'll find the full details on the next page.

# Your Personalized Concierge Service



## Concierge Support, Just for You

We're enhancing your insurance experience with dedicated concierge service designed exclusively for our Cure 4 The Kids Foundation team. For personalized assistance, contact FI&B at [service@fiandb.com](mailto:service@fiandb.com).

## Concierge Support Designed for You

Our concierge service is here to make your insurance experience easier. No more navigating claims on your own or sorting through confusing coverage. This dedicated support takes the stress off your shoulders so you can focus on what matters most, your well-being.



### Claims Assistance

If a claim becomes confusing or overwhelming, our concierge team is here to help. They manage the process from start to finish so you receive the coverage you're entitled to—without the frustration or extra steps.



### Faster Approvals

When you need authorization for a procedure or service, the concierge team handles the paperwork and coordination on your behalf. They work directly with the carrier to move things forward quickly, allowing you to stay focused on your health.



### Pharmacy Guidance

From refills to prior authorizations, our concierge service makes managing prescriptions easier. If you have questions about medication coverage or next steps, support is only a call away.



### Find the Right Fit

If you're looking for more personalized options, we can help. Our team has access to specialty plans and expanded benefits designed to meet unique needs. We'll work with you to find coverage that truly supports your health and lifestyle.



### You Focus on Life—We'll Handle the Rest

You don't need to know the ins and outs of insurance to get the most from your benefits. We're here to answer your questions, handle the details, and ensure you feel supported every step of the way.



### Ready for a Better Experience?

Many Cure 4 The Kids Foundation team members already use this concierge support to make their benefits easier and more accessible. Your wellbeing is our priority, and we're here to help you feel the difference.


# Resources



Need the hookup? We've got you. Check out our quick-reference list of preferred benefit providers—all in one place. You'll find contact info and links to each provider's site for easy access to the details you need. Got questions or need a little backup? Your Cure 4 The Kids Foundation Human Resources team is always here to help.

**FI&B**  
FREY INSURANCE & BENEFITS  
(702) 202-2210  
[www.FlandB.com](http://www.FlandB.com)  
[service@fiandb.com](mailto:service@fiandb.com)

  
**HEALTH PLAN OF NEVADA**  
(800) 777-1840  
[healthplanofnevada.com](http://healthplanofnevada.com)

**Principal**  
Employee Assistance Program (EAP)  
(844) 869-2365  
[guidanceresources.com](http://guidanceresources.com)

**Aflac**  
George Petronella  
(702) 539-0759  
[george\\_petronella@us.aflac.com](mailto:george_petronella@us.aflac.com)

  
**Nationwide**  
(877) 738-7874  
[partnersolutions.nationwide.com](http://partnersolutions.nationwide.com)

**Principal**  
Dental | (800) 247-4695  
[principal.com/dentist](http://principal.com/dentist)

  
**EMPOWER**  
(800) 338-4015  
[participant.empower-retirement.com](http://participant.empower-retirement.com)

  
**STRATEGIC WEALTH DESIGN**  
Mahesh Odhrani  
(702) 907-7444 x1  
[modhrani@strategicwd.com](mailto:modhrani@strategicwd.com)

**LegalShield**  
(800) 654-7757  
[www.legalshield.com](http://www.legalshield.com)

  
**vsp**  
Vision | (800) 877-7195  
[www.vsp.com](http://www.vsp.com)

Alex Chamitoff  
(725) 291-3339  
[achamitoff@strategicwd.com](mailto:achamitoff@strategicwd.com)



CURE 4 THE KIDS  
FOUNDATION  
*Clinical Excellence. Compassionate Care.*

Hope Lives Here