

US - 2027 Open Enrollment

November 2nd – November 13th



Today you'll learn about:

- 2027 Key Highlights
- 2027 Benefits Lineup
- Benefits eligibility
- Benefit Plan options and cost
- How to enroll
- Questions & answers

How does IFS design its benefit programs?

1. Purpose and Philosophy – our goal is to provide market-competitive benefits programs that supports employee well-being.
2. Identify IFS Benefit objectives, plan design and budget
 - Feedback from Heartbeat survey – your voices shape our decision making.
3. Conduct market research for benefit plans based on best practice, employee needs, employee feedback and compliance requirements
 - Evaluate plan design options based on renewal data from vendors
 - Actual claims history and utilization of the plan – determine renewal rates
 - Regulatory compliance
4. Define the renewal benefits offerings, with the new rates provided by vendors
5. Communicate and implement benefits offerings for Open Enrollment using Bswift!

2027 Key Highlights

- **What's Changing*:**

- Well onTarget will be sun-setting at the end of 2026. Well onTarget will be available through December 31st, 2026 and members have until then to use the program and redeem any earned points. After December 31st, 2026, Well onTarget will transition to GO Wellbeing, a new personalized wellbeing experience.
- With GO Wellbeing, members will still be able to earn reward points and complete self-directed course. In addition, members will have access to new services like a real age test and personalized holistic wellbeing content.

- **Remaining the Same:**

- There are no major changes to the plan structure or carriers for 2027. Employees will continue to have access to the same medical, dental, vision and supplemental benefit offerings through the current carriers.
- There will be **no increase** to dental and vision benefits!
- IFS will continue to offer 2 HDHP's and 1 PPO plan through BlueCross and BlueShield of Illinois (BCBSIL) as well as dental, vision and supplemental health benefits
- Benefits Management System will continue to be Bswift for 2027
- Espresa will continue to administer "Wellness Your Way", a Lifestyle Spending Account



**Must be enrolled in a BCBS medical plan to utilize.*

2027 Benefit Lineup

Benefit	Vendor
Medical/Rx	BlueCross and BlueShield of Illinois
Dental	BlueCross and BlueShield of Illinois
Vision	BlueCross and BlueShield of Illinois
Health Savings Account	HSA Bank
Basic Life & Supplemental Life	Mutual of Omaha
Short-Term and Long-Term Disability	Mutual of Omaha
Supplemental Health (Accident, Hospital Indemnity, Critical Illness)	Blue Cross and Blue Shield of Illinois
Advocacy Support	MyAdvocate
Legal	ARAG
ID Theft	Allstate
Pet Insurance	Pets Best
Auto & Home	Farmers Group Select
EAP	Mutual of Omaha
Employee Discount Program	PerkSpot
Flexible Spending Accounts and Commuter Benefits	WEX
Lifestyle Spending Account	Espresa

Benefits Eligibility – Who Can Enroll?

- Employees assigned 25+ or more hours per week will be eligible for benefits.
 - Benefits will become active as of January 1, 2027, once open enrollment selections are made
- If you are benefits-eligible, you may also elect coverage for your spouse:
 - This includes domestic partners of both the same or opposite gender.
- Children up to age 26:
 - This includes natural, adopted, foster, and/or stepchildren of yours or your spouse/domestic partner.
 - Unmarried disabled children – employee will need to complete a disabled dependent verification form. Please email totalreward@ifs.com for a copy.

Open Enrollment – Need Assistance?

EOI – Benefit Counselors available to you and is a free resource!

- Counselors will be able to educate you about IFS benefit offerings and assist with enrollment
- All you need to do is set up an appointment, Scan QR code below today, visit www.ifs.mybenefitsappointment.com to schedule an appointment or call 888-597-5749 for assistance!
- Learn more about your benefits by accessing IFS' online benefit guide at ifs.mybenefitslibrary.com



Medical – Overview of Coverage – HDHP 1 & HDHP 2

Benefit	BlueEdge SM HDHP 1		BlueEdge TM HDHP 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$2,000	\$6,000	\$5,000	\$10,000
Family Deductible	\$4,000 (aggregate)	\$12,000 (aggregate)	\$10,000 (embedded)	\$20,000 (embedded)
Employer HSA Contribution	\$850 Individual \$1,700 per family		\$850 Individual \$1,700 per family	
Individual Out-of-Pocket Max	\$5,000	\$11,000	\$6,700	\$20,000
Family Out-of-Pocket Max	\$10,000 (aggregate)	\$33,000 (aggregate)	\$13,400 (embedded)	\$40,000 (embedded)
Office Visit	90%*	50%*	80%*	50%*
Preventive Care	100%	50%*	100%	50%*
Inpatient Admission	90%*	50%*	80%*	50%*
Emergency Room	90%*		80%*	
All Other Covered Services	90%*	50%*	80%*	50%*
Retail Rx – Generic/ Preferred/Non-Preferred	\$10/\$35/\$80	N/A	\$10/\$35/\$80	N/A
Mail Order Rx – Generic/ Preferred/Non-Preferred	\$25/\$87.50/\$200	N/A	\$25/\$87.50/\$200	N/A

*After deductible

Questions on the plan offerings? Contact the BCBS member line: 855-643-3169

Medical – Overview of Coverage - PPO

Benefit	PPO Plan	
	In-Network	Out-of-Network
Individual Deductible	\$2,000	\$4,000
Family Deductible	\$5,000	\$12,000
Individual Out-of-Pocket Max	\$5,000	\$12,000
Family Out-of-Pocket Max	\$13,700	\$36,000
Office Visit – PCP/Specialist	\$25 copay / \$50 copay	50%*
Preventive Care	100%	50%*
Inpatient Admission	80%*	50%*
Emergency Room	\$350 copay	
All Other Covered Services	80%*	50%*
Retail Rx – Generic/Preferred/Non-Preferred	\$10/\$30/\$60	N/A
Mail Order Rx – Generic/Preferred/Non-Preferred	\$20/\$60/\$120	N/A

*After deductible

Questions on the plan offerings? Contact the BCBS member line: 855-643-3169

Blue Cross Blue Shield – Sign Up for Access + Mobile App

BlueCross BlueShield of Illinois

Welcome Individual & Family Medicare Medicaid Employers Producers Providers

Home Shop Plans For Members Find Care Prescription Drugs Get Help About Us

Notice for Blue Access for Members Data Incident

Wherever Life Takes You

Whether traveling far or close to home, take your health with the BCBSIL Mobile App.

Get Started

Step 1 of 3
Please fill out your policy information

First Name

Last Name

Date of Birth

Identification Number

Your identification number is listed on the left side of your ID card below your name.

BlueCross BlueShield of Illinois	
Member Name: JOHN DOE	Plan: PPO
Identification Number: ABC123456789	Office Visit: \$10
Group Number: 123456	Specialty Care: \$20
	Prescription: \$100
	Emergency: \$100
	DN: 01234
	BlueShield Plan: HMO

Are you a Legal Guardian?
☐ I am a legal guardian

Continue

*Message and data rates may apply.

Go to **bcbsil.com** or download the BCBSIL App to get started



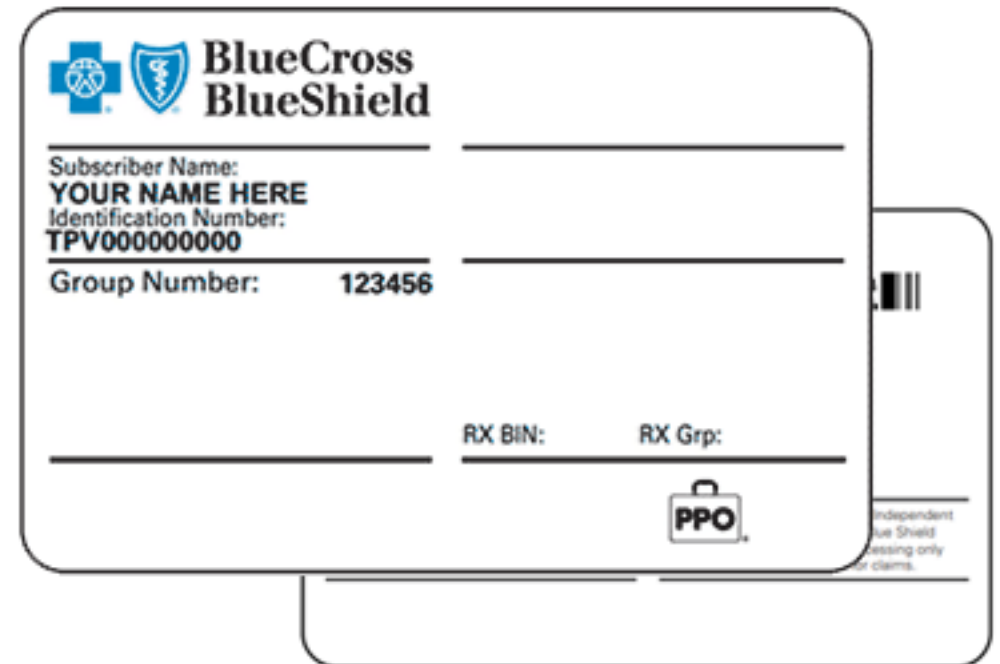
Online: Go to **mybam.bcbsil.com** to log in or create an account

OR

Get the App: Scan the QR code or text **BCBSILAPP** to **33633*** for a download link

Blue Cross Blue Shield – ID Cards

- ID cards will only be reissued if a member changes their current medical plan – if a plan is changed a member can expect to receive a new ID card
- New hires will receive their physical ID cards by mid to late December
- For additional information on ID cards, please contact the BCBS member line: **855-643-3169**



Dental – Core Plan

Benefit	Dental Low Plan	
	In-Network	Out-of-Network UCR 90th
Benefit Period maximum	\$1,250	
Individual Deductible	\$50	\$50
Family Deductible	\$100 (aggregate)	\$100 (aggregate)
Preventive and diagnostic	No cost	Based on UCR
Basic restorative dental services	20%*	20%*
Non-surgical extractions	20%*	20%*
Non-surgical periodontic services	20%*	20%*
Endodontic services	50%*	50%*
Surgical periodontal and oral surgery services	20%*	20%*
Major restorative services	50%*	50%*
Prosthodontic Services	50%*	50%*
Orthodontics (deductible waived) Lifetime maximum \$1,250 per participant Covered only for Dependent Children up to age 19	50%	50%

*After deductible

Dental – Buy Up Plan

Benefit	Dental High Plan	
	In-Network	Out-of-Network UCR 90 th
Benefit Period maximum	\$2,000	
Individual Deductible	\$50	\$50
Family Deductible	\$100 (aggregate)	\$100 (aggregate)
Preventive and diagnostic	No cost	Based on UCR
Basic restorative dental services	20%*	20%*
Non-surgical extractions	20%*	20%*
Non-surgical periodontic services	20%*	20%*
Endodontic services	50%*	50%*
Surgical periodontal and oral surgery services	20%*	20%*
Major restorative services	50%*	50%*
Prosthodontic Services (including Dental implants)	50%*	50%*
Orthodontics (deductible waived) Lifetime maximum \$1,500 per participant Covered for Adults and for Dependent Children up to age 26	50%	50%

*After deductible



BlueCross BlueShield
of Illinois

Vision – Overview of Coverage

Vision Care from Blue Cross and Blue Shield of Illinois

Summary of Benefits

Frequency		
Examination	Once every 12 months	
Lenses or contact lenses	Once every 12 months	
Frame	Once every 12 months	
	In-Network Member Cost	Out-of-Network Reimbursement
Exam with dilation as necessary	\$10 Copay	Up to \$30
Contact lens fit and follow-up	Up to \$40 for Standard; 10% off retail price for Premium	N/A
Frames: Any available frame at provider location	\$0 Copay, \$150 Allowance, 20% off balance over \$100	Up to \$75
Lenses: Single vision Bifocal Trifocal	\$25 Copay \$25 Copay \$25 Copay	Up to \$25 Up to \$40 Up to \$55
Contact Lenses: Conventional Disposable	\$0 Copay/\$150 Allowance/15% off balance over \$150 \$0 Copay, \$150 Allowance plus balance over \$150	Up to \$120 Up to \$120

Health Plan Cost – 2027 Per-Paycheck Contribution

	HDHP 1	HDHP 2	PPO
Employee Only	\$68.00	\$60.00	\$109.00
Employee + Spouse	\$147.50	\$134.00	\$232.50
Employee Plus Children	\$127.00	\$116.50	\$192.50
Family	\$199.50	\$181.50	\$328.50

Dental/Vision Plan Cost – 2027 Per-Paycheck Contribution

Dental	Base	Buy-Up
Employee Only	\$6.83	\$7.80
Employee + Spouse	\$13.65	\$15.60
Employee Plus Children	\$18.21	\$20.81
Family	\$27.36	\$31.27

Vision (EE Paid Only)	Rate
Employee Only	\$3.58
Employee + Spouse	\$6.81
Employee Plus Children	\$7.16
Family	\$10.52

Critical Illness Plan

Critical Illness Insurance Benefits

Eligibility: All eligible, active full-time employees

EMPLOYEE

Benefit Amount:
\$15,000 or \$30,000

Guaranteed Issue Amount: \$30,000

SPOUSE

Benefit Amount:
\$7,500 or \$15,000
not to exceed 50% of the employee benefit amount

Guarantee Issue Amount: \$15,000

CHILDREN

Benefit Amount:
\$7,500 or \$15,000
not to exceed 50% of the employee benefit amount

OVERALL BENEFIT MAXIMUM

Up to 3 times the selected benefit amount

COVERED CONDITIONS	
Invasive cancer Carcinoma in situ (25%) Heart Attack Major Heart Surgery (25%) Stroke Major Organ Failure End State Renal Failure Paralysis Benign Brain Tumor Coma – Brain Injury Loss of Sight, Speech or Hearing	Major Burns Advanced Alzheimer’s Disease Advanced Multiple Sclerosis Amyotrophic Lateral Sclerosis (ALS) Skin Cancer (10%) Severe COVID-19 Infection Child Benefits – Cleft Lip or Palate, Cystic Fibrosis, Down Syndrome and Spina Bifida



BlueCross BlueShield
of Illinois

Critical Illness Plan

Critical Illness Insurance Benefits

WELLNESS BENEFIT

\$50 per calendar year for employee and covered spouse

RECURRENCE BENEFIT

100% benefit for invasive cancer, heart attack, stroke, benign brain tumor or coma

PORTABILITY

Benefits are portable to age 65. Spouse and dependents may port their coverage only if the employee is also ported. You must be covered under the plan for 12 months and under age 60 to be eligible for portability.

AGE REDUCTION SCHEDULE

Benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

Accident Insurance Plan

ELIGIBILITY

All eligible, active full-time employees

COVERAGE TYPE

Off-the-Job Coverage

REDUCTION SCHEDULE

Benefits terminate at retirement or age 70, whichever occurs first.

BENEFIT COVERAGE AVAILABILITY

Employee
Employee and Spouse
Employee and Children
Family

See benefit summary for additional benefit details.

Emergency Room and Urgent Care Center Benefit	\$150
Doctor's Office Benefit	\$50
Hospital Admission Benefit	\$1,200
Hospital Confinement Benefit	\$250/day up to 365 days
ICU Admission Benefit	\$2,000
ICU Confinement Benefit	\$500/day up to 15 days
X-Ray Benefit	\$50
Surgical Procedure Benefit (range)	\$300 - \$1250

Monthly Cost	
EE only	\$5.56
EE + Spouse	\$11.12
EE + Child(ren)	\$11.67
EE+ Family	\$17.23



BlueCross BlueShield
of Illinois

Hospital Indemnity Plan

Hospital Indemnity Insurance Benefits

ELIGIBILITY

All eligible, active full-time employees

BENEFIT COVERAGE AVAILABILITY

Employee
Employee and Spouse
Employee and Children
Family

REDUCTION SCHEDULE

Benefits terminate at retirement.

See benefit summary for additional benefit details including limitations and exclusions.

Hospital Admission Benefit Payable once per calendar year	\$1,000
Daily Hospital Confinement Benefit Payable up to 30 days per calendar year	\$200
Hospital Intensive Care Unit (ICU) Admission Benefit Payable once per calendar year. Pays in addition to the Hospital Admission Benefit.	\$2,000
Hospital Intensive Care Unit (ICU) Daily Confinement Benefit Payable up to 10 days per calendar year. Pays in addition to the Daily Hospital Confinement Benefit	\$400
Newborn Confinement Benefit Payable for routine nursery care for a well child. Payable up to 3 days per calendar year.	\$200
Wellness Benefit Pays a benefit when a covered person receives a covered wellness screening or test. Payable once per year per covered person.	\$50

Monthly Cost	
EE only	\$14.22
EE + Spouse	\$32.04
EE + Child(ren)	\$25.25
EE+ Family	\$41.59



BlueCross BlueShield
of Illinois

Teladoc*

Diabetes Management and Hypertension Management Solutions

- Teladoc will continue to be offered by BCBSIL
- Welcome kit with smart glucose meter or connected blood pressure cuff
- Digital and live coaching through meter, phone and the Teladoc Health mobile app
- Services covered — no out-of-pocket costs



MDLive*

Virtual Healthcare

- MDLive will continue to be offered by BCBSIL to provide members with access to virtual care
- MDLive provides a range of services including primary care and mental health support
- Members can obtain services via mobile app, online video or telephone service
- Real-time consultation with an independently contracted, board-certified doctor or therapist
- Prescriptions sent to a pharmacy of your choice
- Members can also receive care without video



Maven Clinic*

Women's Health and Family Care

- Maven will continue to be offered by BCBSIL
- Maven Clinic is a premier leader in women's health and family care, providing a range of services like fertility, pregnancy, family care, and more

Wondr Health*

Weight Management Program

- Wondr will continue to be offered by BCBSIL
- With Wondr you can lose weight, gain energy, sleep better and improve your mind and body — all while eating your favorite foods
- Online program and mobile app allows members access anywhere at any time
- Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love and improve your overall health



Hinge Health*

- Hinge Health provides a digital, 12-week, coach-led musculoskeletal program based on proven non-surgical care guidelines. The program is delivered to you using mobile and computer-guided technology.
- Access to a personal health coach
- Convenient exercise therapy in your own home
- Education articles to help you understand your condition and treatment options
- No cost to eligible members and dependents

**Must be enrolled in a BCBS medical plan to utilize.*



GO Wellbeing*

Wellness and Rewards Program

- Well onTarget will be replaced by GO Wellbeing effective 1/1/2027. GO Wellbeing will offer similar services to Well onTarget, in addition to several new services.

GO Wellbeing Program Services:

- GO Points reward program
- Self-directed courses, health content, tools and trackers
- Single sign-on through Blue Access for Members
- NEW! Real Age Test – comprehensive health and wellness assessment that compares your body's age to actual age
- NEW! Personalized holistic wellbeing content
- NEW! Claims-integrated preventive care guide reminders
- NEW! Community Wellbeing Index

****Must be enrolled in a BCBS medical plan to utilize.***



Additional Benefit Offerings

Espresa – Lifestyle Spending Account

Wellness Your Way

- IFS will continue to offer a lifestyle spending account (LSA) through Espresa, called the Wellness Your Way challenge. Employees participating in the challenge can earn up to \$500 in the year!
- This benefit continues to be a part of IFS's broader commitment to **employee well-being**, offering choice, flexibility, and inclusivity across our workforce.

What is a lifestyle spending account?

- Unlike traditional benefits that focus solely on medical care, LSAs empower you to choose how to invest in your physical, emotional, and financial wellness.

Example of eligible expenses may include:

- Gym Memberships, fitness equipment, financial advisor, language courses, books/audiobooks, family support such as tutoring cost for child. For a full list of eligible expenses please check it out [here](#).
- LSAs are post-tax benefits, meaning reimbursements are considered taxable income. You earn funds by participating in challenges and activities on the Espresa platform—starting with a \$75 reward just for registering!



Espresa – Account Sign Up and Management

For New Users:

- Visit <https://Espresa.com/login> or download the Espresa app.
- Enter your IFS North America email address and select “Next”
- Click “Forgot Password” and instructions will be sent to your IFS email
- If you’re having trouble creating your account, please reach out to support@espresa.com



For Returning Users:

- Visit <https://Espresa.com/login> or download the Espresa app
- Log in with your IFS North America email address and password your previously set up

Submitting A Reimbursement:

- Log into Espresa (mobile or Desktop) and click on “Reimbursements” on the left-hand navigation menu
- Select LiveWell. Read instructions and documentation
- Enter expense descriptions, amount being claims and any comments (if applicable). Attach receipt and click “Submit”. After submitting, you will receive confirmation to let you know your claim is in review
- If the Espresa team has questions about your claim, they will reach out and you will be notified via email
- Once your claim is approved, you will receive an email notification with confirmation, and you will receive your reimbursement via your linked ACH account

Health Savings Accounts (HSAs)

- What is a health savings account?

- A **Health Savings Account (HSA)** is a **tax-advantaged savings account** designed to help employees covered by a **high-deductible health plan (HDHP)** pay for qualified medical expenses. It offers **triple tax benefits**: contributions are tax-free, earnings grow tax-free, and withdrawals for eligible expenses are tax-free.
- Unsure of how much you can contribute? Use HSA Bank's contribution calculator [here](#)!

Health Savings Accounts	
Annual Amount of Company Funding *Prorated based on start date	Self-only Coverage: \$850 Family Coverage: \$1,700
Frequency of Funding	Each pay period (15 th and last pay period of month) \$70.84/month for single \$141.68/month for family
Catch Up Allowed if Age 55+	Yes, \$1,000 in 2027
Maximum 2027 Contribution	Self-only Coverage: \$4,500 Family Coverage: \$9,000
Carryover	Remaining funds in HSA account carryover year to year
Portable	Yes – you can take the account with you
Eligible Expenses	Medical, Dental, Vision & Pharmacy

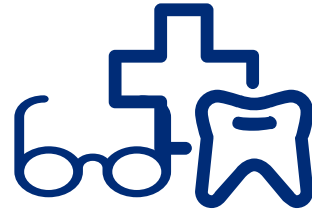
Flexible Spending Accounts (FSAs)

Health Care FSA



- **Enrolled in PPO or waived coverage**
- Maximum of \$3,500 in 2027
- Use for plan deductibles, copays, and other medical expenses.
- Debit card

Limited Purpose FSA



- **Enrolled in HDHP with HSA**
- Maximum of \$3,400 in 2027
- Use for **DENTAL & VISION** expenses only
- Debit card

Dependent Care FSA



- **Eligible daycare and eldercare expenses**
- Maximum of \$5,000, or \$2,500 for married couples filing separately, in 2027

Parking & Transit



- **Pre-tax dollars to pay for parking or transit costs related to work commute**
- Maximum of \$350 per month in 2027

Note: FSAs are “**use-it-or-lose-it**” accounts. There is a 90-day carryover.

Note: Parking & Transit benefits 2027 limits have not been released at the time of this presentation; limit is expected to increase from \$340 to \$350 for 2027.

Employee Assistance Program – Mutual of Omaha

The **EAP through Mutual of Omaha (MOO)** offers to help you live a well- balanced life 24/7, 365 days of the year!

Here are some examples of services offered to you at no cost:

- Mental health support
- 5 counseling sessions per year (per household) either face-to-face or virtually
- Childcare resources
- Elder care resources
- Legal assistance
- Emotional, or financial wellness
- EAP is available for all colleagues, even if you are not enrolled in the medical plan

— We are here for you —

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

mutualofomaha.com/eap
or call us: 1-800-316-2796



Financial Security – Life and AD&D Insurance

- **Employee Basic Life/AD&D:**

- 1 X Salary up to \$250k max
- Paid for by IFS

- **Voluntary Life Insurance:**

- Employee: The lesser 6x of salary up to \$750,000
 - Guaranteed issue amount: \$300,000
- Dependents:
 - Spouse/domestic partner: up to \$200,000
 - Guaranteed Issue amount: \$50,000
 - Child(ren): Fixed \$10,000 (\$5,000 for less than 6 months of age)

- **Voluntary AD&D insurance:**

- Employee: The lesser 6x of salary up to \$750,000
 - Guaranteed issue amount: \$300,000
- Spouse/domestic partner: \$5,000 up to \$200,000
 - Guaranteed Issue amount: \$50,000
- Child(ren): \$10,000 (\$5,000 for less than 6 months of age)

Please Note:

- Certain coverage requires evidence of (EOI): You will be notified if this applies to you.
- In order to elect Dependent Life/AD&D insurance, you will need to make an election for Supplemental Life/AD&D as an employee

Financial Security – Short Term & Long-Term Disability

Short Term Disability (STD)

- STD is an employee benefit that provides partial income replacement when an employee is temporarily unable to perform their job due to serious illness or injury.
- STD provides 60% of weekly earnings up to a \$2,500 weekly max.
- IFS Paid Benefit

Long-Term Disability (LTD)

- LTD is an employee benefit which begins if your health condition prevents you from returning to working for more than 90 days
- LTD provides 60% of monthly earnings up to a monthly maximum of \$6,550.
- IFS Paid benefit

Optional Long-Term Disability (LTD)

- You can purchase additional LTD coverage up to 70% of your monthly base pay up to a monthly maximum of \$8,750.
- Employee Paid

401(k) Retirement Plan

Retirement provider: Empower



- Invest in your future through easy payroll deductions.
- ***2027 Contribution Limits:**
 - **Standard employee contribution:** Up to \$25,500 for those under age 50
 - **Ages 50–59:** Up to \$8,500 in catch-up contributions, for a total of \$34,000.
 - **Ages 60–63:** Up to \$11,750 in catch-up contributions, for a total of \$37,250.
 - **Ages 64 and over:** The catch-up contribution returns to the lower amount (\$8,000 in 2026).
- ***Important Change: Starting in 2026, catchup contributions for those earning \$150,000 or more in FICA wages (2026 limit) will be directed to a Roth 401K account.**
- You can make changes to your contribution percentage or investment elections at any time by logging into your 401(k) account once your enrollment is active.
- Vesting schedule: YR 1 = 25%, YR 2 = 50%, YR 3 = 75%, YR 4 = 100%
- Employer Matching Contributions – IFS may make a matching contribution on your behalf if you contribute to the 401(k) plan.

Do you have a beneficiary on file? Don't forget to update or add directly in Empower!

****Subject to change. 2027 limits have not been released at the time of this presentation.***

Additional Voluntary Benefits

Legal benefits – ARAG



Access to attorneys for will preparation, estate planning, family law, and more. Plus, there are no hourly fees if you use a network attorney

Accident insurance - BCBSIL



Cash benefits paid to you in cases of covered accidental injuries to help pay medical expenses or living expenses

Critical illness insurance - BCBSIL



Financial support to help pay covered out-of-pocket expenses for covered critical illnesses, such as a heart attack or cancer

Hospital indemnity insurance - BCBSIL



Cash you can use to pay out-of-pocket expenses that your major medical plan doesn't cover for hospital stays

Auto and home insurance – Farmer's



Save with group rates and discounts for being an IFS employee and years of service

Pet insurance - Pets Best



Helps cover the costs of veterinary care including surgeries – can set up directly with vendor!

Discount Program - Perkspot



Gives you access to thousands of exclusive and unbeatable deals from top brands across 25+ [savings categories](https://ifsna.perkspot.com/)
<https://ifsna.perkspot.com/>

ID Theft - Allstate



Comprehensive identity protection with unique tools and proactive monitoring that help you see, manage and protect personal data

MyAdvocate – Personal Health Assistant

MyAdvocate, Personal Health Assistant, will be available to US employees and dependents. **MyAdvocate** will act as an extension of our Human Resources team and will be available as a resource to escalate and assist in resolving your benefit issues. Their service is designed to make your life easier by helping to navigate the complexities of the healthcare system while saving you time, money, and frustration.

Some examples of their services are:

- Assistance with claims or billing issues
- Eligibility, coordination of benefits,
- Finding the highest quality in-network doctors,
- Comparing treatment costs in your area
- Explaining benefits in easy to understand language
- Service is available 24/7 via the toll free number at **833.968.1775** or complete the online intake form at **MyAdvocateServices.com**. When you start a case, a Care Coordinator gathers information and refers you to an Advocate who will remain with you until your issue is resolved.



Medicare Education Services - SmartConnect

- We have partnered with SmartConnect to provide all employees year-round access to free Medicare resources, personalized guidance, and enrollment services.
- SmartConnect makes the transition to Medicare easier than ever by offering free Medicare resources and one-on-one consultations with licensed insurance agents.
- This service is beneficial to anyone 64 ½ or older (or otherwise eligible for Medicare), including your family members and friends.
- Website: <https://smartmatch.com/connect/ifsnorthamerica/>
- Phone Number: 1-833-460-5383



How do I enroll in benefits?



Need Help Enrolling in Benefits?

All benefit-eligible employees may speak with a professional benefit counselor to complete the enrollment process. Speak with a benefit counselor to submit your beneficiary information for the employer-provided life insurance and to elect or decline your 2027 benefits.

The counselors will provide an overview of our benefit plans via personalized one-on-one meetings to help ensure that you have the information needed to make appropriate and timely decisions. They will be available by phone from 8:00 am - 5:00 pm Central to speak with you one-on-one!

The counselor will:

- Help explain your benefit options
- Answer your questions
- Enroll/Change you and your dependents in coverage

How to Schedule a Benefit Appointment:

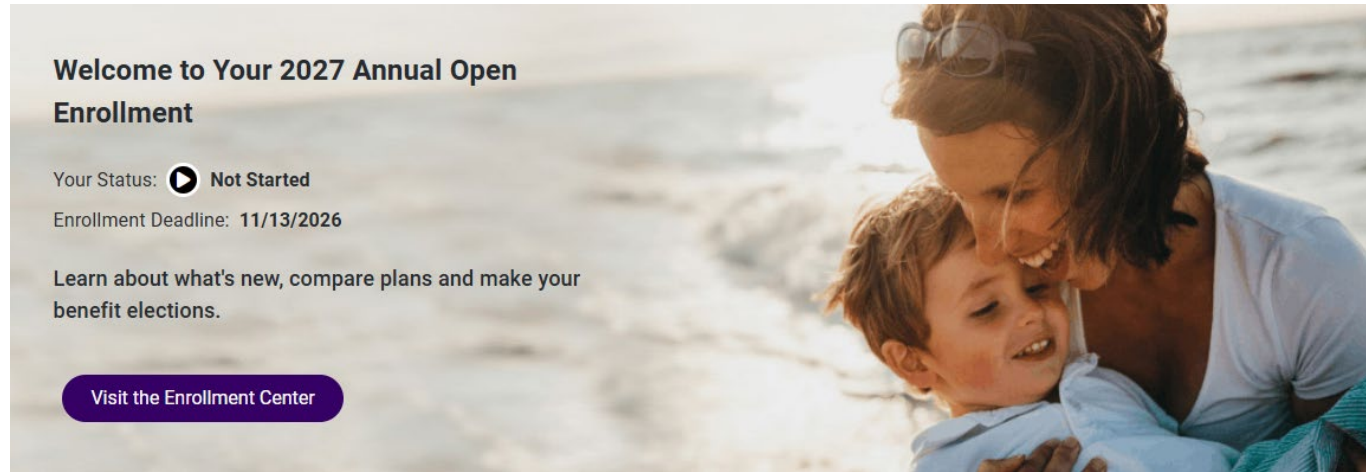
- Scan the QR code
- Call 888-597-5749
- Visit IFS.MyBenefitsAppointment.com



Visit IFS.MyBenefitsLibrary.com to learn more about your benefit options and [schedule your appointment online](#) or call 888-597-5749, Monday - Friday, 8:00 am - 5:00 pm, Central and a coordinator will help you schedule your appointment over the phone.



How to Enroll in Benefits for 2027 & More!



- To enroll in your benefits, please make your elections with a professional benefits counselor who can walk you through the process or make them online through Bswift.
- [SSO Link](#) – If you have issues accessing Bswift, email totalreward@ifs.com
- We have partnered with EOI and will continue to offer the [Microsite](#) all year to employees.

Open Enrollment ends 11/13/2026

If you don't enroll by the deadline your next opportunity to change your benefits will be the next Open Enrollment unless you experience a qualifying life event.

Thank You!

