



2024-2025 BENEFIT GUIDE



Overview of Benefit Contributions

2024-2025 Plan Year Details

Copay Plan Bi-Weekly Premiums

Health Tier	Wellness Non-Tobacco	Wellness Tobacco	Non-Wellness
Employee Only	\$46.00	\$67.00	\$83.00
Employee + Spouse	\$160.00	\$187.00	\$206.00
Employee + Child(ren)	\$103.00	\$125.00	\$142.00
Family	\$207.00	\$234.00	\$254.00

Deductible Plan Bi-Weekly Premiums

Health Tier	Wellness Non-Tobacco	Wellness Tobacco	Non-Wellness
Employee Only	\$60.00	\$83.00	\$101.00
Employee + Spouse	\$196.00	\$224.00	\$241.00
Employee + Child(ren)	\$131.00	\$153.00	\$170.00
Family	\$252.00	\$280.00	\$297.00

Dental Bi-Weekly Premiums

Employee Only	\$7.00
Employee + Spouse	\$14.00
Employee + Child(ren)	\$16.00
Family	\$25.00

Vision Bi-Weekly Premiums

Employee Only	\$3.01
Employee + Spouse	\$5.87
Employee + Child(ren)	\$6.16
Family	\$8.53

Copay Plan Overview

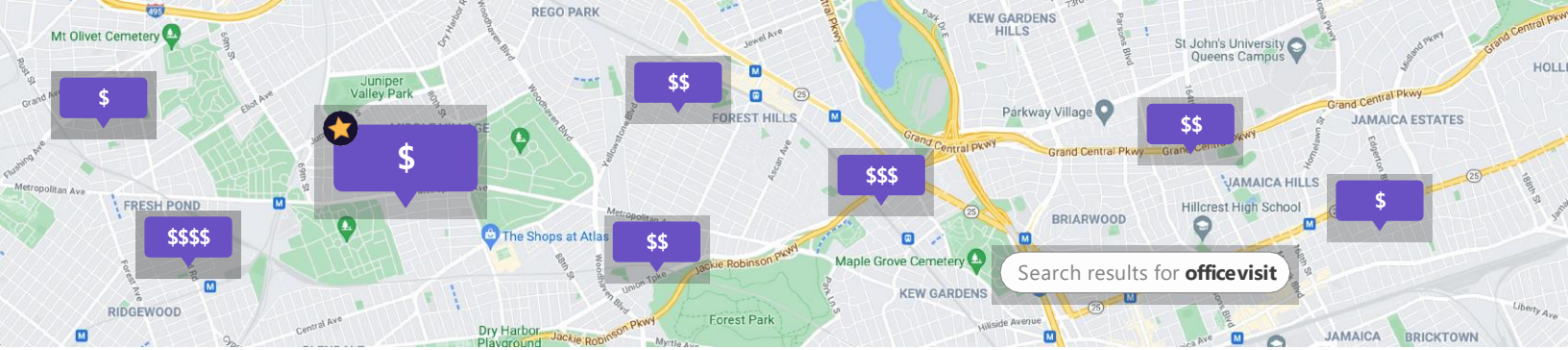
Medical & Prescription Drugs Insured by Surest, using the UHC Choice Plus Network

Copay Plan using the UHC Choice Plus Network		
	Network Benefits	Non-Network Benefits
Physician Office Visit	\$25 - \$125 Copayment	\$375 Copayment
Specialist Office Visit	\$25 - \$125 Copayment	\$375 Copayment
Deductible	Not Applicable	
Single	\$0	\$0
Family	\$0	\$0
Coinsurance	Not Applicable	Not Applicable
Out-of-Pocket Maximum	Embedded. Runs 8/1/2024 – 7/31/2025	
Single	\$5,500	\$11,000
Family	\$11,000	\$22,000
Preventive Care	100% Coverage	\$190 Copayment
Imaging	\$200 - \$950 Copayment	\$2,850 Copayment
Facility Fee	\$50 - \$3,500 Copayment	Up to \$10,000 Copayment
Hospital Services	\$400 - \$3,500 Copayment	Up to \$10,000 Copayment
Outpatient Services	\$25 - \$140 Copayment	Up to \$10,000 Copayment
Maternity Services	\$1,300 - \$2,350 Copayment	\$7,050 Copayment
Inpatient Services	\$2,750 Copayment	\$8,250 Copayment
Emergency Room Services	\$700 Copayment for visit, \$350 Copayment for transport	
Urgent Care Centers	\$70 Copayment	\$210 Copayment
Mental Nervous / Substance Abuse		
Inpatient	\$2,750 Copayment	\$8,250 Copayment
Outpatient	\$25 - \$140 Copayment	\$190 - \$420 Copayment
Retail Tier 1 Medications**	\$10	Not Covered
Retail Tier 2 Medications*	\$60	Not Covered
Retail Tier 3 Medications*	\$90	Not Covered
Mail Order Tier 1 Medications**	\$25	Not Covered
Mail Order Tier 2 Medications*	\$150	Not Covered
Mail Order Tier 3 Medications*	\$225	Not Covered
Specialty Drugs	\$240, \$270 or \$300	Not Covered

*More information about prescription drug coverage is available at [Join.Surest.com](https://www.join.surest.com).

**RiteAid, CVS & Walgreens are non-preferred Pharmacies. Examples of preferred pharmacies are Kroger, Walmart, Meijer, and other retailers.

Medical Administration by Surest using the UHC Choice Plus Network. UHC has negotiated discounts with a large national network of doctors and hospitals named United Healthcare Choice Plus. You will enjoy the highest level of benefits and the greatest value if you choose to receive care through the Choice Plus Network of providers. While it is not required that you utilize the network, the services you obtain outside of the network will be billed at a greater cost to you.



Search results for **office visit**

The information on this map is fictional and for illustrative purposes only.

A to Z coverage with the Copay plan¹

Easy to use. Upfront prices. Designed to help you find opportunities to save.

The \$ in the list below is the price tag (copayment) you may pay out of pocket for health services, as defined by the Surest plan, until you hit your out-of-pocket limit.

Annual physical (annual preventive visit)
\$0

Mental health office visit
In-office visit ... \$25

Prescription drugs

	30-day
Preventive Drugs	\$0
Tier 1 (Pref/Non-Pref Pharmacy)	\$10/\$25
Tier 2	\$90
Tier 3	\$120

Basic diagnostic lab tests, X-rays and ultrasounds²
\$0

Office visit
In-office visit ... \$25 to \$125
Virtual visit ... \$0

Emergency room visit
\$700

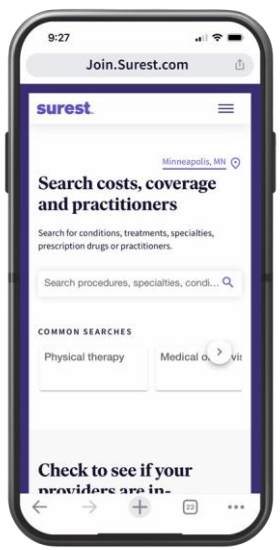
Out-of-pocket limit
Employee ... \$5,500
Family ... \$11,000

Urgent Care
In-office visit ... \$70

Maternity labor and delivery
\$1,300 to \$2,350

Physical therapy—20 visits
\$15 to \$95

Zero deductible
\$0



Easily search and shop for options.

Before making an appointment, check and compare costs—then choose the option that works best for your budget and lifestyle. Receive one bill for a single trip to the doctor or hospital.

To view prices or check if your doctor is in the network:

Join.Surest.com

Questions? 1-866-683-6440

Get started
Join.surest.com



Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ, MI, MN, MO, SC and TN).

In-network costs only. For out-of-network costs, exclusions and limitations, see website.
1. Excludes vision, dental and elective or cosmetic procedures. Consult your employer's Summary of Benefits and Coverage to determine what services are covered under the Surest plan. 2. Our basic lab tests include any medically necessary lab that is not a genetic lab test (genetic tests can have their own distinct member cost). Administrative services provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc., d/b/a Surest Administrators Services in CA. B2C_22-AI-303239_1022

Online care options are part of the Copay plan.



Access to a virtual health network may help reduce out-of-pocket costs, improve outcomes, and save time and money. Search for these conditions within Glick's member site, [Join.Surest.com](https://www.join-surest.com), to see how it works.



Virtual visits

Access a virtual network of licensed physicians and behavioral health specialists through Doctor On Demand. Available 24/7 on demand or by appointment, get help with colds, allergies, UTIs, prescription refills, anxiety, stress and more.

Receive care—for less—without leaving home. 24/7 access to doctors for colds and coughs, asthma, allergies, rashes, sinus infections, UTIs, chronic heartburn, migraines and more.



Second-opinion services

[2nd.MD](https://www.2nd.md) provides access to top medical experts for second opinions. Not sure you need that surgery or have questions about a treatment? [2nd.MD](https://www.2nd.md) can help.



Quality vs. Quantity

It may be helpful to know how the Surest plan assigns prices to health services. Prices (sometimes called copayments or copays) are low for what we consider higher-value options, such as those based on quality, efficiency and overall effectiveness of care. **When you check prices before seeking or scheduling care — you have the power to potentially save money.**

Three easy ways to find virtual care:

1. Search in the app or website and related virtual options will appear. It's part of the search experience. Schedule an appointment right from the link.
2. For added awareness, you'll see virtual alternatives when selecting "in-person medical office visit."
3. And — when you're in the app — you'll be notified of certain virtual care programs available to you.

surest[™]

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ, MI, MN, MO, SC and TN).

In-network costs only. For out-of-network costs, exclusions and limitations, see website.

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Deductible Health Plan Benefit Overview

Medical & Prescription Drugs Insured by UMR

Physician Office Visit
Specialist Office Visit
Deductible
Single
Family
Out-of-Pocket Maximum
Single
Family
HRA* Company Contribution
HRA* Maximum Rollover
Preventive Care
Inpatient & Outpatient Services
Maternity Services
Emergency Room Services
Urgent Care Centers
Mental & Nervous
Inpatient
Outpatient
Retail Prescription Drugs
Generic
Preferred
Specialty
Preventive Generic
Preventive Preferred
Mail Order Prescription Drugs
Generic
Preferred
Non-Preferred
Preventive Generic
Preventive Preferred
Lifetime Maximum

Deductible Plan Using Choice Plus Network	
Network Benefits	Non-Network Benefits
20% after Deductible	50% after Deductible
20% after Deductible	50% after Deductible
Embedded. Runs 8/1/2024 – 7/31/2025	
\$2,500	\$3,000
\$5,000	\$6,000
Embedded. Runs 8/1/2024 – 7/31/2025	
\$5,000	\$10,000
\$10,000	\$20,000
Not Available for 2024-2025 Plan Year	
\$2,500 Single, \$5,000 Family	
100% Coverage	Not Covered
20% after Deductible	50% after Deductible
20% after Deductible	50% after Deductible
20% after Deductible	
20% after Deductible	50% after Deductible
20% after Deductible	
20% after Deductible	50% after Deductible
20% after Deductible	50% after Deductible
20% Copayment	50% after Deductible
35% Copayment	50% after Deductible
35% Copayment	50% after Deductible
\$4 Copayment	Not Covered
\$20 Copayment	Not Covered
20% after Deductible	
35% Copayment	50% after Deductible
35% Copayment	50% after Deductible
35% Copayment	50% after Deductible
\$10 Copayment	Not Covered
\$50 Copayment	Not Covered
Unlimited	

*HRA stands for Health Reimbursement Arrangement

Medical Administration by UMR: UMR has negotiated discounts with a large national network of doctors and hospitals named United Healthcare Choice Plus. You will enjoy the highest level of benefits and the greatest value if you choose to receive care through the Choice Plus Network of providers. While it is not required that you utilize the network, the services you obtain outside of the network will be billed at a greater cost to you. You may log onto www.umar.com for a listing of participating providers.



UMR

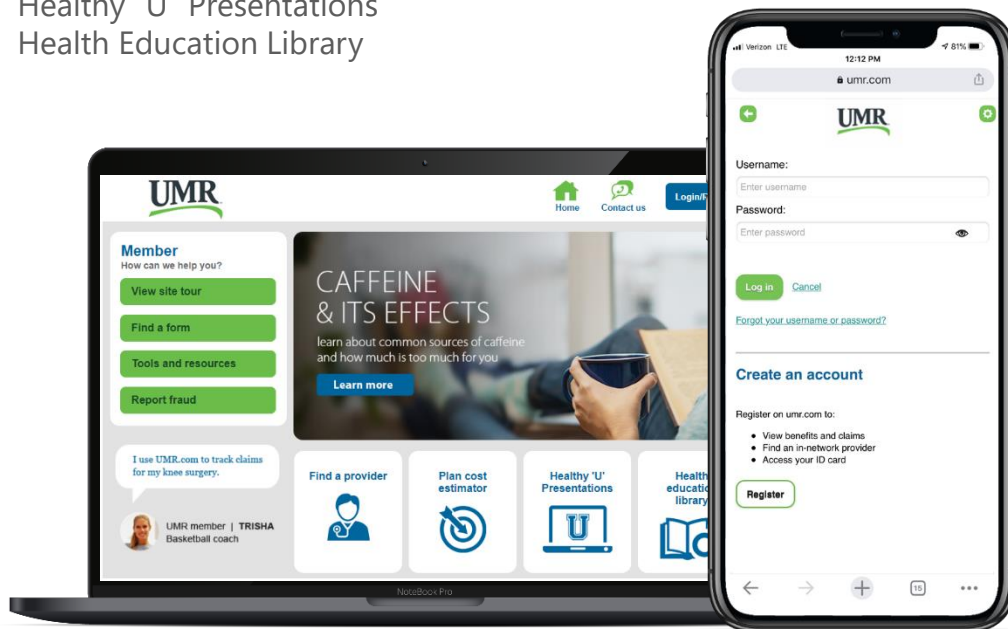
Your Deductible Plan
Medical Provider

Web Services – Services at your Fingertips

- Register for web services at umr.com

Just a Click Away – 24/7 Access

- Benefit Plan Details
- Deductible, Out-of-Pocket Accumulations
- ID Cards
- Paid Claims for you and your insured dependents
- Medical PPO Network providers using the United Healthcare Choice Plus Network.
- Health and Wellness Tools including
 - Plan Cost Estimator
 - Healthy “U” Presentations
 - Health Education Library



UMR App

UnitedHealthcare
Choice Plus Network

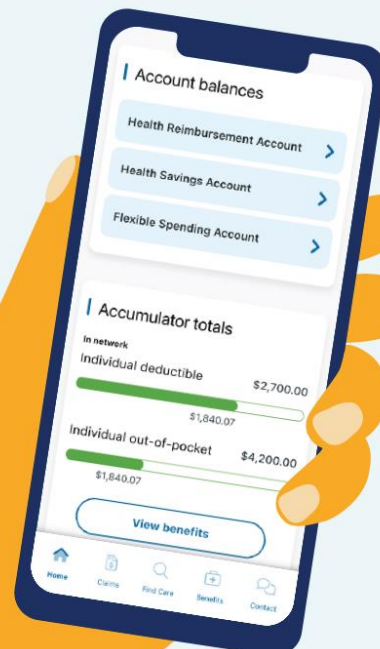


Welcome to a smarter, simpler, faster way to manage your healthcare benefits, right from the palm of your hand.

- Access your digital ID card
- Look up in-network health care providers
- Keep up to date with information about your health account balances
- See how much you've paid toward your deductible
- Find out if there's a copay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message UMR's member support team

The UMR app has a smart, fresh look, simple navigation, and faster access to your healthcare benefits information.

View your plan details on demand – anytime, anywhere,



UMR Benefits



UMR Mobile Services Available 24/7

- Mobile Access - [Click to Watch the Video](#)
- 24/7 mobile access to plan information, paid claims, provider and other UMR Helpful Tools including:
 - Plan Cost Estimator, Health and Wellness Resources, tools on navigating the app
- Have Questions? Call the Customer Support Center using the phone number on your ID card.

NurseLineSM

A call to the UMR's NurseLine service will connect you to a team of registered nurses who can answer your questions and provide advice. Calling the NurseLine is easy and a free service if enrolled in the medical plan. Simply dial toll-free 877-950-5083 available 24 hours, 7 days a week; the number can also be found on the back of your member ID card.

Teladoc (Telemedicine)

This service gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of a phone, video or mobile app visits. It is an affordable option for quality medical care. Teladoc doctors can treat many medical conditions including cold & flu symptoms; allergies; pink eye; respiratory infection; sinus problems; skin problems and more.

- General medical = \$54/visit fee, Psychiatrists = \$95 to \$105 /session (\$235 for the initial evaluation)

Premium Provider Designations

The United Health Premium program, offered through UMR evaluates various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-effective providers. Understand the following symbols on the UMR website to better understand.

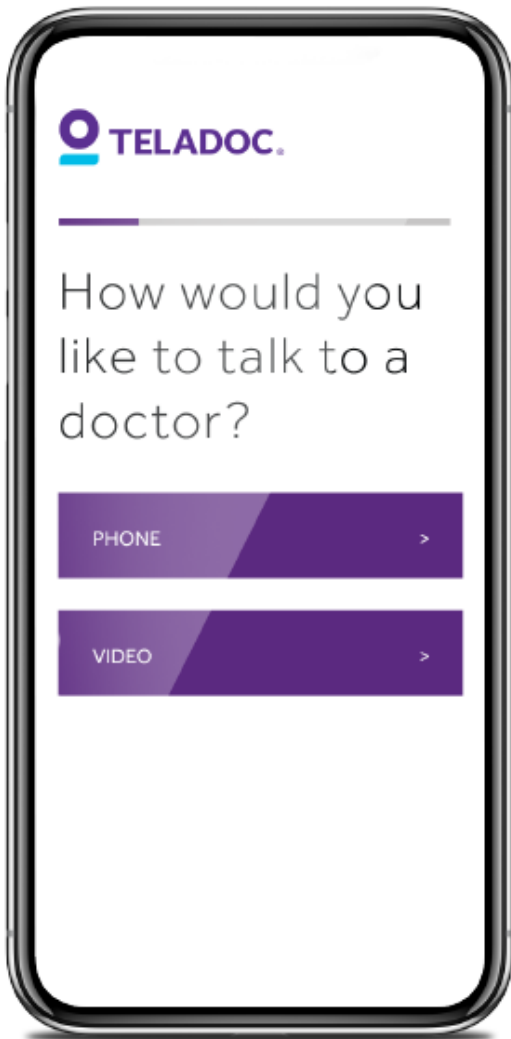
Maternity Care Program

If you're planning a pregnancy in the future, UMR's Maternity Care will help you learn about potential health risk and the things you can do to prevent medical complications for you and your baby

Join today! You can enroll yourself by calling UMR toll-free at 1-888-438-8105 and follow the prompts for Maternity CARE. You can also go to umr.com to sign up.



Deductible Plan Teladoc Health



Available Health Services

General Medical - \$54/visit

Talk to a U.S. licensed doctor for non-emergency conditions 24/7 from anywhere.

Mental Health Care

Talk to a therapist or psychiatrist of your choice 7 days a week from wherever you are.

- \$95/therapist visit
- \$235/psychiatrist first visit
- \$105/psychiatrist ongoing visit

Dermatology - \$85/online review

Upload images of a skin issue online or on the app and get a custom treatment plan within 24 hours.

Get quality care by phone, video or app

Visit [TeladocHealth.com](https://www.TeladocHealth.com)

Call 1-800-835-2362 | Download the app  

UMR Shop for Care

The health cost estimator allows you to research treatment options and learn about the recommended care and estimated costs associated with your selected treatment option. You can even access quality and efficiency measurements for participating providers.

Compare Quality & Cost Before You Go

The next time you're in the market for a new doctor or are wondering how much you'll pay for a possible medical procedure, visit umr.com first. Your online services make it easy to look up UnitedHealthcare network providers and health care facilities and find cost estimates for different services – all in one place.



Health
cost estimator



Stay in-network

With umr.com, you have anytime access to a searchable directory of UnitedHealthcare network providers in your area. Choosing a doctor or facility in the network ensures your benefits are paid at the highest level, so you can expect to pay less out of your own pocket. And when you go to a network provider for preventive services, there's typically no cost to you.



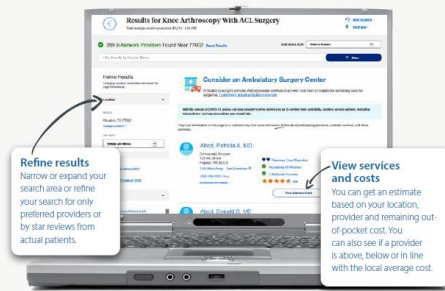
Check for quality

The two blue hearts next to a doctor's name tells you they are a Premium Care Provider who has been reviewed by UnitedHealthcare and meets quality standards for delivering cost-effective care. You may also see star ratings for customer satisfaction based on reviews from previous patients.



Understand the costs

Different providers may charge different amounts for the services they offer. Your search results will give you a range of the average costs for preventive care or medical procedures in your area. And the individual provider listings show whose costs are below, above, or meet the local average. If a procedure typically includes multiple steps of treatment, you can review the total cost and your estimated out-of-pocket cost for each step. Your estimated out-of-pocket costs are personalized to you, based on your own benefit plan's deductible, annual out-of-pocket max, copay, coinsurance and how much you've paid toward your deductible.



**START SHOPPING
TODAY**

Log in to umr.com and select **Find a provider** or log in and look for the **health cost estimator shopping cart icon** to get started.

Dental & Vision Benefit Summary



UMR Dental

Annual Deductible Individual Family	None None
Annual Plan Maximum	\$3,000
Orthodontia Lifetime Maximum	\$3,000
Plan Coinsurance Levels	
Preventive Services (Exams, Cleanings, X-Rays)	100%
Basic Services (Fillings, Root Canal, Gum Disease Treatment, Simple Extractions)	80%
Major Services (Dentures, Implants, Crowns)	50%
Orthodontia (to age 19)	50%
Provider Directory: www.UMR.com	



Spectera Vision

	In-Network	Out-of-Network
Routine Eye Exam - (once every 12 months)		
	\$10 copay	\$40 allowance
Frames Allowances - (once every 24 months)		
Wholesale Allowance Retail Allowance	\$50 \$130	\$45 allowance
Standard Plastic Lenses - (once every 12 months)		
Single vision (1 pair) Bifocal lenses (1 pair) Trifocal lenses (1 pair)	\$25 copay \$25 copay \$25 copay	\$40 allowance \$60 allowance \$80 allowance
Contact Lenses - (once every 12 months in lieu of glasses)		
Elective Non-Elective	\$125 allowance Covered in full	\$125 allowance \$210 allowance
Provider Directory: www.MySpectera.com		

Flexible Spending Accounts (FSA)

HealthCare Flexible Spending Accounts

- For all employees
- For use on medical, dental, vision and Rx expenses
- Contribution up to \$3,200 per plan year
- Carryover up to \$640 from the prior plan year.

Dependent Care Flexible Spending Accounts

- For employees with dependents under the age of 13
- Pre-tax reimbursements of eligible expenses cannot exceed \$5,000 (\$2,500 if married and filing separate income tax returns).

Basic Life, Basic AD&D, STD & LTD



Basic Life Insurance

A life insurance policy is a contract with an insurance company. In exchange for premium payments, the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries upon the insured's death.

Eligible Employees Include: Full Time Employees

Company pays 100% of Basic Annual Salary up to \$500,000

Benefit rounded down to the next \$5,000

Coverage decreases incrementally beginning at age 65

Basic Accidental Death & Dismemberment Insurance

The rider covers the unintentional death or dismemberment of the insured. Dismemberment includes the loss of or the loss of use of body parts or functions (e.g., limbs, speech, eyesight, or hearing).

Eligible Employees Include: Full Time Employees

Company Pays 100% of Basic Annual Salary up to \$500,000

Benefit rounded down to the next \$5,000

Contributory Short-Term Disability Benefits

Disability benefits protect your income during a period in which you are unable to work because of an illness or accident not related to your job.

Income Benefit

66.67% of Weekly Earnings

Max. Weekly Benefit

\$3,200

Benefits Begin

15 day following Disability

Employees pay a part of this premium through payroll deduction

Benefit Duration

24 weeks

Long-Term Disability Benefits

Disability benefits protect your income during a period in which you are unable to work because of an illness or accident not related to your job.

Income Benefit

60% of monthly earnings

Monthly Income Benefit

Up to \$7,500

Benefit Duration

Social Security Normal Retirement Age

Employer pays 100% of this premium

Voluntary Life Insurance

Employees pay 100% of the premiums for Voluntary Benefits.

EMPLOYEE BENEFIT	Benefit Increments	\$5,000
	Benefit Maximum	\$500,000
	Guarantee Issue	2x earnings up to \$300,000
Premiums are based on your benefit choice and your age.		
SPOUSE BENEFIT	Benefit Amount	\$5,000 increments up to \$150,000. Guarantee issue is up to \$20,000
CHILD(REN) BENEFIT	Benefit Amount (up to age 26)	\$10,000

Evidence of Insurability is required for new enrollments in the plan.



Wellness Resources

TrueLifeCare Diabetes Program

****Offering a \$50 incentive for qualified diabetics who enroll in TrueLifeCare!***

The TrueLifeCare diabetes support program can improve health and dramatically reduce medical costs for those with diabetes. The TrueLifeCare program is completely free and gives people with diabetes the individual help and support they need to regain and maintain control of their health and life. Every participant receives incentives, one-to-one coaching, customized support, meal plans and cookbooks, and a secure mobile health account.

TrueLifeCare can be reached at 888-788-4925. Please visit [TrueLifeCare.com](https://www.TrueLifeCare.com) for more information.

Wellness Incentives

Qualify for a lower medical plan premium by having your annual physical and being tobacco free.

Annual Physicals:

- All employees and spouses enrolled in the Wellness Plan are required to participate.
- Complete the Wellness Exam Verification Form within 31 days of insurance effective date.
- Forms can be found online.



Our goal is to expand our wellness offering in ways that will help meet your personal needs and improve the health of our employees and their families.



Pharmacy Cost Comparison Tools

Did you know prescription drug costs vary from pharmacy to pharmacy? Your insurance carrier provides discounts for prescriptions when you use your ID card at the time of the fill. However, vendors exist that may provide greater or additional discounts. Review the tools below to shop and compare the next time you need to fill a medication.



GoodRx

GoodRx

www.goodrx.com

GoodRx has both a website and a mobile app that can be used to compare prices. Go to the website and type in your drug name. GoodRx will display the cost available at multiple pharmacies. Show the coupon to your pharmacist. You do not need to register, and you don't need an ID card.



RX Help Centers

www.RXHelpCenters.com

RX Help Centers provide assistance in finding resources for high-cost brand name medications by advocating directly with drug manufacturers. Visit their website or call (866) 478-9593.

Rx Tools

When to Use Coupons

In this video, our in-house Pharmacist walks you through why medications are less expensive through these services. He also compares if it might be better to save using coupons, or if you'll save more in the long run chipping away at your deductible to meet your out-of-pocket max earlier in the year.

Watch online at lhdbenefits.com/rx-education/



Mark Cuban's CostPlus Drug Company

costplusdrugs.com

The goal of the Mark Cuban Cost Plus Drug Company is to dramatically reduce the cost of drugs like Albendazole, but we also think that it is just as important to introduce transparency to the pricing of drugs, so patients know they are getting a fair price. Watch the video to the left to understand when it's right for you to use this service.



Employee Assistance Program (EAP)

All employees and their dependents are eligible to participate in the Employee Assistance Program (EAP) immediately upon employment. The EAP provides resources and solutions for the problems we all encounter. The EAP benefit is designed to assist your emotional and mental well-being. There is no cost to you and contacting the EAP is **completely confidential**.



New Avenues EAP Can Help with Every Area of Life



Personal

- Personal Stress
- Anxiety
- Alcohol Abuse
- Drug Addiction
- Depression
- Medical Conditions
- Grief/Bereavement
- Gambling
- Weight Control
- Anger
- Chronic Pain Illness
- Eating Disorders
- Life Transitions
- Pregnancy
- Post Partum
- Personal Trauma
- Sexual Concerns
- Domestic Violence
- Learning Disabilities
- Smoking
- Men's/Women's Issues
- Nutrition



Family & Relationships

- Marital
- Parenting
- Caregiving
- Childcare
- Eldercare
- Education Planning
- Adoption
- Family Pets
- Special Needs Child
- Blended Families
- Teen Issues
- Domestic Partners
- Physical Abuse
- Family Relocation
- Sandwich Generation
- Military/Life Separation
- Disaster Preparedness
- Communication
- Keeping Children Safe



Financial & Legal

- Debt & Credit Card Issues
- Financial Loss
- Bankruptcy & Budgeting
- Retirement Planning
- Wills & Trusts
- Real Estate Law
- Car Buying
- Immigration
- Divorce
- Civil Suits & Criminal Law
- DUI/DWI
- Landlords & Tenants
- Homeowner Concerns
- Taxes
- Insurance & Consumer Law
- Contracts
- Personal Injury
- Child Custody
- Social Security



Work & Career

- Employee Conflict
- Work Related Stress
- Coaching
- Supervisor Conflict
- Team Development
- Career Planning
- Management Skills
- Supervising Others
- Time Management
- Skills Development
- Project Management
- Motivating Self & Others
- Valuing Diversity
- Managing Change

EAP counselors are available anytime, 24 hours a day, 7 days a week

Contact the EAP toll free at **(800) 731-6501**, or

Online at www.NewAvenuesOnline.com Password is Glick

Financial Benefit Offering



We value the health of our employees, which includes your financial well-being. That's why we now offer a low-risk, easily accessible loan solution as part of our benefits package. Privately apply for a personal loan online, no credit report required.

1

To complete your application, visit truconnectbenefit.com from a smartphone or computer.

2

Click "**Start New Loan**" and fill out the simple form.

3

After you apply, funds are available quickly – as soon as the next business day.

4

A repayment plan will automatically be set-up through small monthly payroll deductions.





Your Financial Benefit Offering

How much can I borrow?

Standard loans are given in amounts ranging between \$1,000 and \$5,000*.

Is my employer loaning me the money?

No. Loans are supplied through an independent partnership and are funded by Sunrise Banks, N.A. Member FDIC. We are making this program available as a voluntary benefit and do not provide any funding or approval for the loan.

How does it work?

When you apply for a loan, we provide employment information to TrueConnect to confirm your eligibility. No credit report required. Once approved, you will then choose your loan amount, sign your documents and instruct the bank where to deposit your money – all online. Depending on the day (and time) of your approval, the money may be available as soon as the next business day.

How do I pay it back?

Your loan will be repaid from your authorized payroll deductions, based on the payment schedule set forth in the loan agreement, beginning on your scheduled payday. You may repay the loan early without penalty if you wish.

Why TrueConnect over another lending program?

We all have immediate cash needs to pay for unexpected health care deductibles, car repairs, or other life events. TrueConnect is intended to meet those needs, conveniently. Unlike costly payday loans (often at 400% APR interest or more), the loan is repaid over 12 months through small payroll deductions. It is also an alternative to hardship withdrawals from 401(k) or 403(b) plans, which can dangerously reduce retirement savings.

TrueConnect loans are originated by Sunrise Banks, N.A. Member FDIC

**Depending on qualification.*

Learn more at trueconnectbenefit.com