

Employee **BENEFIT GUIDE**



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A MESSAGE FROM FRANK PADAK, PRESIDENT & CEO

*Our
employees
are our
top priority.*

At Scott Credit Union, our employees are our top priority. SCU is above all a team, and each role within our team contributes to our overall success. We recognize that your health and wellbeing directly influence your ability to thrive, whether at home or at work. Therefore, we strive to offer benefits that will meet you and your family's everyday needs at a reasonable cost. Our Benefit Guide is a comprehensive summary of the many benefits we offer. I encourage you to take time to review this guide and learn about all the benefits available to you as a prospective or current employee.

To our current employees, I thank you for choosing to be part of our team and for enriching our members and our communities as those before you have done since 1943. For those of you considering a career at Scott Credit Union, I appreciate your interest in our great organization and hope to have the opportunity to meet you!

Aetna 2023 - 2024 Monthly Premiums & Coverage

	Employee Pays
Employee Rate	\$170
Employee +1	\$455
Employee + Family	\$550
<u>In-Network</u>	
Coinsurance	100%
Office Visit	
Co-payment	\$20
Emergency Services & Urgent Care	
Co-pay	\$200/\$35
Individual Deductible	\$750
Individual Plus One	\$1,500
Family Deductible	\$1,500
<u>Non-Network</u>	
Coinsurance	70%
Individual Deductible	\$2000
Family Deductible	\$6000
Individual	
Out-of-Pocket Max	\$4000
Family	
Out-of-Pocket Max	\$8000

MEDICAL INSURANCE

Scott Credit Union offers medical insurance through the medical provider network, Aetna, administered through HealthComp. With Aetna, you get access to a broad national provider network.

Full-time employees are eligible to enroll. Medical insurance begins the first of the month following your date of hire.

For additional details on medical coverage, review the Summary of Benefits and Coverage In-Network Providers (employees hired prior to 10/01/2022).

Summary of Benefits and Coverage In-Network Providers (employees hired 10/01/2022 or after).

Usage of in-network medical services will result in significant savings overall. Click [here](#) to learn how to find an in-network provider.

PRESCRIPTION DRUG COVERAGE

Acute and maintenance medications are available through either retail or mail order prescription plans.

For more information, view our [Prescription Drug Plan](#).

RETAIL PRESCRIPTION PLAN

If obtained through the Prescription Drug Plan - 100% after satisfaction of applicable Co-payment:
Per 34 day supply

Generic	\$15.00
Preferred Brand	\$35.00
Non-Preferred Brand	\$50.00

MAIL ORDER PRESCRIPTION PLAN

If obtained through the Mail Order Prescription Drug Plan - 100% after satisfaction of applicable Co-payment:
Per 90 day supply

Generic	\$35.00
Preferred Brand	\$72.50
Non-Preferred Brand	\$120.00
Specialty Drugs	Applicable Co-pay

DENTAL INSURANCE

Enroll in our Delta Dental Insurance Program to fully cover diagnostic and preventative services, and help lower your out-of-pocket expenses for restorative, surgical, and denture services.

Full-time and part-time employees are eligible to enroll. Dental insurance begins the first of the month following your date of hire.

For more information, view our [Dental Plan Summary](#).

Usage of in-network providers will save you money. [Click here](#) to learn how to find an in-network dentist.

DELTA DENTAL 2023-2024 MONTHLY PREMIUMS

	Employee Pays
Employee Rate	\$6.69
Employee + Spouse	\$13.38
Employee + Children	\$16.18
Employee + Family	\$20.02



VISION INSURANCE

Get access to the best in eye care and eyewear with Scott Credit Union and VSP Vision Care. Enroll in VSP Vision Care to get personalized eye care from a VSP network doctor at low out-of-pocket costs.

Full-time and part-time employees are eligible to enroll. Vision insurance begins the first of the month following your date of hire.

For more information, view our [Vision Plan Summary](#).

VSP Vision Care 2022-2023 Monthly Premiums

	Employee Pays
Single Rate	\$6.29
Employee +1	\$10.07
Employee + Children	\$10.28
Employee + Family	\$16.58

VSP EasyOptions 2022-2023 Monthly Premiums & Coverage

	Employee Pays
Single Rate	\$10.55
Employee +1	\$16.88
Employee + Children	\$17.24
Employee + Family	\$27.79

With the EasyOptions benefit, each covered family member can pick one of the upgrades below at their time of service:

- \$100 Retail Frame Allowance (every 12 months), or
- Light-Reactive Lenses covered in full (every 12 months), or
- Anti-Glare Coating covered in full (every 12 months)

LIFE INSURANCE

Basic Life Insurance

Having adequate life insurance can help your family manage expenses and make a difficult transition less painful. Life insurance provides the people you love with financial support when you can't be there - and when they need it most.

Employer-paid Life Insurance through Sun Life Financial is provided for all full-time employees. This coverage includes an equal amount of Accidental Death and Dismemberment (AD&D) Insurance that provides a benefit if you suffer a covered accidental injury or pass away from a covered accident. Life and AD&D Insurance begins the first of the month following 90 days of employment at Scott Credit Union.

THIS COVERAGE IS PROVIDED BY YOUR EMPLOYER AT NO COST TO YOU!

BENEFIT AMOUNT FOR YOU

One times your basic annual earnings, up to a maximum of \$400,000 - with no medical questions asked

BENEFIT REDUCTION

Benefits are reduced to 65% at age 65 and to 50% at age 70. Coverage ends at separation of employment or retirement.

For more information on Life and AD&D Insurance, [click here](#).



Supplemental Life Insurance

Full-time and part-time employees are eligible to purchase supplemental life insurance through Sun Life Financial, beginning on the first of the month following 90 days of employment.

The following benefits are available to you. You can choose the benefit amounts that best meet your needs and your budget. The cost for Sun Life's life insurance depends on the benefit amount you choose and your age.

For more information on Supplemental Life Insurance, [click here](#).

BENEFIT AMOUNT

For You

You can elect \$10,000 to \$500,000 - in \$10,000 increments, not to exceed 3 times your basic annual earnings - with no medical questions asked up to the Guaranteed issue amount of \$130,000*.

For Your Spouse

If you elect coverage for yourself, you can elect \$5,000 to \$100,000 - in \$5,000 increments - with no medical questions asked up to the Guaranteed issue amount of \$50,000* (Not to exceed 50% of your coverage.)

For Your Child(ren)

If you elect coverage for yourself, you can elect a \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 benefit amount - with no medical questions asked up to the Guaranteed issue amount of \$10,000* (Not to exceed 50% of your coverage.)

*When enrolling within 90 days of your hire date

REDUCTION AMOUNT

For You

Benefits are reduced to 67% at age 70 and to 50% at age 75. Coverage ends at separation of employment or retirement.

For Your Spouse

Coverage ends when your spouse turns age 70 or the employee's coverage ends.

For Your Child(ren)

A full benefit is payable for a dependent child who is 6 months to 19 years old or to 23 years old if a full-time student. A reduced benefit is payable for a child from 14 days to 6 months.

DISABILITY

Short-Term Disability

Full-time employees will be automatically enrolled in a group short-term disability plan through Sun Life at no cost. The plan provides income benefits for covered disabilities resulting from illness or injury that are not work-related. Benefits begin as soon as 8 days from the date the employee is unable to work. During leave, employees receive 60% of their salary up to a maximum weekly benefit of \$2,000.

Part-time employees may elect to purchase short-term disability benefits through Sun Life's supplemental insurance benefits.

Long-Term Disability

Long-Term Disability insurance provides you with a monthly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if a covered disability like a back injury or chronic illness takes you away from work for an extended time.

Employer-paid Long-Term Disability insurance through Sun Life Financial is provided for all full-time employees, beginning on the first of the month following 90 days of employment.

THIS COVERAGE IS PROVIDED BY YOUR EMPLOYER-AT NO COST TO YOU!

BENEFITS

MONTHLY BENEFIT (AFTER YOUR CLAIM IS APPROVED)	Get a monthly check that replaces 60% of your Total Monthly Earnings, up to \$10,000.
WHEN BENEFITS BEGIN	Benefits begin as soon as 90 days of employment.
BENEFITS MAY BE PAID FOR	Until you reach the Social Security Normal Retirement Age - as long as you are still unable to work due to a covered disability.

For more information on Long-Term Disability, [click here.](#)

FLEXIBLE SPENDING ACCOUNTS (FSA)

Scott Credit Union offers three types of Flexible Spending Accounts – Medical FSA, Dependent Care FSA and Adoption Assistance FSA. Flexible Spending Accounts are special accounts you can fund with pre-taxed money for future qualified medical, dependent care or adoption expenses.

Medical FSA

Med-Pay Medical Flexible Spending Account is a pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your insurance plan.

For a comprehensive list of what medical expenses are included: Go to [IRS.gov](https://www.irs.gov), search or "Publication 502, Medical and Dental Expenses." The list begins on page 5 under the section "What Medical Expenses are Includible."

Dependent Care FSA

Med-Pay Dependent Care Flexible Spending Account is a pre-tax benefit account used to pay for dependent care services, such as preschool, summer day camp, before or after school programs, and child or elder daycare.

Adoption Assistance FSA

Med-Pay Adoption Assistance Flexible Spending Account is a pre-tax benefit account used to pay for reasonable legal adoption expenses, such as legal adoption fees, court costs and attorney fees.

To learn more about managing the FSA options and its benefits, click [here](#).

Full-time and part-time employees are eligible to begin contributing to a Medical, Dependent Care and/or Adoption Assistance FSA on the first of the month following 90 days of employment.

SUN LIFE POLICIES

Scott Credit Union offers 5 policies through Sun Life that eligible employees may enroll in. Sun Life sends cash benefits directly to you and you decide where to allocate the money. Sun Life representatives will discuss your options with you when you reach 90 days of employment.

Full-time and part-time employees are eligible to enroll in any of our Sun Life policies after completing 90 days of employment.

Accident

- ◆ Sun Life offers supplemental accident insurance that helps with what your health insurance plan might not cover. They pay cash benefits directly to you in the event of a covered injury, so you can focus on recovery instead of your finances.

For more information, view our [Sun Life - Accident Policy Flyer](#).

Hospital Indemnity

- ◆ Hospital insurance helps with the expenses not covered by major medical, which can help prevent high deductibles and out-of-pocket expenses from derailing your life plans.

For more information, view our [Sun Life - Hospital Indemnity Policy Flyer](#).

Short-Term Disability

- ◆ Your paycheck helps you maintain your current way of life. If you find yourself unable to work, Sun Life short-term disability insurance will provide cash to help ease the financial stress of a covered illness or injury.

Work 20 - 29 hours/week? Click [here](#) to learn more.
Work 30 + hours/week? Click [here](#) to learn more.

Critical Illness

- ◆ Use Sun Life's critical illness insurance to help with the treatment costs of life-changing illnesses and health events, so you can stay focused on recuperation.

For more information, view our [Sun Life - Critical Illness Policy Flyer](#).

Cancer

- ◆ Sun Life cancer insurance is here to help you and your family better cope financially - and emotionally - if a cancer diagnosis ever occurs. Added comfort and protection means the freedom to focus on more important things.

For more information, view our [Sun Life - Cancer Policy Flyer](#).

EMPLOYEE ASSISTANCE PROGRAMS (EAP)

Scott Credit Union has three Employee Assistance Programs through ADP, Sun Life Financial, and HealthComp. These programs are designed to aid employees in challenging times. Please note that there are eligibility requirements for each program, which are listed below. Depending on your employment classification or medical enrollment, you may be eligible for more than one program.

ADP - LifeCare

Employer-paid expert guidance and online resources are available to all employees for the following: child care & parenting, senior care & aging, emotional health, legal & financial, health & wellness, daily needs, and LifeMart discounts.

To learn more about the Employee Assistance Program offered through ADP, view our [EAP - ADP Brochure](#).

All full-time and part-time employees are eligible for ADP's Employee Assistance Program.

Sun Life - GuidanceResources Program

Support, resources, and information are offered at no charge for you and your dependents. This includes: confidential counseling, financial information and resources, legal support and resources, work-life solutions, guidance resources online, free online will preparation, and help for new parents. To learn more about the Employee Assistance Program offered through Sun Life Financial, view our [EAP - SunLife Brochure](#).

Full-time and part-time employees are eligible for Sun Life's Employee Assistance Program after completing 90 days of employment.

HealthComp Behavioral Health

Professional counseling is offered at no charge for a wide array of personal and work-related concerns, such as: stress and anxiety, grief and loss, work-related pressures, legal services, financial planning, etc.

To learn more about the Employee Assistance Program offered through HealthComp, view our [EAP - HealthComp Brochure](#).

Full-time employees who are enrolled in HealthComp medical insurance are eligible for this Employee Assistance Program.

FINANCIAL BENEFITS

401(k)

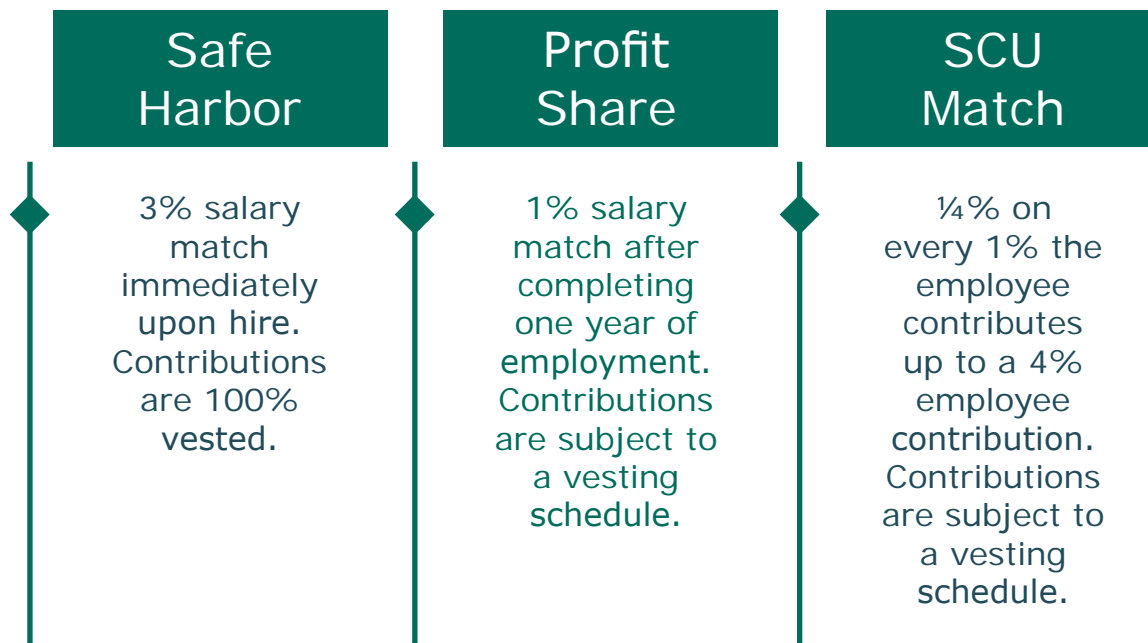
Your retirement plan is an important benefit you shouldn't overlook. It offers a powerful way to enhance your long-term financial well-being by investing in yourself. We work with Transamerica, a company that's been helping people feel better about their futures for over 80 years - and they believe in going beyond numbers. Considering all that can affect personal finances, Transamerica supports you in developing healthy physical and financial habits so you can add more years to your life, and more life to your years.

Eligible employees can enroll in the 401k plan upon hire. If no election is made after 30 days of employment, you will be automatically enrolled at a 4% contribution rate.

To learn more about Scott Credit Union's 401(k) Plan, view our [Transamerica Enrollment Book](#).

Full-time and part-time employees age 20 years and older are eligible to enroll immediately upon hire.

EMPLOYEES CAN RECEIVE UP TO THREE DIFFERENT TYPES OF CONTRIBUTIONS BY SCOTT CREDIT UNION.



Vesting schedule:

Less than 2 years of service – 0%
 2 years of service – 20%
 3 years of service – 40%

4 years of service – 60%
 5 years of service – 80%
 Six or more years of service – 100%

Financial Planning

Unlimited free sessions with a financial advisor are available to our employees to help guide you through important financial decisions. Our financial advisors can assist with wealth management, retirement planning, investment planning, 401k planning and rollovers, and college fund planning.

A one-hour session, during your scheduled work hours, is provided to employees. Unlimited sessions during non-work hours are available.

To learn more about the financial planning sessions we offer, contact Anna Kamp at Anna.Kamp@cunamutual.com.

Full-time and part-time employees are eligible for unlimited financial planning sessions.

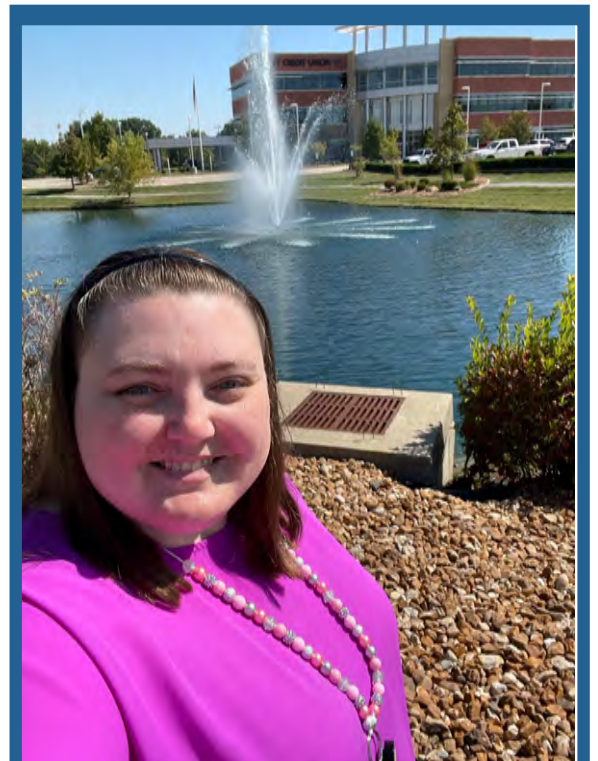
WELLNESS

Wellness Month

Your health and wellbeing matters to Scott Credit Union. That's why we hold an annual Wellness Month to promote a healthy lifestyle and provide an opportunity for you to learn more about benefits to which you are eligible.

Several vendors participate in our Wellness Month to provide information and resources. Some of our previous vendors include: Transamerica, Sun Life Financial, HealthComp, VSP, Delta Dental, Nationwide Pet Insurance, American Heart Association, American Diabetes Association, Alzheimer's Association, a local chiropractor, a local bicycle shop, and more!

In addition to the vendors that participate in our Wellness Month, there are lots of other activities happening that you won't want to miss!



ADDITIONAL BENEFITS

Tuition Assistance

Eligible full-time employees may receive tuition assistance for courses that are considered job-related in an Associate's, Bachelor's, or Master's degree program and Center for Financial Training (CFT) courses. The lifetime maximum amount any full-time employee may receive in educational assistance reimbursements is \$31,500.

Full-time employees are eligible for tuition assistance after completing 6 months of continuous employment at full-time status.

Eligible part-time employees may receive tuition assistance for Center for Financial Training (CFT) courses. The lifetime maximum amount any part-time employee may receive in educational assistance reimbursements is \$10,500.

Part-time employees are eligible for tuition assistance after completing 6 months of continuous employment at part-time status.



"I utilized the tuition assistance program to obtain my Master of Business Administration with a concentration in HR Management and I could not be happier about my experience! The tuition assistance program allowed me to take courses at my speed without the financial burden that can come along with postgraduate studies. The experience offered both personal and professional development that isn't always available in a workplace setting and I encourage anyone with an interest to learn more to consider this wonderful and easy to use benefit!"

- Sharon Pickerill, HR Business Partner

529 College Savings Account through Bright Directions

As the children you love continue to grow, it's critical to take the steps necessary to help them succeed as adults. That's where saving for college comes in. Help prepare them for a bright future with Bright Directions, a 529-qualified tuition program that provides flexible investment options specifically designed to help you build college savings.

To learn more about opening a Bright Directions account, contact our Financial Advisor, Anna Kamp.

Full-time and part-time employees are eligible to open a Bright Directions account.

Pet Insurance

Scott Credit Union partners with Nationwide to offer our employees pet insurance. The My Pet Protection suite of pet insurance plans is composed of the only plans exclusively offered to employees and gives your pet superior protection at an unbeatable price.

To learn more, view our [Nationwide Pet Insurance Brochure](#).

Full-time and part-time employees are eligible to enroll in Nationwide Pet Insurance.



Employee Discounts Through Community Partnerships

Enterprise Center & Stifel Theatre	Discounted rates for tickets to various shows and sporting events
The Muny Theatre	Discounted season tickets
Holiday World & Splashin' Safari	Discounts on one day tickets or season passes
Tickets at Work	Access to thousands of exclusive travel and entertainment discounts, such as: hotels, theme parks, rental cars, Broadway shows, spas, sightseeing tours, and more!
Dell Member Purchase Program	Up to 30% off desktops and laptops, discounts on thousands of electronics and accessories, and free enrollment in Dell Advantage Loyalty Program
LifeMart through ADP	Huge selection of discounts on products and services, plus great savings on hotels, car rentals, electronics, restaurants, groceries, movie tickets, child care, senior care, and more!

SCU Account Benefits and Discounts

Scott Credit Union Employees are eligible for the following Account Benefits & Discounts:

- Free box of checks; employee pays delivery fee; one box per order, no annual limit
- Discounted Consumer Loan rate (0.25% APR discount on all consumer loans with the exception of indirect; cannot be combined with any other offer)
- Discounted Gift Cards (half off fee listed on fee schedule)
- Discounted Traveler's Cards (half off fee listed on fee schedule)
- Discounted Money Orders (half off fee listed on fee schedule)
- Discounted Cashier's Checks (half off fee listed on fee schedule)
- Discounted Safe Deposit Box (half off fee listed on fee schedule) *
- IL License plate renewal sticker fee waived
- SCU's Foreign ATM fee waived (on Employee Account Type 16)
- Mortgage appraisal cost, if any, refunded up to \$450.00 (credited at closing)

**This applies to Safe Deposit Boxes opened 4/26/21 and going forward. Boxes opened prior to 4/26/21 will be grandfathered at the fee charged at the time of opening. In the case of the largest box, the pricing above is in the best interest of the employee. If the employee chooses to take advantage of this pricing, they will simply need to sign a new contract that reflects the pricing above.*

VOLUNTEER INCENTIVE PROGRAM (VIP)

Scott Credit Union has made giving back to its communities a major priority. Over the past 12 years, we have donated nearly \$3.7 million, and employees have volunteered nearly 24,000 hours to a variety of local civic efforts throughout the region. We realize that without our members and the communities in which we serve, we would not exist as a financial alternative. We have increased community involvement in the past few years while also increasing efforts to educate consumers of the value of doing their financial business with a not-for-profit credit union.

Scott Credit Union employees who volunteer for credit union-sponsored community events and activities are members of the Volunteer Incentive Program. The goal of VIP is to reward staff members for their commitment to the credit union while increasing community involvement and visibility. Monthly and annual prizes are awarded to VIPs based on number of hours volunteered and random drawings.



ABSENCES & TIME OFF

Holidays

Scott Credit Union offers 11 paid holidays: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Christmas Day.

On the above listed holidays, full-time employees receive 8 hours of holiday pay and part-time employees receive 4 hours of holiday pay.

Paid Time Off (PTO)

Scott Credit Union recognizes the importance of time off from work to relax and recuperate. For this purpose, Scott Credit Union provides paid time off to both full-time and part-time employees.

Full-time employees who are paid 80 hours or more per pay period accrue PTO hours according to the following schedule:

DATE OF HIRE THROUGH 5 YEARS OF CONTINUOUS SERVICE	4.62 hours per pay period up to a maximum of 120 hours per year
AFTER COMPLETING 5 YEARS AND UP TO 10 YEARS OF CONTINUOUS SERVICE	7.69 hours per pay period up to a maximum of 200 hours per year
AFTER COMPLETING 10 YEARS OF CONTINUOUS SERVICE	9.23 hours per pay period up to a maximum of 240 hours per year

*Managers start out accruing 6.15 hours per pay period up to a maximum of 160 hours per year.

Part-time employees who are paid 40 hours or more per pay period accrue PTO hours according to the following schedule:

DATE OF HIRE THROUGH 5 YEARS OF CONTINUOUS SERVICE	2.54 hours per pay period up to a maximum of 66 hours per year
AFTER COMPLETING 5 YEARS AND UP TO 10 YEARS OF CONTINUOUS SERVICE	3.31 hours per pay period up to a maximum of 86 hours per year
AFTER COMPLETING 10 YEARS OF CONTINUOUS SERVICE	4.08 hours per pay period up to a maximum of 106 hours per year

Upon hire, full-time employees may use up to forty (40) hours of PTO and part-time employees may use up to twenty (20) hours of PTO. After completing ninety (90) days of continuous employment, employees may use PTO before it is accrued, up to the maximum hours received per year.

FAMILY & MEDICAL LEAVE (FMLA)

Family Leave

An unpaid family leave is provided for a maximum of 12 weeks during a 12 month period for the following: for the birth and/or placement of a child with an employee for adoption or foster care, provided the leave is concluded within 12 months from the date the child is born or placed with the employee.

Medical Leave

An unpaid medical leave is provided for a maximum of 12 weeks for a 12 month period for the following: for an employee's serious health condition which makes the employee unable to perform the essential functions of their position; or, to care for an employee's child, parent, spouse, or civil union partner with a serious health condition, which makes them unable to perform the essential functions of their job.

Emergency Military Leave

Emergency military leave is provided for a maximum of 12 weeks during a 12 month period to attend pre- and post-deployment activities related to a call for active duty for an employee's spouse or civil union partner, son, daughter, or parent who is on or is called to active duty in the Armed Forces in a foreign country.

Military Caregiver Leave

Unpaid military caregiver leave is provided for a maximum of 26 weeks during a 12 month period to care for an employee's spouse or civil union partner, parent, child, or "next of kin" of a veteran or current member of the Armed Forces who has a serious illness or injury incurred or aggravated while on active duty in a foreign country.

Full-time and part-time employees who have been employed by Scott Credit Union for at least one year and have worked at least 1,250 hours during the 12 months preceding the date leave begins are eligible for FMLA leave.

Bereavement Leave

Employees are eligible for up to 5 working days from scheduled duty for the death of the employee's spouse, domestic partner, child, stepchild, parent, stepparent, or an adult who stood in loco parentis to the employee during childhood, sibling, grandparent, grandchild, mother-in-law, or father-in-law.

Employees are allowed up to 3 working days from regularly scheduled duty with regular pay in the event of the death of the stepbrother, stepsister, aunt, uncle, niece, nephew, son-in-law, daughter-in-law, or grandparent-in-law.

Full-time employees receive 8 hours of bereavement pay per day; part-time employees receive 4 hours of bereavement pay.

Employees are eligible to take bereavement leave on their first day of employment.

Jury Duty

Employees are paid for their normally scheduled hours for time spent serving on a jury or reporting for a jury selection when they submit their jury duty check to the Human Resources Department.

Employees are eligible to take paid leave for jury duty beginning on their hire date.



THERE'S AN APP FOR THAT...

ADP Mobile Solutions



HCOOnline (HealthComp) App



Delta Dental Mobile



Sun Life Benefit Tools App



VSP Vision Care On the Go App



Med-Pay Flex Mobile App



Transamerica
Retirement App



Nationwide Mobile App



Scott Credit Union App



QUICK CONTACTS

HealthComp - Medical Insurance

Customer Service: 800-843-3831
Website: <https://healthcomp.com/>

Delta Dental

Customer Service: 800-323-1743
Website: <https://www.deltadentalil.com/>

Sun Life Financial

Customer Service: 800-786-5433
Website: <https://www.sunlife.com/us/en/>

Vision Service Plan (VSP)

Customer Service: 800-877-7195
Website: <https://www.vsp.com/>

Transamerica

Customer Service: 800-797-2643
Website: <https://www.transamerica.com/individual/>

LifeCare - ADP

Customer Service: 800-697-7315
Website: accessible through ADP

HealthComp Behavioral Health Management

Customer Service: 888-227-5900
Website: <https://scottcreditunion.mysupportportal.com/>

GuidanceResources Program - SunLife

Customer Service: 877-595-5281
Website: <https://www.guidanceresources.com>

Med-Pay FSA

Customer Service: 417-841-4134 or 800-777-9087
Website: <https://mpi.LH1ondemand.com>