

# 2025 BENEFITS GUIDE



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At Desert Financial Credit Union (DFCU), we are invested in you. That is why we have designed a **benefits package that helps to support your total wellbeing—physically, emotionally, and financially.**

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2025 plan year (January 1–December 31, 2025). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefits options.

## Eligibility

**You are eligible for benefits if you are a part-time employee scheduled to work an average of 20 hours per week or a full-time employee scheduled to work an average of 40 hours per week.**

Employees designated as part-time are not eligible for basic life and AD&D, supplemental life, or disability benefits. Part-time employees are eligible for the Health Advocate, Calm, and Employee Assistance Program.

Your benefits coverage begins on the first of the month following 30 days from your hire or rehire date except for basic life and AD&D, disability, Health Advocate, and Employee Assistance Program benefits which start on your date of hire.

**As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:**

- **Your spouse or partner:** This includes your legal spouse or qualified domestic partner.\*
- **Your child(ren):** This includes your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian) as well as children of any age who are physically or mentally unable to care for themselves.

\*You must complete a Domestic Partner Affidavit. Domestic partners are not eligible FSA dependents. Please note, the cost of coverage for employee's domestic partner and/or partner's children is considered imputed income by the IRS. Imputed income is in addition to your monthly plan cost.

Note: If you are under the age of 18, you may not be eligible for all benefits offered.

# Eligibility

## Consolidated Omnibus Reconciliation Act (COBRA)

Separating from the company you will become eligible to enroll into the medical, dental, vision, and/or FSA plan for continuation of coverage under COBRA. Enrollment materials will be mailed out to the address on record from our COBRA administrator WEX, within 14 days of their receipt of the separation event. Coverage continuation under COBRA is retroactive to the date of loss of coverage when elected and paid within the allowed time frame.

## Loss of Eligibility

If you lose benefits eligibility due to termination of employment, your medical, dental, and vision benefits end on last day of the month. You'll receive a Benefits and Separation Information Guide from your leader or Human Resources with specific details.

# Who Pays

DFCU pays the full cost of many of your benefits. For others, you and DFCU share the cost, or you pay the full cost.

Benefit	You Pay	DFCU Pays	Pre-Tax	Post-Tax
Medical Insurance	X	X	X	
Dental Insurance	X	X	X	
Vision Insurance		X	X	
Health Savings Account	X	X	X	
Flexible Spending Accounts	X		X	
Lifestyle Spending Account		X		X
Basic Life and AD&D Insurance		X		X
Supplemental Life and AD&D Insurance	X			X
Disability Insurance		X		X
Voluntary Benefits	X			X
401(k) Retirement Savings Plan	X	X	X	X
Employee Assistance Program and Calm App		X		
Pet Insurance	X			X

# Enrollment

**You can only sign up for benefits or change your benefits at the following times:**

- New hire within 30 days of joining DFCU.
- During annual open enrollment.
- Qualifying life event within 30 days.

**The choices you make at this time will begin January 1, 2025, and remain in place through December 31, 2025,** unless you experience a qualifying life event as described on page 5. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

## How To Enroll

- **Open enrollment:** You will receive instructions shortly before open enrollment via The Union on how to complete your elections through UKG.
- **New hires:** You will receive instructions via email from the Benefits team shortly after hire to complete your new hire enrollment through UKG.

If you're enrolling a family member for medical, dental, or vision coverage for the first time, you'll need to enter that person's name, relationship to you, gender, a valid Social Security number, date of birth, and address (if it's different from yours).

Need help with enrollment? E-mail [benefits.connection@desertfinancial.com](mailto:benefits.connection@desertfinancial.com) or call 602-335-6150.

## **alex**<sup>®</sup> **Talk With ALEX Your Online Benefits Counselor**

ALEX is an interactive, user-friendly online tool that can help guide you through your benefits decision-making process. ALEX will ask you a few questions about your health care needs, crunch some numbers, and recommend a plan that might be a good fit for you and/or your family.

ALEX is available 24/7 at [start.myalex.com/desertfinancial](http://start.myalex.com/desertfinancial) from any smart phone, tablet, or computer.



## Health Advocate

Health Advocate | [healthadvocate.com/members](http://healthadvocate.com/members) | 866-695-8622

**DFCU provides you with access to a free advocacy program that supports every aspect of your health care needs AT NO COST TO YOU.**

Health Advocate's experienced benefits and clinical teams can assist you with questions and challenges related to your medical, dental, and vision plans. They can help you understand your benefits, find new doctors, show you how to maximize your benefits, research and resolve claims and other administrative issues. Contact a Health Advocate at 866-695-8622 or visit [healthadvocate.com/members](http://healthadvocate.com/members).



# Changing Your Benefits

**Due to IRS regulations, once you have made your elections for 2025, you cannot change your benefits until the next annual open enrollment period.**

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

**Qualifying life events include, but are not limited to:**

- Birth or adoption of an eligible child.
- Marriage, divorce, or legal separation.
- Spouse's work status changed affecting their benefits.
- Death of your spouse or covered child.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.

**To request a benefits change, notify Benefits within 30 days of the qualifying life event.** Change requests submitted after 30 days cannot be accepted. You will need to provide proof of the event, such as a marriage license or birth certificate. For loss of eligibility, see as described on page 3.

## Key Terms To Know

**Take the first step to understanding your benefits by learning these four common terms.**



### Copay

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



### Deductible

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



### Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



### Out-of-Pocket Maximum

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.

# Medical Benefits

UnitedHealthcare | myuhc.com | 844-471-6321  
Doctors Plan | whyuhc.com/dpaz | 844-376-0313

## DFCU offers three medical plan options through UnitedHealthcare (UHC).

Before you enroll in medical coverage, take some time to fully understand how each plan works. See page 7 for an overview of the plan benefits.

### Ask Yourself These Questions:



**Can you set aside money from your paycheck to save for out-of-pocket health care costs?**  
**Consider the UHC Choice Plus HDHP.** You will have the option to fund a health savings account (HSA) that can save you money on your health care costs.



**Do you prefer to pay less when you visit the doctor’s office?**  
**Consider the UHC Choice Plus PPO.** While you will pay more from your paycheck each month for coverage, you will only be responsible for a small copay or cost share when you need care.



**Are you and your covered family members residents of Maricopa or Pinal Counties?**  
**Consider choosing the UHC Doctors Plan PPO.** You will save more when visiting providers in the Doctors Plan network. This network also includes doctors and facilities from Banner Health and HonorHealth.

## Medical Costs

Listed below are the **per pay period** costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don’t pay taxes on the amount you pay for coverage. As part of our wellness partner credit program, you may be eligible to receive a \$25/\$50 monthly post tax credit by completing health risk tutorials.

Level of Coverage	UHC Choice Plus HDHP		UHC Doctors Plan PPO		UHC Choice Plus PPO	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Employee Only	\$0.00	\$27.00	\$49.50	\$77.00	\$63.50	\$98.00
Employee + Spouse	\$87.50	\$143.50	\$194.50	\$250.00	\$238.50	\$304.50
Employee + Child(ren)	\$79.50	\$121.50	\$181.00	\$224.00	\$210.50	\$260.50
Family	\$152.50	\$223.00	\$311.00	\$381.50	\$369.50	\$452.50
Employee + Domestic Partner	\$87.50	\$143.50	\$194.50	\$250.00	\$238.50	\$304.50
Employee, Domestic Partner, + Child(ren)	\$152.50	\$223.00	\$311.00	\$381.50	\$369.50	\$452.50

# Medical Benefits

The UHC plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a UHC provider.

- The UHC Choice Plus HDHP and Choice Plus PPO plans utilize the Choice Plus PPO network.
- The UHC Doctors Plan PPO is specifically for residents of Maricopa or Pinal County and utilizes the Doctors Plan network.

Check with your provider to make sure they are in your network before receiving care. Locate a network provider at [myuhc.com](https://myuhc.com) for the Choice Plus HDHP or Choice Plus PPO or [whyuhc.com/dpaz/search-for-a-provider](https://whyuhc.com/dpaz/search-for-a-provider) for the Doctors Plan.

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	UHC Choice Plus HDHP		UHC Doctors Plan PPO		UHC Choice Plus PPO	
	In network	Out of network	In network	Out of network	In network	Out of network
<b>Plan Year Deductible</b> Individual/Family	\$3,300/\$6,600	\$5,000/\$10,000	\$750/\$1,800	\$1,500/\$3,000	\$2,000/\$4,000	\$7,500/\$15,000
<b>The amount that DFCU contributes to help you pay for out-of-pocket expenses</b>	Employee-only: \$800 All other coverage levels: \$1,600		N/A		N/A	
<b>Out-of-Pocket Maximum</b> Individual/Family	Includes deductible, copays, and coinsurance					
	\$4,000/\$8,000	\$11,000/\$22,000	\$3,500/\$7,000	\$6,000/\$12,000	\$4,000/\$8,000	\$13,500/\$27,000
<b>Preventive Care</b>	Plan pays 100%	30% after ded.	Plan pays 100%	40% after ded.	Plan pays 100%	50% after ded.
<b>Physician Services</b>						
Primary Care Physician	10% after ded.	30% after ded.	\$0 copay	40% after ded.	\$30 copay	50% after ded.
Specialist	10% after ded.	30% after ded.	\$40 copay	40% after ded.	\$50 copay	50% after ded.
Virtual Care	10% after ded.	Not covered	\$0 copay	Not covered	\$10 copay	Not covered
Urgent Care	10% after ded.	30% after ded.	\$0 copay	40% after ded.	\$45 copay	50% after ded.
<b>Lab/X-Ray</b>						
Diagnostic Lab/X-Ray	10% after ded.	30% after ded.	Office visit copay or 20%*	40% after ded.	Office visit copay, 10%, or no charge*	50% after ded.
High-Tech Services (MRI, CT, PET)	10% after ded.	30% after ded.	Office visit copay or 20%*	40% after ded.	Office visit copay, 10%, or no charge*	50% after ded.
<b>Hospital Services</b>						
Inpatient	10% after ded.	30% after ded.	20% after ded.	40% after ded.	10% after ded.	50% after ded.
Outpatient	10% after ded.	30% after ded.	20% after ded.	40% after ded.	10% after ded.	50% after ded.
<b>Emergency Room</b>	10% after ded.		\$150 copay		\$250 copay	
<b>Prescription Drugs</b>						
Tier 1	Ded. then, \$15 copay	Ded. then, Retail copay + remaining balance	\$15 copay	Retail copay + remaining balance	\$15 copay	Retail copay + remaining balance
Tier 2	\$40 copay		\$40 copay		\$40 copay	
Tier 3	\$60 copay		\$60 copay		\$60 copay	
Mail Order (Up to a 90-day supply)	3x retail copay	Not covered	3x retail copay	Not covered	3x retail copay	Not covered

\*Cost varies depending on the location that you receive services.

# Medical Benefits

## UnitedHealthcare App

Register for your personalized website on [myuhc.com](https://myuhc.com) and download the UnitedHealthcare app.

**With the UnitedHealthcare app, you can:**

- Find care and compare costs for providers and services in your network.
- Check your plan balances, view claims, and access your plan ID card.
- Access wellness programs and view clinical recommendations.
- Connect 24/7 with providers by phone or video to discuss common medical conditions and get prescriptions, if needed with virtual visits.
- Compare prescription costs and order refills.



Scan the QR code or  
go to [myuhc.com](https://myuhc.com).

## Choice Plus Network

The UnitedHealthcare Choice Plus Network allows you the freedom to access providers and facilities within the national network. It is not required to select a primary care physician for your care to utilize the Choice Plus network, however, it is an important step to help get the care you need.

### Find a Choice Plus Network Provider

Sign in to [myuhc.com](https://myuhc.com), then select “Find Care” > “Medical Directory” > “People” > “Primary Care” > “All Primary Care Physicians.” Only doctors in your network are visible when you’re signed in and you can choose any family practitioner, internist, pediatrician, or general medicine physician.

## Doctors Plan Network

**This plan is available only to employees who live or work in Maricopa and Pinal counties.**

Enrolling into UHC Doctors Plan PPO, you will utilize the Doctors Plan Network for your care. This network features doctors and hospitals from Banner Health and HonorHealth. Enrolling into this plan, you will choose a primary care physician (PCP) who will help coordinate and guide you to the care you need.

Choosing the Doctors Plan means you have access to a vast network of hospitals and medical centers in your area. Visit [whyuhc.com/dpaz](https://whyuhc.com/dpaz) for the complete network list.

**The Doctors Plan Network gives you access to a Broad local Performance Network that includes:**

- Lower out of pocket costs—\$0 copay for in-network PCP and urgent care visits.
- A national network of quality physicians.
- No referrals needed to see network specialists.
- Access to specialty care and programs for many conditions including cancer, heart, diabetes, behavioral health, and Alzheimer’s.

### Find a Doctors Plan Network Provider

- Go to [whyuhc.com/dpaz/search-for-a-provider](https://whyuhc.com/dpaz/search-for-a-provider), select “Benefits” > “Find a Doctor or Facility”, then, select “Doctors Plan Plus.”
- To make your PCP selection from a list of providers within the network, choose “People” > “Primary Care”, then find and click on the name of the PCP you want.
- Enroll with the 10–14 digit ID number found on your UnitedHealthcare medical ID card.



# Medical Benefits

## Are You Covering Your Spouse and/or Children?

If you elect Employee + Spouse, employee + child(ren), or family coverage, each family member must meet their own individual deductible until the total amount of the deductible expenses paid by all family members meets the overall family deductible.

## Preventive Care

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.



### Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



### Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



### Preventive care keeps your health up to date.

Yearly check-ins with your doctor keeps your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.



Some services are not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

Learn more about preventive care at [myuhc.com](https://myuhc.com).

# Medical Benefits

UnitedHealthcare | [myuhc.com/virtualcare](https://myuhc.com/virtualcare) | 844-471-6321

Doctors Plan: 844-376-0313 | [whyuhc.com/dpaz](https://whyuhc.com/dpaz)

## Virtual Care

You have access to virtual care through UnitedHealthcare. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care.



### Get 24/7 care for non-emergency conditions.

Virtual care can connect you to a doctor, without an appointment, from your phone, computer, or tablet. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, pinkeye, migraines, back pain, and anxiety.



### Receive same-day urgent care on your phone, tablet, or computer.

Visit [myuhc.com/virtualcare](https://myuhc.com/virtualcare) to schedule a same-day appointment and see a board-certified physician who can help diagnose, treat, and even prescribe medication, when necessary. A virtual doctor can order lab tests, preventive screenings, and referrals to specialists.



### Talk with a doctor by phone or video, 24/7.

Use virtual care to prioritize your health by getting the care you need when you need it. Visit [myuhc.com](https://myuhc.com) to access care.

## UHC Tools And Resources

### UHC Health Advocacy Services

As a UHC medical plan member, you have access to a UHC Advocate who can guide you to health care solutions based on your needs and save you money on your health care. A UHC Advocate can assist with:

- Locating cost and care options.
- Answering questions about your benefits, test results, treatments, and medications.
- Resolving claims and billing issues.
- Assisting with referrals and prior authorization.
- Discovering your health and wellbeing benefits.

To get started, call the number on the back of your ID card or log into [myuhc.com](https://myuhc.com).

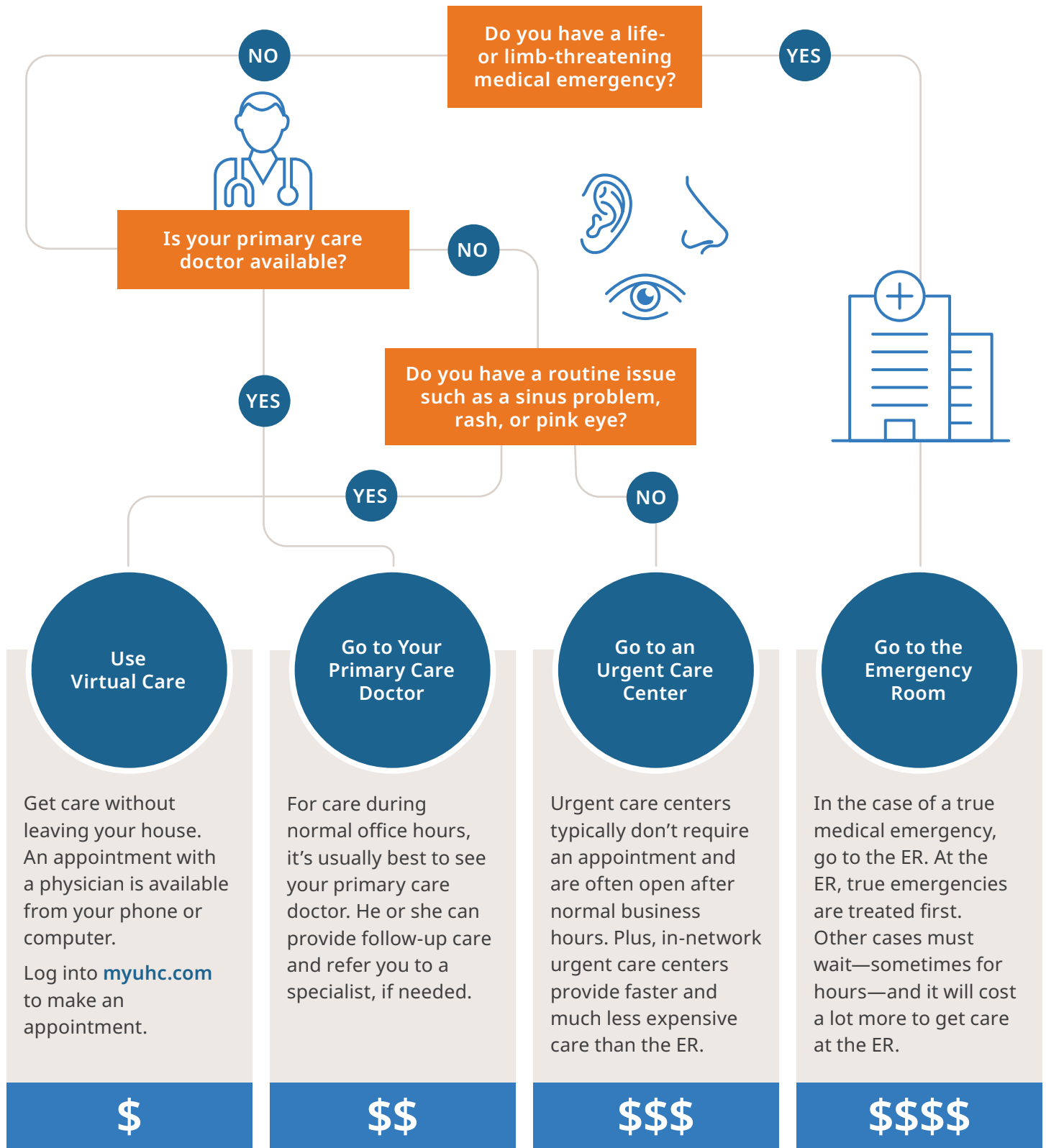
### Pharmacy

Visit [myuhc.com](https://myuhc.com) to manage and make the most of your pharmacy benefits. With your pharmacy at your fingertips, you can: manage all your medications online, find the lowest cost for your prescription, transfer your eligible prescriptions to home delivery, track recent orders, and order refills. Review the formulary at [whyuhc.com/desertfinancialcreditunion](https://whyuhc.com/desertfinancialcreditunion).

# Medical Benefits

## Know Where to Go for Care

Where you go for medical services can make a significant difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



# Dental Benefits

Delta Dental of Arizona | [deltadentalaz.com](http://deltadentalaz.com) | 602-938-3131

**DFCU offers a dental insurance plan through Delta Dental of Arizona, AT NO COST TO YOU. You also have the option to purchase the Delta Dental of Arizona Buy-Up DPPO.**

Both plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Delta Dental provider. Locate an in-network provider at [deltadentalaz.com](http://deltadentalaz.com) or in the Delta Dental mobile app.

No ID card is necessary for care. Just give your dental office your name and member ID that can be accessed via the Delta Dental mobile app. An electronic ID card can be accessed through the app.

The table below summarizes key features of each dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Delta Dental of Arizona DPPO		Delta Dental of Arizona Buy-Up DPPO	
	In Network	Out of Network	In Network	Out of Network
<b>Plan Year Deductible</b> Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
<b>Plan Year Benefit Maximum</b>	\$1,500		\$3,000	
<b>Preventive Care</b> (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%*	Plan pays 100%	Plan pays 100%*
<b>Basic Services</b> (Periodontal services, endodontic services, oral surgery, fillings)	20% after deductible	20% after deductible*	10% after deductible	10% after deductible*
<b>Major Services</b> (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after deductible	50% after deductible*	40% after deductible	40% after deductible*
<b>Orthodontia Services</b> (Age 8 and older)	50%		50%	
<b>Orthodontia Lifetime Maximum</b>	\$1,500		\$3,000	

\*You will be responsible for the difference between the non-participating dentist allowance and the fee charged by the dentist. For a Delta Dental Premier dentist, payment is based on the Premier maximum reimbursable amount, filed fee or the actual charge, whichever is less.

## Dental Costs

Listed below are the **per pay period** costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	DPPO	Buy-Up DPPO
<b>Employee Only</b>	\$0.00	\$2.42
<b>Employee + Spouse</b>	\$0.00	\$4.94
<b>Employee + Child(ren)</b>	\$0.00	\$5.78
<b>Family</b>	\$0.00	\$8.11
<b>Employee + Domestic Partner</b>	\$0.00	\$4.94
<b>Employee, Domestic Partner, + Child(ren)</b>	\$0.00	\$5.78

# Vision Benefits


DeltaVision | eyemedvisioncare.com | 866-605-4242

DFCU offers a vision insurance plan through DeltaVision (administered by EyeMed), AT NO COST TO YOU.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose an EyeMed Insight network provider.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	DeltaVision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay	Reimbursement up to \$30
Single/Bifocal/Trifocal Standard Plastic Lenses (Every 12 months)	\$10 copay	Reimbursement up to \$25/\$40/\$55
Frames (Every 12 months)	\$125 allowance + 20% off balance over \$125	Reimbursement up to \$60
Contact Lenses (Every 12 months in lieu of standard plastic lenses) Elective Medically Necessary	\$125 allowance + 15% off balance over \$125 Plan pays 100%	Reimbursement up to \$64 Reimbursement up to \$200



Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.



# Budgeting For Your Care

DFCU offers two types of pre-tax accounts: a health savings account (HSA) and flexible spending accounts (FSAs).

When you put money into a pre-tax account, you can save up to 20%\* on your care and increase your take home pay. This is because you don't pay tax on your contributions.

**Enrolled in  
the UHC  
HDHP?**

Health  
Savings  
Account

Consider contributing to a health savings account (HSA).

- **DFCU contributes the following amounts per year:**
  - » Individual—\$800
  - » Family—\$1,600
- Roll over all funds each year
- Spend funds penalty-free after age 65



**Enrolled in  
a UHC  
PPO?**

Health Care  
Flexible Spending  
Account

Consider contributing to a health care flexible spending account. **If you fund an HSA, you cannot fund a health care FSA.**

- No DFCU contribution
- No roll over allowed



**Enrolled in  
the UHC  
HDHP?**

Limited Purpose  
Flexible Spending  
Account

Consider contributing to a limited purpose flexible spending account. **You can choose to fund both a limited purpose FSA and an HSA.**

- No DFCU contribution
- No roll over allowed
- Dental and vision expenses only



**Paying for child  
or elder daycare  
expenses?**

Dependent Care  
Flexible Spending  
Account

You may contribute to dependent care flexible spending account.

- No DFCU contribution
- No roll over allowed
- Dependent daycare expenses only



\*Percentage varies based on your tax bracket.

# Health Savings Account

Desert Financial Credit Union | desertfinancial.com | 602-433-7000

**If you enroll in the UHC Choice Plus HDHP, you may be eligible to open and fund a health savings account (HSA) through Desert Financial Credit Union (DFCU).**

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. You may open and fund an HSA at any financial institution of your choice. However, to receive HSA contributions from DFCU, you must open an HSA through DFCU.

## DFCU Contribution

If you enroll in the UHC Choice Plus HDHP, DFCU will help you save by contributing the following amounts to your account at the start of the plan year (new hires prorated at enrollment).

- **Employee-only:** \$800
- **All other coverage levels:** \$1,600

## 2025 IRS HSA Contribution Maximums

Contributions to an HSA (including the DFCU contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$4,300
- **All other coverage levels:** \$8,550

If you are age 55+ by December 31, 2025, you may contribute an additional \$1,000.

## HSA Eligibility

**You are eligible to fund an HSA if:**

- You are enrolled in the UHC Choice Plus HDHP.

**You are NOT eligible to fund an HSA if:**

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to IRS Publication 969 for additional eligibility details. If you are over age 65, please contact Benefits.

## Maximize Your Tax Savings with an HSA



### Spend

Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.



### Save

Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.

# Flexible Spending Accounts

WEX | [benefitslogin.wexhealth.com](https://benefitslogin.wexhealth.com) | 866-451-3399

DFCU offers three flexible spending account (FSA) options through WEX.

## Health Care FSA (not allowed if you fund an HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

In 2025, the health care FSA maximum contribution is \$3,300.

## Limited Purpose Health Care FSA (if you fund an HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses.

In 2025, the limited purpose health care FSA maximum contribution is \$3,300.

## Dependent Care FSA

The dependent care FSA allows you to pay for eligible dependent daycare expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2025 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2025 plan year.

## How To Use An FSA

1

### Contribute

Decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2

### Pay

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at [benefitslogin.wexhealth.com](https://benefitslogin.wexhealth.com). Keep all receipts in case WEX requires you to verify the eligibility of a purchase.

3

### Use it or lose it

Use your FSA funds before the end of the year—FSA dollars are use it or lose it (no roll over allowed), any unused funds will be forfeited.

# Lifestyle Spending Account

WEX | [benefitslogin.wexhealth.com](https://benefitslogin.wexhealth.com) | 866-451-3399

**DCFU offers a lifestyle spending account (LSA), which is administered by WEX.**

DCFU will contribute \$125 quarterly for a total of \$500 annually for full-time employees and \$62.50 quarterly for a total of \$250 annually for part-time employees to help you pay for eligible expenses related to physical, financial, and emotional wellbeing.

## What is a Lifestyle Spending Account (LSA)?

An LSA is an employer sponsored benefit that provides funds for employees to use on eligible wellness expenses to meet their individual needs. The LSA is designed to improve your wellbeing.

Determine which eligible expenses or experiences will improve your lifestyle and plan your purchases.

### Eligible expenses include:

- Athletic equipment and accessories
- Fitness memberships, classes, and lessons
- Nutritional supplements
- Lessons (golf, swimming, tennis, dance, etc.)
- Pet care (walkers, daycare, grooming, etc.)
- Meditation classes or apps
- Personal development classes (art, cooking, etc.)
- Annual park passes
- And more!



# Life and AD&D Benefits

Reliance Standard | [reliancestandard.com](http://reliancestandard.com) | 800-351-7500

DFCU’s comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

## Basic Life and AD&D Insurance

DFCU automatically provides basic life and AD&D insurance through Reliance Standard to all full-time employees **AT NO COST TO YOU**. If you die as a result of an accident, your beneficiary will receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date in UKG.**

- **Employee life benefit and AD&D benefit:** 1x annual earnings up to a maximum of \$300,000

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage. Use the calculator at [reliancestandard.com](http://reliancestandard.com) to find the right amount for you.

## Supplemental Life Insurance

DFCU provides you the option to purchase supplemental life insurance for yourself, your spouse, and your dependent children through Reliance Standard.

You must purchase supplemental coverage for yourself to purchase coverage for your spouse and/or dependents. Supplemental life rates are age banded. Benefits will reduce to 65% at age 70 and to 50% at age 75. Please refer to the official plan documents for additional plan details and rates.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less—guarantee issue: \$250,000
- **Spouse:** \$10,000 increments up to \$250,000 or 100% of the employee’s election, whichever is less—guarantee issue: \$20,000
- **Dependent children:** Birth to age 26: \$5,000 or \$10,000—all dependent children amounts are guarantee issue

If you elect supplemental coverage when you’re first eligible to enroll, you may purchase up to the guaranteed issue amount(s) without completing a statement of health (evidence of insurability). Employees can enroll up to \$50,000 more than current amount, not to exceed the guarantee issue amount. This applies whether they are currently insured or not, and spouses can enroll up to \$10,000 more than current amount, not to exceed the guarantee issue amount. This applies whether they are currently insured or not. Any employee or spouse who was previously declined by Reliance Standard, or had an incomplete or withdrawn application, must provide EOI (evidence of insurability) to obtain coverage. Coverage will not take effect until approved by Reliance Standard.

## Supplemental Life Costs

Listed below are the monthly costs for supplemental life insurance.

Age	Supplemental Life Insurance Costs		
	Employee Rates Per \$1,000	Spouse Rates Per \$1,000	Child Rates Per \$1,000
< 30	\$0.06	\$0.06	\$0.150
30–34	\$0.08	\$0.08	
35–39	\$0.12	\$0.12	
40–44	\$0.18	\$0.18	
45–49	\$0.28	\$0.28	
50–54	\$0.44	\$0.44	
55–59	\$0.67	\$0.67	
60–64	\$1.01	\$1.01	
65–69	\$1.71	\$1.71	
70–74	\$3.05	\$3.05	
75–79+	\$6.17	\$6.17	



# Disability Benefits

Matrix Absence Management | [matrixabsence.com](https://matrixabsence.com) | 877-202-0055

Disability insurance keeps you and your family financially protected if you become unable to work due to an illness or injury.

## Short-Term Disability Insurance

DFCU automatically provides short-term disability (STD) insurance through Matrix Absence Management to all full-time employees, **AT NO COST TO YOU**. STD insurance is designed as income replacement to meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- **Employee benefit:** 66 2/3% of their base weekly pay up to a maximum of \$1,500, per week.
- **Elimination period:** 14 consecutive days, benefits start on day 15 of an absence.
- **Benefit duration:** Up to 11 weeks of pay.

## STD Maternity Benefits

STD insurance can cover a portion of your income while on paid or unpaid maternity leave. You must apply for STD benefits prior to giving birth to qualify. Please view the official plan documents for varying coverage based on birth circumstances. Benefits will be reduced by other income, including state-mandated STD plans.

## Long-Term Disability Insurance

DFCU automatically provides long-term disability (LTD) insurance through Matrix Absence Management to all full-time employees **AT NO COST TO YOU**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Employee benefit:** 60% of base monthly pay up to \$12,500.
- **Elimination period:** 90 consecutive days.
- **Benefit duration:** Social security normal retirement age.

Disability insurance is an important part of your benefits coverage. You may use disability benefits to pay for your necessary expenses while you are unable to work, such as mortgage payments, medical expenses, childcare, and more. If you are enrolled and become unable to work due to an accident, illness, injury, or pregnancy, you must apply for benefits as soon as you are able after your event. Please notify Matrix Absence Management as soon as possible to ensure you qualify for coverage and receive timely payouts.



# Voluntary Benefits

Reliance Standard | [reliancestandard.com](https://reliancestandard.com) | 800-351-7500

DFCU offers the following voluntary benefits to support your financial wellbeing.

## Accident Insurance

Accident insurance can help you pay for injuries that occur off the job—whether common or severe. If you enroll now, you are guaranteed base coverage without having to answer any medical questions. You'll receive 24-hour coverage, and your benefit will pay a lump-sum directly to you in the event of a covered accident. You can receive a \$75 wellness credit per covered individual per year for completing certain routine wellness screenings or procedures (max four covered members).

### Accident Costs

Listed below are the per pay period costs for accident insurance.

Level of Coverage	Accident Insurance Costs
Employee Only	\$4.07
Employee + Spouse	\$6.69
Employee + Child(ren)	\$7.18
Family	\$9.94
Employee + Domestic Partner	\$6.69
Employee, Domestic Partner, + Child(ren)	\$9.94

## Critical Illness Insurance

This option will pay a lump-sum benefit directly to you if you are diagnosed with a serious illness. When you enroll, receive up to \$20,000 guaranteed issue coverage to ensure you peace of mind in the event of a serious illness. You must be actively working when diagnosed to receive this benefit. You can receive a \$75 wellness credit per covered individual per year for completing certain routine wellness screenings or procedures (max four covered members).

Note: Employees and spouses can enroll up to Guarantee Issue amount regardless if they were previously enrolled or not. Spouses must be < age 70 to enroll. Coverage terminates at age 75.

### Critical Illness Costs

Listed below are the per pay period costs for critical illness insurance.

Age	Employee Critical Illness Insurance Non-Tobacco User Rates				Employee Critical Illness Insurance Tobacco User Rates			
	\$5,000	\$10,000	\$15,000	\$20,000	\$5,000	\$10,000	\$15,000	\$20,000
< 29	\$0.75	\$1.50	\$2.25	\$3.00	\$0.90	\$1.80	\$2.70	\$3.60
30–34	\$1.18	\$2.35	\$3.53	\$4.70	\$1.63	\$3.25	\$4.88	\$6.50
35–39	\$1.50	\$3.00	\$4.50	\$6.00	\$2.15	\$4.30	\$6.45	\$8.60
40–44	\$1.98	\$3.95	\$5.93	\$7.90	\$3.23	\$6.45	\$9.68	\$12.90
45–49	\$3.08	\$6.15	\$9.23	\$12.30	\$5.25	\$10.50	\$15.75	\$21.00
50–54	\$4.20	\$8.40	\$12.60	\$16.80	\$7.43	\$14.85	\$22.28	\$29.70
55–59	\$5.98	\$11.95	\$17.93	\$23.90	\$9.95	\$19.90	\$29.85	\$39.80
60–64	\$8.08	\$16.15	\$24.23	\$32.30	\$12.78	\$25.55	\$38.33	\$51.10
65–69	\$12.53	\$25.05	\$37.58	\$50.10	\$18.45	\$36.90	\$55.35	\$73.80
70–74	\$18.03	\$36.05	\$54.08	\$72.10	\$26.80	\$53.60	\$80.40	\$107.20
75–79	\$29.70	\$59.40	\$89.10	\$118.80	\$37.98	\$75.95	\$113.93	\$151.90
80–84	\$36.98	\$73.95	\$110.93	\$147.90	\$43.75	\$87.50	\$131.25	\$175.00
85+	\$57.75	\$115.50	\$173.25	\$231.00	\$62.25	\$124.50	\$186.75	\$249.00

# Voluntary Benefits

## Critical Illness Insurance (continued)

### Critical Illness Costs

Listed below are the per pay period costs for critical illness insurance.

Age	Spouse Critical Illness Insurance Non-Tobacco User Rates				Spouse Critical Illness Insurance Tobacco User Rates			
	\$5,000	\$10,000	\$15,000	\$20,000	\$5,000	\$10,000	\$15,000	\$20,000
< 29	\$0.75	\$1.50	\$2.25	\$3.00	\$0.90	\$1.80	\$2.70	\$3.60
30-34	\$1.18	\$2.35	\$3.53	\$4.70	\$1.63	\$3.25	\$4.88	\$6.50
35-39	\$1.50	\$3.00	\$4.50	\$6.00	\$2.15	\$4.30	\$6.45	\$8.60
40-44	\$1.98	\$3.95	\$5.93	\$7.90	\$3.23	\$6.45	\$9.68	\$12.90
45-49	\$3.08	\$6.15	\$9.23	\$12.30	\$5.25	\$10.50	\$15.75	\$21.00
50-54	\$4.20	\$8.40	\$12.60	\$16.80	\$7.43	\$14.85	\$22.28	\$29.70
55-59	\$5.98	\$11.95	\$17.93	\$23.90	\$9.95	\$19.90	\$29.85	\$39.80
60-64	\$8.08	\$16.15	\$24.23	\$32.30	\$12.78	\$25.55	\$38.33	\$51.10
65-69	\$12.53	\$25.05	\$37.58	\$50.10	\$18.45	\$36.90	\$55.35	\$73.80
70-74	\$18.03	\$36.05	\$54.08	\$72.10	\$26.80	\$53.60	\$80.40	\$107.20
75-79	\$29.70	\$59.40	\$89.10	\$118.80	\$37.98	\$75.95	\$113.93	\$151.90
80-84	\$36.98	\$73.95	\$110.93	\$147.90	\$43.75	\$87.50	\$131.25	\$175.00
85+	\$57.75	\$115.50	\$173.25	\$231.00	\$62.25	\$124.50	\$186.75	\$249.00

Coverage Amount	Child(ren) Critical Illness Insurance
\$2,500	\$1.80
\$5,000	\$3.60
\$7,500	\$5.40
\$10,000	\$7.20

# Voluntary Benefits

## Hospital Indemnity Insurance

This option will pay benefits that help you with costs associated with a hospital visit such as a covered accident, illness, or childbirth. This benefit pays you a lump-sum upon admittance so that you can choose how best to cover your expenses.

Note: Employees and spouses can come onto the plan without EOI.

### Hospital Indemnity Costs

Listed below are the per pay period costs for hospital indemnity insurance.

Level of Coverage	Hospital Indemnity Insurance Costs
Employee Only	\$8.91
Employee + Spouse	\$16.98
Employee + Child(ren)	\$13.02
Family	\$20.85
Employee + Domestic Partner	\$16.98
Employee, Domestic Partner + Child(ren)	\$20.85

These voluntary benefits are portable. If you elect coverage for yourself, you can elect coverage for your spouse and dependent children. Refer to the official plan documents for rates and a full list of covered conditions and benefits.

## Indemnity Insurance Notice

### IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

### Looking for comprehensive health insurance?

- Visit [healthcare.gov](https://healthcare.gov) or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, please review this Benefits Guide for eligibility and medical plan offerings.

### Questions about this policy?

- For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://naic.org)) under "Insurance Departments."
- If you have this policy through your job contact Desert Financial Credit Union's Benefits Team.

# Retirement

Empower Retirement | [empower-retirement.com](https://empower-retirement.com) | 800-338-4015

## DFCU offers a 401(k) Retirement Savings Plan, which is administered by Empower Retirement.

DFCU automatically enrolls you into the 401(k) plan at 3% on your initial eligibility date. You can opt out of the election or change the amount of the contribution. You may contribute from 1% to 100% in whole percentages of your eligible compensation (includes bonuses and overtime) on a pretax basis and Roth 401(k) on an after-tax basis up to the annual IRS allowed limits. You can modify your contribution level at any time following your initial eligibility. If you are 50 or older during the calendar year, you are eligible to make additional catch-up contributions.

The pretax and Roth 401(k) after-tax contributions you defer are eligible for company matching contributions of 100% of the first 3% you defer and 50% of the next 2% you defer. Your contributions and DFCU's matching contributions are 100% vested upon enrollment into the plan. A payroll deduction must be made to receive a match.

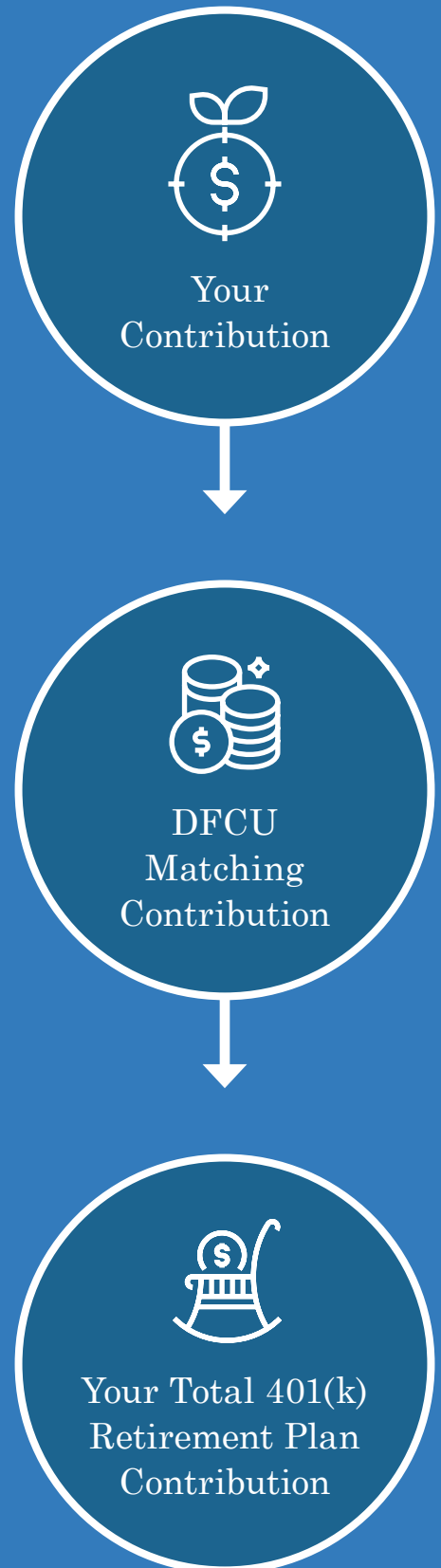
Contribution election deductions will begin on the next available payroll, once eligible. You can make changes to your deferral elections, investment selections, and fund allocations at any time. Go to [empower-retirement.com](https://empower-retirement.com) to learn about the key features of your plan. Please refer to the plan documents for full details.

### Non-Elective Contribution

As part of sharing our success, an annual non-elective contribution may be made to your 401(k) account based on a percentage of your annual salary and tenure (outlined below).

- **1–4 years:** 3% of compensation
- **5–9 years:** 4% of compensation
- **10–14 years:** 5% of compensation
- **15–19 years:** 6% of compensation
- **20+ years:** 7% of compensation

To be eligible for the non-elective contribution, you must be employed by DFCU on the last day of the plan year and have completed at least 1,000 eligible hours of service during the plan year.





# Employee Assistance Program

ComPsych Guidance Resources | [guidanceresources.com](https://guidanceresources.com) | 800-272-7255

**Assistance is always available for you. The employee assistance program (EAP) services are provided AT NO COST to you and your household through ComPsych Guidance Resources.**

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **twelve free face-to-face** visits per person, per incident, per year with a licensed counselor.

## When is the best time to use your EAP?

- When you feel burnt out or stretched thin, call to connect with a counselor to find relief.
- When you need help finding care for your child or loved one, call to find care solutions.
- When you need someone to talk to with 24/7 support, you can connect when it's convenient.
- When you're not sure of the next step to take, reach out for legal and financial planning.

Don't hesitate to reach out whenever you need it. No personal information is ever shared with DFCU and access to the EAP is completely confidential.



Access your EAP by calling 800-272-7255 or visiting [guidanceresources.com](https://guidanceresources.com) and use the web ID: Desert.

## Calm Premium

Calm Premium | [calm.com/b2b/desert-financial/subscribe](https://calm.com/b2b/desert-financial/subscribe)

**Experience lower stress, less anxiety, improved focus, and more restful sleep with a Calm Premium subscription, AT NO COST TO YOU.**

Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

1. Visit [calm.com/b2b/desert-financial/subscribe](https://calm.com/b2b/desert-financial/subscribe) on a web or mobile browser (not in the app itself) or scan the QR code to the right.
2. Create an account or sign into your existing Calm account.
3. Enter your employee work email in the box provided to activate the subscription on your Calm account.
4. Download the Calm app and log into your account to access the premium content.



Scan the QR code to access Calm Premium.

# Pet Insurance

Pet Benefit Solutions | [petbenefits.com/land/dfcu](https://petbenefits.com/land/dfcu) | 800-891-2565

## DFCU provides you the option to purchase pet insurance through Pet Benefit Solutions.

Pet Benefit Solutions has multiple pet benefit options so you can select the best coverage for you and your pet(s). Enroll in Wishbone, Total Pet, or both!

- **Wishbone:** Receive 90% reimbursement on accidents and illnesses, a low \$250 annual deductible, and two optional routine care add-ons. Lost pet recovery and 24/7 pet telehealth services are included for each insured pet.
  - » Rates based on breed, age, and zip code.
- **Total Pet Plan:** Receive discounts on veterinary care and pet products, access 24/7 pet telehealth and lost pet recovery service all for less than 40 cents per day.

### Pet Insurance Costs

Listed below are the per pay period costs for pet insurance.

Level of Coverage	Total Pet Plan	Wishbone Plan
1 Pet	\$5.88	Wishbone plan rates are based on breed, age, and zip code
2 Pets	\$9.25	
3 Pets	\$9.25	
Each Additional Pet	\$9.25	

# Contacts

If you have any questions regarding your benefits or the material contained in this guide, please contact Benefits.

602-335-6150

[benefits.connection@desertfinancial.com](mailto:benefits.connection@desertfinancial.com)

Provider/Plan	Phone Number	Website
<b>Medical</b>   UnitedHealthcare Doctors Plan	844-471-6321 844-376-0313	myuhc.com whyuhc.com/dpaz
<b>Health Advocate</b>	866-695-8622	healthadvocate.com/members
<b>Dental</b>   Delta Dental of Arizona	602-938-3131	deltadentalaz.com
<b>Vision</b>   DeltaVision	866-605-4242	eyemedvisioncare.com
<b>Health Savings Account</b>   Desert Financial Credit Union	602-433-7000	desertfinancial.com
<b>Flexible Spending Accounts</b>   WEX	866-451-3399	benefitslogin.wexhealth.com
<b>Lifestyle Spending Account</b>   WEX	866-451-3399	benefitslogin.wexhealth.com
<b>Life and AD&amp;D Insurance</b>   Reliance Standard	800-351-7500	reliancestandard.com
<b>Disability Insurance</b>   Matrix Absence Management	877-202-0055	matrixabsence.com
<b>Accident, Critical Illness, Hospital Indemnity Insurance</b>   Reliance Standard	800-351-7500	reliancestandard.com
<b>Retirement</b>   Empower Retirement	800-338-4015	participant.empower-retirement.com/ participant/#/login
<b>Employee Assistance Program</b>   ComPsych Guidance Resources	800-272-7255	guidanceresources.com Web ID: Desert
<b>Pet Insurance</b>   PetBenefits	800-891-2565	petbenefits.com/land/dfcu

This summary of benefits is not intended to be a complete description of the terms and DFCU insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although DFCU maintains its benefit plans on an ongoing basis, DFCU reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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