

Southwest Independent School District



2026 - 2027 Employee Medical Benefits Guide

September 1, 2026 - August 31, 2027

IMPORTANT INFORMATION ENCLOSED



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Overview

Southwest Independent School District recognizes the importance of providing a medical program to our full-time benefit eligible employees. Therefore, we have developed a medical package that delivers quality and value while satisfying the diverse needs of our workforce. This medical summary is specifically designed to help eligible regular full-time employees further understand the highlights of the medical options offered to you by SWISD for the coming plan year.

In this benefits summary employees will be able to review:

- A description of the Southwest Independent School District's Comprehensive Employee Benefit Program including:
- Important phone numbers and websites to help employees manage their benefits

-Medical Insurance



Eligibility

In order to be eligible, employees must work at least 30 hours per week. New employees become eligible on the first day of the month following their date of hire. Eligible employees may also elect to cover a spouse and/or dependents up to age 26.

Change in Family Status

All benefit selections are binding except in the event you have a “change in family status.” If one of these situations occurs, you have 31 days to notify Human Resources and complete the appropriate paperwork. If you do not make the change within the 31 days following the event, your next opportunity to make a change will be during the annual open enrollment period.

Examples of status changes include:

- Marriage or divorce
- Birth or death of dependent
- Adoption
- Loss of eligibility for insurance
- Spouse’s employment or termination of employment
- Unpaid leave of absence of employee or spouse
- Reduction or increase in hours worked from part-time to full-time



We encourage all employees to read this entire benefits summary before you enroll!

A Convenient **High-Access** Care Option for Southwest ISD at **\$0** Cost

NextLevel Prime provides SWISD members with convenient access to urgent care, primary care, virtual care, wellness support, and care navigation, all designed to improve access, simplify the member experience, and help members get the right care at the right time.

Included Services

- Direct primary care
- Urgent care visits
- Preventive care
- Chronic condition management
- Telemedicine/virtual visits
- Care navigation
- Emotional wellness counseling
- Health Coaching
- Weight loss solutions, including access to GLP - 1s

When to Refer Members to Next Level Prime

- Ongoing primary or preventive care
- Same-day or next-day care options
- Urgent care for minor illnesses or injuries
- Virtual care or after-hours support

Why Members Appreciate Next Level Prime

- Open 7 days a week, 9 a.m. -9 p.m.
- 45+ convenient clinic locations
- 24/7 virtual care access
- Easy scheduling through the Next Level app

Easy Ways to Access Care

- Download the Next Level app
- Visit any Next Level clinic location
- Call for assistance or scheduling support: 832-957-6200 | 833-957-6200 (toll free)





What does Next Level Prime include?

This is not everything included in the Prime program, but it's a good overview! All Next Level Prime services are available seven days a week from 9 am to 9 pm.

Primary care, preventive care, chronic care

- Advanced imaging referral
- Allergies
- Annual physicals: well man/woman Exams, well child exams
- Arthritis
- Asthma
- Blood draws
- Chronic disease management: diabetes, high blood pressure, high cholesterol, thyroid conditions
- Depression/anxiety
- Fatigue
- Headaches/migraines
- Medication refills
- Preventive screenings
- Specialist referrals
- Vaccinations/immunizations

Urgent care

- Abscesses
- Cold/flu/COVID/strep throat
- Ear infections
- Gastroenteritis
- Headaches
- IV fluids for dehydration
- Pink eye
- Rashes
- Splints & casts for broken Bones
- Sprains & strains
- Stitches for lacerations
- Upper respiratory Infections
- Urinary tract Infections/yeast infections
- X-ray for acute injury

next level



Health and wellness coaching

- Each individual will receive information on nutrition, exercise, dieting, behavior modifications, body image, and more!
- Individuals will learn healthy habits and how to manage long-term continued success.
- Program is personalized for each individual.
- Reduce risk of chronic health conditions and reverse diseases.
- Accountability services and education to adopt lifelong healthy habits.
- Diabetes program available

Immunizations/vaccines

- DTaP
- Flu shot (4+ years)
- Flu shot (6mo-4yr)
- HepA
- Hepatitis B
- Hib
- High dose flu
- HPV
- MEN B
- Meningococcal (Menactra)
- MMR
- Pneumococcal
- PPD/ TB Skin & X-ray
- Rotavirus
- Shingrix
- TD (Tetanus)
- TDAP
- Varicella

Behavioral and emotional health counseling

- Available to children, adolescents, adults, couples, and families
- Cognitive behavioral therapy
- Mindfulness therapy
- Relational therapy
- Long term therapy needs will be referred to outside behavioral health providers

Durable medical equipment

- Airgel ankle stirrup
- Gamed day ankle brace
- Universal wrist support
- Arm sling (padded)
- Crutches
- Lumbar support
- Neoprene hinged knee Wrap
- Pneumatic walking boot
- Post op shoe
- Slimline cast boot
- Thumb spica/wrist splint

next level



Lab

All CLIA-waived labs (Rapid Strep, Flu, RSV, Mono, Covid, Urinalysis, trichomonas, urine pregnancy)
Additional labs included below:

- Amylase
- CBC
- CMP
- Folic acid
- Free T4
- FSH
- HCG quantitative
- Hemoglobin A1c
- Hepatitis B Antibody
- Hepatitis B surface antigen
- Hepatitis C Ab
- Hepatitis panel
- HIV screen
- Iron
- LH
- Lipase
- Lipid panel
- Liver panel
- Magnesium
- Microalbumin
- PSA
- Sedimentation Rate
- Testosterone for male
- Throat culture
- Thyroid panel with TSH
- Total estradiol
- Total T3
- TSH
- Uric acid
- Urine (w/creatinine)
- Urine Culture
- Vitamin B12
- Vitamin B12/folate
- Vitamin D
- Wound culture

Weight loss solutions

- Everything patients need to successfully shed excess weight for a happier, healthier life.
- Virtual consultation with a medical provider to evaluate individual needs and personalize a health plan.
- Initial blood work and follow ups to track progress
- GLP-1 medication delivered to your door
- Up to 12 additional sessions with our health coaches.
- Up to 12 additional sessions with our emotional wellness counselors.
- Monthly follow ups and progress monitoring



The best way to get care with Next Level

Download our app and make getting care faster.








next level



Next Level Prime weight loss program: healthier living, happier you.

Your Prime membership includes access to a significantly discounted subscription weight loss program, including GLP-1 medications.

The Next Level Prime weight loss program includes:

-  Individualized program determined by medical providers
-  Complete initial labwork and follow up virtual visits to track progress
-  Medications delivered to your door
-  Semaglutide/cyanocobalamin or Tirzepatide/Niacin
-  Up to 12 additional sessions with our health coaches and emotional wellness coaches



Make getting care even easier and faster by downloading our app.

next level



Medical Insurance Summary

Southwest Independent School District offers employees a number of medical options. Medical plan options are listed in the chart below. For complete details of each medical plan refer to the text of the official Plan Documents available through Southwest Independent School District's Human Resources Department. Unless stated otherwise, the following benefits are available only to regular full-time employees. Southwest Independent School District pays a percentage of the cost for an individual employee's participation in the plan and a lower percentage of the cost for dependents.



MEDICAL PLAN HIGHLIGHTS	HDHP EPO In-Network Only Evry Health Network	EPO 0 In-Network Only Evry Health Network	PPO 0 PHCS & Prime Health Services Network
Calendar Year Deductible			
Individual	\$4,000	\$0	\$0
Family	\$8,000	\$0	\$0
Out-of-Pocket Maximum			
Individual	\$7,000	\$5,250	\$5,250
Family	\$14,000	\$10,500	\$10,500
Coinsurance (in/out)	Varies / 0%	80% / 0%	80% / 60%
Routine Preventive Care	No Charge	No Charge	No Charge
Office Visit Copay (PCP/Specialist)	\$0 at Next Level or 0% after deductible	\$0 at Next Level or \$0 copay	\$0 at Next Level or \$0 copay
Telemedicine Copay	\$0 copay	\$0 copay	\$0 copay
Urgent Care Copay	\$0 at Next Level or 40% after deductible	\$0 at Next Level or 20%	\$0 with Next Level or 20%
Inpatient Hospital Stay	40% after deductible	20%	20%
Outpatient Surgery	25% after deductible	20%	20%
Emergency Room Visit	\$300 + 40% after deductible	\$300 + 20%	\$300 + 20%
Pharmacy (Generics/Non-Generics)	Generics: \$0 Non-Generics: 35% after deductible	Generics: \$0 Non-Generics: 20% coinsurance	Generics: \$0 Non-Generics: 20% coinsurance
Pharmacy Out of Pocket Max	\$1,500 Individual / \$3,000 Family	\$1,500 Individual / \$3,000 Family	\$1,500 Individual / \$3,000 Family

The district contributes \$400.00 toward your medical premiums. The rates listed reflect the employee's monthly cost for medical coverage.

Pre-Tax Payroll Deductions	Employee Monthly Cost	Employee Monthly Cost	Employee Monthly Cost
Employee Only	\$132.00	\$261.00	\$488.00
Employee + Spouse	\$916.00	\$1,086.00	\$1,598.00
Employee + Child(ren)	\$653.00	\$789.00	\$1,199.00
Employee + Family	\$1,647.00	\$1,911.00	\$2,709.00



Free Virtual Wellness Solutions from Evry

Evry members receive a personalized care plan full of free resources to help you live above and beyond the standard insurance benefits.

The Evry Health member portal gives you easy access to Evry partner programs, including customer support and a dedicated nursing care team. Access it at portal.evryhealth.com or download the app.



Unlimited access to the programs you need to be happier and healthier.

dr. on demand

Free telehealth services, including primary and urgent care



blueberry

Unlimited 24/7 online pediatric visits

color.

At-home cancer screenings, personalized prevention plans, and expert oncology support

digbi
health

Obesity, cardiometabolic issues, digestive health

jointacademy

All-in-one solution for treating chronic joint and back pain

MAVEN

Fertility, pregnancy, postpartum, & parenthood support for women

meomind

On-demand pre-recorded therapy sessions

nightingale

Virtual Respiratory Care

Virtual respiratory care with a smart wearable lung tracker

Nurishd

A personalized nutrition care platform

omada

Support for diabetes, hypertension, weight loss, and joint & muscle pain

Pelago

Smoking, alcohol, and substance abuse support

Rula

A national mental-health platform

Quest

At-home screenings for A1C, blood sugar and cholesterol



Somnology

Cost-effective, comprehensive solution for managing sleep disorders

Visana

Virtual women's health clinic for women at every stage of life

vori health

A physician-led, virtual-first musculoskeletal care model

Take charge of your health and get rewarded!

Earn \$100 with our exclusive at-home health screening kit

Evry Health is excited to offer an exclusive, **free** at-home health screening program in partnership with Quest® Diagnostics.

This program helps you monitor key health markers right from **the comfort of your home.**



How it works

- 1 Receive your kit**
All adult members (18 and older) will receive a test kit in the mail. New adult members will get their kit within 90 days of joining the plan.
- 2 Complete the test**
Collect your samples at home with easy-to-follow directions.
- 3 Return your kit**
Use the prepaid envelope included to send your kit back within 30 days of receiving it. \$100 will be credited to your Evry Reward Card.
- 4 Get your results**
You can check results online at My.QuestForHealth.com (registration key: evry). Results will arrive by mail within 3 weeks. If any result needs immediate attention, a Quest-affiliated physician will contact you directly.

Confidential & Secure

Your privacy is our priority. All test results are strictly confidential and are shared only with you. If any results require immediate attention, a Quest-affiliated physician will contact you directly.

Why participate?

- Earn \$100!**
Complete and return your kit, and you'll receive a \$100 reward on your Evry Reward card.
- No cost, No hassle**
The kit is fully covered by your health plan, with no doctor visits required. Complete it from home, on your schedule.
- Empower your health**
Understanding your health markers can help detect early signs of potential issues like heart disease, diabetes, and kidney problems, allowing you to take action before they become serious.
- Peace of mind**
The results give you a clearer picture of your overall health, helping you make informed decisions and discuss any concerns with your doctor.

Understanding your tests

LDL Cholesterol (Direct LDL)

Measures "bad" cholesterol. High levels can clog arteries, raising heart disease and stroke risks. Early detection helps you adjust your diet and lifestyle.

Hga1c (Blood Sugar Levels)

Reflects your average blood sugar over 2–3 months. Elevated levels may signal prediabetes or diabetes, which can be managed or prevented early.

Kidney Function

Checks for signs of reduced kidney health. Early detection can help prevent complications such as chronic kidney disease and high blood pressure.

Questions?

For questions about the program, contact the Evry Health care team at 1.855.579.3879 (TTY: 711), Monday–Friday, 9 am–5 pm CST.

Prioritize your health, gain valuable insights, and get rewarded—look for your test kit in the mail soon!



In-Network Benefit!



Fix Pain Fast with Airrosti

Muscle & Joint Pain?

Airrosti's in-clinic and virtual care can help whether you've been living with chronic pain or if you've recently experienced an acute injury.

Our providers will find the root cause of your pain and deliver treatment to rapidly alleviate pain, improve mobility, and promote overall physical well-being.

Pain We Treat In-Clinic & Virtual Care



Back & Neck



Elbow



Foot & Ankle



Shoulder



Knee



& More!

Both Airrosti Treatment Options Include:

- Thorough assessment and diagnosis by an Airrosti Provider
- Manual therapy treatment
- Personalized active rehab program
- Typically only 3 to 4 visits until injuries are resolved*

EPO \$0
&
PPO \$0



Start Today!

Convenient scheduling online, by phone, or via the Airrosti app Quick availability, often within 24 to 48 hours
Benefits verified by our Patient Advocate Team before your first visit
Visit airrosti.com/schedule-appointment or scan QR Code to schedule

*based on patient-reported outcomes

HDHP will be subject to deductible first

evryhealth.com

855.579.3879

Earn up to \$1,000 per year on your Evry Reward Card

No more confusing point systems. Have fun and get healthy earning spendable rewards at select retailers nationwide.

Your rewards card will be arriving soon with more information on benefits and participating retailers. Please refer to the member benefits guide, member portal or customer service for more details on the Evry rewards program.

Offering incentives to improve outcomes.



Earn \$20 Become an Evry Member

\$20 has already been loaded onto your card. Welcome!

Earn \$100 Complete your Health Survey

Take the 15 minute survey that will help your dedicated Evry Care Team provide personalized resources for you. They will help you become healthier, manage ongoing conditions and save money on healthcare and prescriptions.

Earn \$25 Meet your Evry Care Guide

Schedule your first meeting with your Care Guide who will walk you through the free services available to you as part of your Evry Care Plan.

Earn up to \$250 Sign up for a Wellness Program

Get \$50 to begin a wellness program and \$75 if you complete one. There will also be rewards during your journey. You can earn up to \$250 during the first two programs you participate in every year.

Earn up to \$100 Start an Exercise Program

Evry will pay for you to try a new fitness activity. Try yoga, kickboxing, a spin class or a training session (just to name a few!) and send us a copy of your receipt to earn.

If you're already participating in a qualifying activity, send us the receipt or attendance record. Receive as much as \$100 a year at \$50 per activity for the first two activities you sign up for.

Earn \$25 Sign up for Free Telehealth

Register on the Dr. on Demand platform and have your first virtual visit. There is no cost to you.. we'll even pay you for getting started with virtual care!

Earn \$200 Achieve a Goal

Send us a picture of your registration form, a picture of you wearing your participant number and your event results to secure your reward. Our list is long: marathons, rowing meets, Cross-fit qualifiers, swimming or rock-climbing races, and Masters-level competitions. Talk to your Care Guide for the full list of qualifying events.

Unlock even more rewards based on your participation and achievements!



One Card. Thousands of Approved Products.

Baby Care

- Baby foods
- Baby wipes
- Bottles
- Diapers
- Nursing items

Diabetes Care

- Glucose testing items
- Insulin
- Pumps and syringes

Eye Care

- Contact lens care
- Eye drops
- Reading & sunglasses

Family Planning

- Condoms
- Contraceptives
- Pregnancy tests

Groceries

- Breads & grains
- Eggs
- Fruits & vegetables
- Lunch meat & cheese
- Meats & seafood
- Milk

Over-the-Counter

- Acetaminophen
- Adult & children's medicines
- Allergy, sinus & combination liquids & tablets
- Antacids
- Aspirin
- Cough, cold & flu liquids & tablets
- Cough drops
- Ibuprofen
- Laxatives

Personal Care

- Deodorants
- First aid kits
- Oral care
- Shampoo/Conditioners

Wellness Items

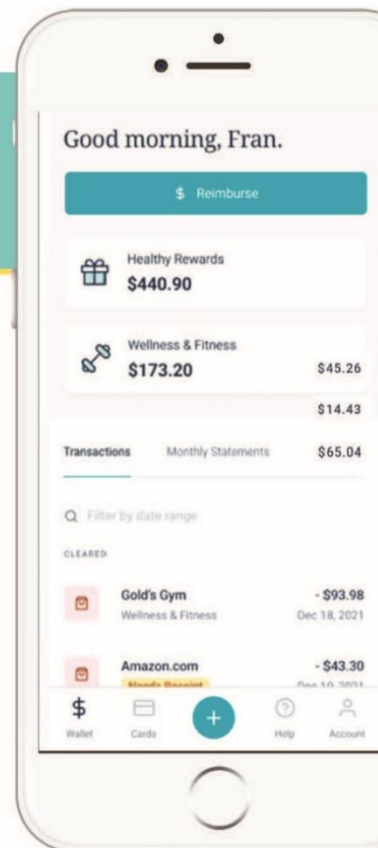
- Nutrition bars
- Sports drinks
- Vitamins

*Use your card at all the retailers you love, online and in-store.

Track your balance and find eligible items and discounts, all from your smartphone. Bring rewards to your fingertips 24/7 with the Evry Mobile App.

Use your card at participating retailers, including:

A full list of retailers can be found on your Evry app.



Over 62,000 retailers nationwide, including local pharmacies and grocers.



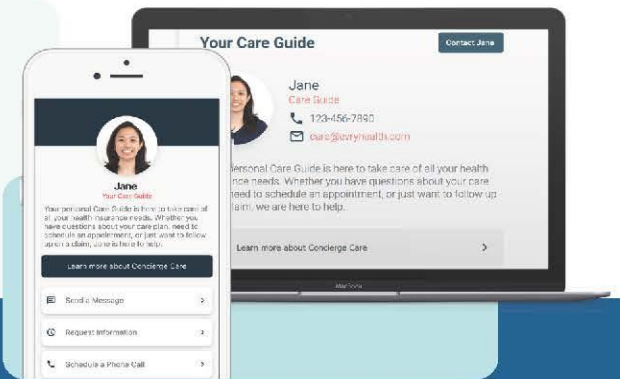
Your Personal Care Guide

One-on-one support from a licensed medical professional

Evry Health isn't just here to pay the bills when you and your family need care. We also want to help you achieve true wellness in your physical and mental health. That's why each member is assigned a personal Care Guide, someone to answer your questions, oversee your healthcare, and take the guesswork out of using the resources available to you.

Your personal Care Guide will:

- Answer your benefits and healthcare questions
- Find ways to save you time and money
- Match you with the right doctor or specialist for a condition
- Find in-network providers and schedule appointments
- Help you prepare for procedures
- Assist with hospital admissions, discharges, and follow-up care
- Explain your personalized Care Plan and resources available to support it
- Help you use the Evry Health member portal



Get started

When you activate your Evry Health member portal account, we ask a handful of questions to get to know you. Your Care Guide will then develop a Care Plan that fits your unique needs.

Download the app or visit:
portal.evryhealth.com

Download the Evry Health App



Earn rewards for engaging with your Care Guide

Connect with your Care Guide today.

Welcome to the Evry Health Network

World-class care, right where you need it.

Access to 120,000+ providers through our Evry Health Premier EPO network and nationwide PPO networks.



Coverage for Texas businesses with 51+ lives

No referrals needed! Go to any in-network doctor, anywhere anytime

Reward Card to earn up to \$1,000 annually

\$0 deductible plan options and HSA-compatible HDHPs

\$0 access to telehealth, behavioral health, and generic prescriptions

Dedicated care team supporting members and their families

Telehealth & Urgent Care



Data-Driven Care • Better Outcomes • Lower Costs

That's our commitment.



We're where you want us to be.

The Evry Health network includes thousands of world-class providers across the state of Texas to meet the healthcare needs of you and your family.

Dallas

Austin

San Antonio

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Houston

Plus thousands of other physicians & facilities! Learn more at providers.evryhealth.com

♥ included in EPO network

Welcome to the Evry Health Network

World-class care, right where you need it.

Find a Medical Provider

We're where you want us to be. The Evry Health network includes thousands of providers across Texas and nationwide to meet the healthcare needs of you and your family. Find a provider: providers.evryhealth.com



Explore the
Evry Health Network



Pharmacy

Your pharmacy benefits are administered by Prime Therapeutics.



What's covered?

Find the covered drug list (formulary) evryhealth.com/formulary



Search the
Formulary



Find a Pharmacy

Need to find a pharmacy?

Prime Therapeutics has a broad network of local and national pharmacies, including CVS, Rite-Aid, Target, Walgreens, Walmart and more. Find the complete list at:

web.primetherapeutics.com/member/find-a-pharmacy

Mail order saves you time and money. Call 800-424-8274 or visit primetherapeutics.com/homedelivery/patient to set it up.

Need help?

Talk to a person

Evry Health's service team is always happy to help. Call us at:

855.579.3879

Monday – Friday
9am – 5pm CT

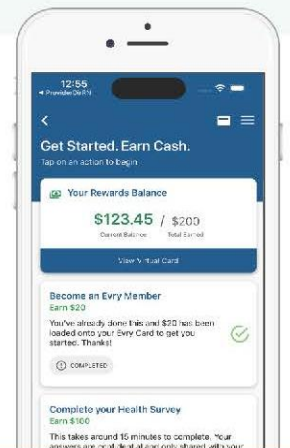
Online

The Evry Health member portal is a great resource for answers and access anytime. Download the app or visit:

portal.evryhealth.com



Download the
Evry Health App



portal.evryhealth.com

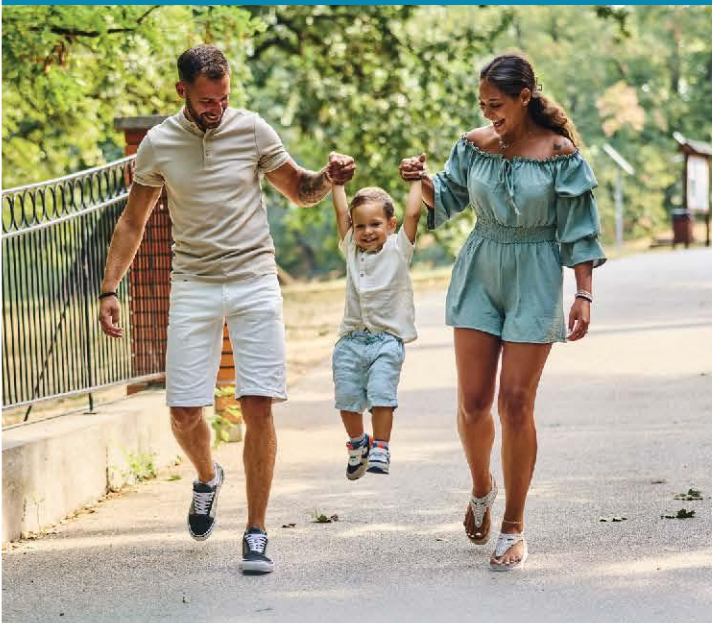
855.579.3879

Monday–Friday • 9am–5pm CT

support@evryhealth.com

Evry Health

Member FAQ



What is the difference between an EPO and a PPO plan?

EPO

In-network only: You must use doctors and hospitals within the plan's network. No coverage for out-of-network care (except emergencies) and members have access to 24/7 Doctor on Demand & Blueberry Pediatrics. Texas major metro areas only.

PPO

In-network and out-of-network providers. Includes Providers Nationwide.

Are referrals or PCPs required?

No referrals are needed for any plan. This applies to both the EPO and PPO network options.

How do I search for a provider?

Visit www.providers.evryhealth.com.
Choose EPO or PPO network.

Can't find your provider? We are here to help. Call our customer service team at 855-579-3879.

What if my provider says they do not take Evry Health?

The Evry network is rapidly expanding, and some provider offices may not realize they are in-network. If you try to schedule an appointment with a provider listed in our directory and you are told they do not participate with Evry, please contact Evry Support at 1-855-579-3879 and our team will contact the provider immediately.

What if I am currently undergoing treatment, and my provider is out of network?

If you are currently undergoing treatment, and you cannot locate your doctor in the provider directory, please call our customer service team at 855-579-3879.

What is Transition of Care (TOC)?

Transition of Care allows members to continue receiving care from an out-of-network provider for a limited time after their health plan coverage begins, typically when they are in active treatment or have a complex medical condition.

When is TOC appropriate?

TOC is generally appropriate in the following situations:

- You are scheduled for surgery or a major procedure shortly after your coverage begins.
- You have a chronic condition that requires ongoing care and are currently seeing a provider who is not in-network.
- You are hospitalized or receiving post-acute care at the time your coverage starts.

What coverage do I have if I am enrolled in the EPO Plan and travel outside of the service area or have a dependent who lives outside the service area?

- All our virtual telehealth resources are available in all 50 states at NO cost.
- All medical emergency services are covered at in-network benefit levels.
- You will have access to all our national pharmacy retailers.
- Families with dependents who live outside the service area, are encouraged to enroll in the PPO Plan.

How do I submit a claim for a non-participating provider?

You can download a claim form from our website. Once completed email the form to support@evryhealth.com.

How does the prescription drug plan work?

Your prescription drug plan is through Prime Therapeutics. All generics drugs are \$0 for all medical plans.

The maximum a member will pay for prescriptions in a plan year is \$1,500 for individual and \$3,000 for family.

How do I look up the cost of my medication?

Visit www.evryhealth.com/formulary

How do we transition prescription coverage and mail order prescriptions?

If your current pharmacy plan is through Prime Therapeutics, then the Pre-Authorizations on file and mail order RX will transfer to Evry. No additional paperwork is needed. If your pharmacy plan is not through Prime Therapeutics, a new pre-authorization may be required.

When does my deductible reset for the year?

Deductibles will reset on January 1st.

Do I have a separate deductible for out of network claims under the PPO plans?

No. There is not a separate out-of-network deductible or out-of-pocket maximum. Accumulators combine toward both the in and out-of-network deductible and out-of-pocket maximum.

When can I expect to receive my new ID cards?

Digital ID cards are available through the Evry app and Member Portal upon registration. Printed cards typically arrive prior to the effective date.

What happens if I don't receive my ID card before my effective date?

Digital ID cards are available for members through the Evry Health mobile app and member portal starting on their effective date.

Is preventive care always covered at 100%?

Yes, in-network preventive care. Examples of preventive care are annual physicals, screenings, vaccinations.

Do I have access to Telehealth?

Yes, telehealth is available at \$0 cost under all plans through Doctor on Demand and Blueberry for pediatric care. Telehealth can be accessed through the Evry Health member portal or mobile app. These services are available 24/7.

What wellness incentives are available?

Adult members over the age of 16 can earn up to \$1,000/year through the Evry Rewards Card by completing:

- Connecting with the dedicated care guide
- Health surveys and at-home testing
- Virtual-care registration
- Wellness programs and approved activities

When can I expect to receive my new Evry Health reward card?

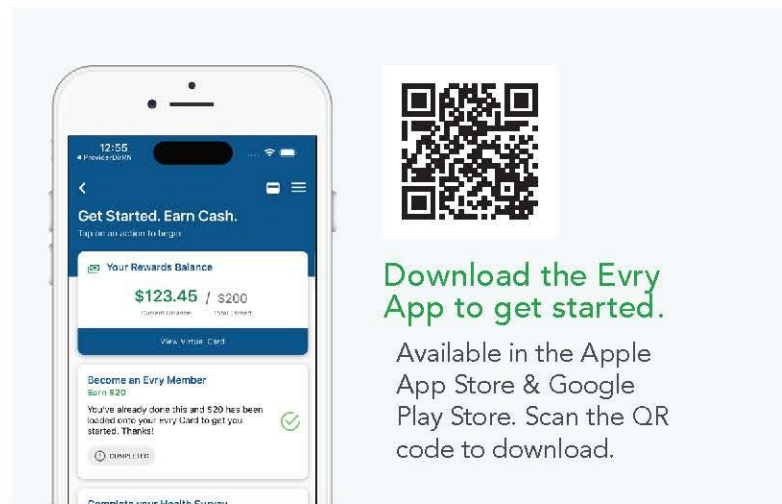
Your member ID card and Evry Rewards card will arrive separately by mail after enrollment.

How do I access my online account?

Visit www.evryhealth.com/members and select "Register your account." You'll need your member ID number and the last four digits of your social security number to confirm your membership.

Is there a mobile app?

Yes! Download the Evry App for Android and iOS at www.evryhealth.com/mobileapp



Southwest Independent School District

Benefits Guide Contact Information

Brown & Brown Insurance

3201 Cherry Ridge Dr. Ste D405
San Antonio, TX 78230
(210) 524-7130
www.bbinsurance.com



Southwest ISD

11914 Dragon Lane
San Antonio, TX 78252
(210) 622-4300
www.swisd.net



Important Plan Information

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.