
STOP LOSS SCHEDULE OF BENEFITS

A. Policyholder: Fauquier County and Fauquier County School Board

Policy Number: 16-012465-000

Effective Date of Coverage: July 01, 2021

Policyholder Anniversary Date: July 1st of each year beginning in 2022.

Premium Due Date: Premium is due on the Effective Date of Coverage and the first of each month beginning with August 01, 2021.

Enrollment (at the beginning of the Policy Period):

Composite 2,135

Retiree Coverage: Specific Stop Loss Only

Retiree Ages Covered: All Retirees

B. This Schedule of Benefits applies to the Policy Period: from July 01, 2023 to June 30, 2024.

C. Specific Stop Loss Insurance:

1. Specific Deductible per Covered Unit: \$150,000.00

2. Covered Expenses:
Medical and Prescription Drugs, including drugs dispensed by Rx Card, Mail Order and/or administered by a Prescription Benefit Manager (PBM).

3. Symetra's Reimbursement Percentage:
100% of Covered Expenses in excess of the Specific Deductible.

4. Specific Lifetime Reimbursement Maximum: Unlimited per Covered Unit
Specific Policy Period Reimbursement Maximum: Unlimited per Covered Unit

5. Premium Rates:
Covered Units All Eligible Employees
Composite \$132.88

6. Reimbursement Period:
Covered Expenses incurred on or after the Policy Effective Date and paid during the Policy Period with:
Run-in Period beginning: 7/1/2012 Run-in Limit: Unlimited
Run-out Period ending: 6/30/2024 Run-out Limit: \$0

STOP LOSS INSURANCE POLICY
Policy Period: from July 01, 2023 to June 30, 2024

D. Endorsements Included:

Stop Loss Rate Cap Endorsement

Subject to the Material Changes provision of this Policy, no Stop Loss Alternate Reimbursement Endorsement will be added at renewal, except at Policyholder's request.

E. Associated Companies:

Name	Effective Date	Termination Date
<u>John Marshall Soil & Water</u>	<u>07/01/2021</u>	_____
<u>Vint Hill Economic Development Authority</u>	<u>07/01/2021</u>	_____

F. Premium Remitters:

Name	Effective Date	Termination Date
<u>Fauquier County and Fauquier County</u> <u>School Board</u>	<u>07/01/2021</u>	_____

G. Claims Administrators:

Name	Effective Date	Termination Date
<u>Anthem Blue Cross Blue Shield/Elevance</u> <u>Health, Inc</u>	<u>07/01/2021</u>	_____

H. Pharmacy Benefit Managers:

Name	Effective Date	Termination Date
<u>Optum RX</u>	<u>07/01/2021</u>	_____

I. Provider Network:

Name	Effective Date	Termination Date
<u>Blues ASO</u>	<u>07/01/2021</u>	_____

STOP LOSS RATE CAP ENDORSEMENT

Symetra and Fauquier County and Fauquier County School Board agree that this endorsement is effective July 01, 2023 for the Policy Period from July 01, 2023 to June 30, 2024.

In consideration for the premium shown in the Stop Loss Schedule of Benefits, the Stop Loss Insurance Policy (the "Policy") will be revised to include this Stop Loss Rate Cap Endorsement.

RATE CAP

The maximum Premium Rate increase at renewal will be capped at 50%, and will be applicable to the total amount of premium for the Policy Period and the amount equal to the Aggregating Specific Deductible or Tiered Aggregating Specific Deductible shown on the Schedule, if any. This cap assumes that there will be no 1) Material Change, 2) change in the Provider Network used by the Policyholder's Employee Benefit Plan, 3) significant change to the Schedule for the renewal Policy Period, or 4) change in Policyholder's broker of record or commission rate for or during the renewal Policy Period (each individually or collectively, "Changes"). If there are Changes, then the renewal Premium Rates will first be calculated based on the cap and the current Policy coverage. Additional adjustments for Changes may then be applied as needed. If there is a change in Policyholder's broker of record, this cap will be ineffective for any renewal Policy Period beginning thereafter.

All other provisions of the Stop Loss Insurance Policy remain unaffected by this Endorsement.

Fauquier County and Fauquier County School Board Symetra Life Insurance Company

By: Jeff Campbell
(Signature of Policyholder)

Title: Procurement Manager

Date: 5/31/2024

Margaret Meister

By: Margaret Meister
President

Registrar: Nancy Phan

Date: June 7, 2023

- Instructions to Policyholder: (1) Sign and return to Symetra.
(2) Retain copy with your policy.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200 | Bellevue, WA
98004-5135
Phone 1-800-426-7784 | www.symetra.com

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By: Margaret Meister
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- Instructions to Policyholder: (1) Sign and return to Symetra.
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Consumer Privacy Statement

We value our relationship with you. Symetra is serious about keeping your personal information private and secure.

This notice of our privacy policy explains where we get information about you, who we may share your information with and how that information is kept safe.

Symetra does not sell or rent information about you to others.

Types and sources of information

The information we get about you comes from different sources, depends on our relationship with you and may include:

- Information that you give to us on applications, online, communications with us, and other forms, such as your name, address, telephone number, Social Security number and/or biometric information, such as your voice print for authentication.
- Information from your transactions with us, our affiliated companies, or our business partners. This includes products and services you have purchased from us or information about your payment history or claims.
- Information we receive from other sources, such as consumer reporting agencies, medical information bureaus, government agencies or other third-parties to confirm or add to facts given by you.
- Information we receive from your financial professional. This may include updated information about your policy or account.

Sharing information

In order to conduct our business and offer you the products and services that you may want, we may share your information as allowed or required by law.

We may share your information with our affiliates or third parties outside the Symetra family of companies to service, market or underwrite our products and services to you.

We may share your information with financial professionals who sell our products and services. We may also share your information with financial institutions that we have joint marketing agreements with to sell our products and services.

Working with these businesses allows us to provide you with a broader selection of insurance and investment products and services from our companies. These businesses are legally obligated to keep your information private and secure, and to use it only for the services we request.

We may share your information to respond to a subpoena or judicial process or inquiry from a government regulatory authority, prevent fraud and other crimes, and to comply with legal requirements.

If any sharing of your information would require us to give you the option to opt-out of or opt-in to the information sharing, we will provide you with this option.

We will continue to follow our privacy policy as described in this notice even when you are no longer our customer.

Medical information

We obtain or share medical information only in connection with specific products and services. This may include underwriting a life insurance policy, processing a claim, or any other use that we disclose to you before the information is collected.

About financial professionals

The independent financial professionals who sell our products and services are not our employees and are not subject to our privacy policy.

They may have received personal information about you that we do not have. They may use this information differently than we do. Contact your financial professional to learn more about their privacy practices.

Keeping your personal information safe

We protect your personal information in a variety of ways.

We are legally obligated to maintain physical, administrative, and technical safeguards to protect this information from unauthorized access or acquisition.

Employees receive training to protect personal information and are authorized to access this information only when they have a business need to do so. We expect the financial professionals who sell, and the third parties who service, our products and services to maintain a high regard for privacy and to safeguard customer information, as required by law.

We follow your state law when it protects your privacy more than federal law.

Accuracy of your information

We need accurate information to provide you with the best possible service.

If you need to update your information, or if the information we have about you is inaccurate or incomplete, please contact us. Please be sure to include your name, address, and policy or contract number and your relationship with us. All requests must provide sufficient information to allow us to reasonably verify your identity. To fulfill your request, we may ask for more information, dependent on your relationship with us.

You may choose to authorize an agent to make a request on your behalf. We may request that such authorized agent provide information sufficient to confirm they are authorized to act on your behalf, and capable of verifying your request and authenticating your identity.

- By telephone: You can call us at the telephone number shown on your account statement or on other information we have sent to you. You can also call us at **1-800-796-3872**.
- In writing: You can write to us at the address shown on your account statement or on other information we have sent to you. You can also write to us at **P.O. Box 34690, Seattle, WA 98124-1690**.

You can also request a copy of the information that we have about you in our files to make sure it is correct. You must make your request in writing and send it to the address shown on your policy or contract or to the address shown above. We will send you the information within 30 business days of receiving your request. We will advise you of any person or group to whom we have given the information during the last two years.

If you believe the information about you in our files is wrong, you can notify us in writing. We will review your file and respond to you within 30 business days. If we agree with you, we will change our records. This change will become part of the file. It will be sent to those that received inaccurate information from us. It will also be included in any later disclosures to others.

If we disagree with you, we will explain why. You can provide us with a statement explaining why you believe the information is wrong. This statement will become part of the file. It will be sent to those that received the disputed information from us. It will also be included in any later disclosures to others.

Privacy and Symetra's websites

This notice also applies to our websites. If you would like more information about our website privacy and security practices, go to www.symetra.com and click on the Privacy and Security links.

California Resident?

If you are a California resident, you may have additional privacy rights. Please visit www.symetra.com/CCPA for more information. Alternatively, you can call our CCPA hotline at 1-800-SYMETRA (796-3872) and enter extension 22216.

The Symetra family of companies

This notice applies to the following companies:

- Symetra Life Insurance Company
- Symetra National Life Insurance Company
- First Symetra National Life Insurance Company of New York
- Symetra Assigned Benefits Service Company
- Symetra Securities, Inc.
- Clearscape Funding Corporation



Symetra Financial Corporation
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

Symetra® is a registered service mark of
Symetra Life Insurance Company.

CALIFORNIA PRIVACY NOTICE

Notice at Collection Under the California Consumer Privacy Act of 2018 ("CCPA") and the California Privacy Rights Act of 2020 ("CPRA")

This notice applies solely to natural persons who are residents of the State of California ("consumers" or "you") who provide personal information during the offer and servicing of a policy of Stop Loss insurance provided by Symetra Life Insurance Company ("Symetra").

Symetra has adopted this notice to comply with its obligations under the CPRA. In this notice, "we," "us," and "our" refer to Symetra.

PERSONAL INFORMATION WE COLLECT

Symetra is committed to safeguarding the privacy of any personal data that may come into our possession. In the normal course of business, we have collected the following categories of personal data from consumers within the last twelve (12) months:

- A. Identifiers. Examples: A real name, postal address, email address, or other similar identifiers.

We may collect this category of information directly from you, such as when you provide it to us, so we can communicate with you during the offer and servicing of a policy of Stop Loss insurance provided by Symetra.

We may disclose this information with our contractors or service providers insofar as reasonably necessary and allowed by law to service your policy, with our insurers and/or professional advisers insofar as reasonably necessary for the purposes of managing risks, obtaining professional advice, or the establishment, exercise or defense of legal claims; and we may disclose your personal data where such disclosure is necessary for compliance with a legal obligation to which we are subject.

- B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)). Examples: your name, address, telephone number, signature, employment or similar information.

We may collect this category of information directly from you, such as when you provide it to us, so we can communicate with you during the offer and servicing of a policy of Stop Loss insurance provided by Symetra.

We may disclose this information with our contractors or service providers insofar as reasonably necessary and allowed by law to service your policy, with our insurers and/or professional advisers insofar as reasonably necessary for the purposes of managing risks, obtaining professional advice, or the establishment, exercise or defense of legal claims; and we may disclose your personal data where such disclosure is necessary for compliance with a legal obligation to which we are subject.

- C. Internet or other electronic network activity information, including, but not limited to browsing history, search history, and information regarding a consumer's interaction with an internet website application or advertisement. Examples: Name, address, email address and phone number on our website only when you voluntarily provide it to us.

We may collect this category of information directly from you, such as when you provide it to us, so we can communicate with you.

We may disclose this information with companies that are a part of Symetra's affiliated group, with our insurers and/or professional advisers insofar as reasonably necessary for the purposes of managing risks, obtaining professional advice, or the establishment, exercise or defense of legal claims; and we may disclose your personal data where such disclosure is necessary for compliance with a legal obligation to which we are subject.

PERSONAL INFORMATION WE COLLECT *(continued)*

D. Audio, electronic, visual, thermal, olfactory, or similar information. Examples: recorded phone calls.

We may collect this category of information directly from you, such as when you call our customer service. We use this information for fraud prevention, training, quality control and to communicate with you.

We may disclose this information with our contractors or service providers insofar as reasonably necessary and allowed by law to service your policy, with our insurers and/or professional advisers insofar as reasonably necessary for the purposes of managing risks, obtaining professional advice, or the establishment, exercise or defense of legal claims; and we may disclose your personal data where such disclosure is necessary for compliance with a legal obligation to which we are subject.

Symetra does not sell personal information. Symetra has not sold personal information during the last twelve (12) months. The CPRA defines "sell" and "sold" as the disclosure of personal data for monetary or other valuable consideration.

Symetra does not share personal information with a third-party for the purpose of targeted advertising. Symetra has not shared personal information with a third-party for the purpose of targeted advertising during the last twelve (12) months.

The CPRA defines "share" as the disclosure of personal information by a business to a third party for cross-context behavioral advertising whether or not for monetary or other valuable consideration, including transactions between a business and a third party for such advertising for the business' benefit where no money is exchanged. The CPRA further defines "cross-context behavioral advertising" as targeting advertising to a consumer based on the consumer's personal information obtained from their activity across businesses, distinctly branded websites, applications, or services, other than those with which the consumer intentionally interacts.

RETENTION OF PERSONAL INFORMATION

We retain the personal information described in this notice as required by applicable legal, regulatory, operational, and fiscal requirements (collectively, "Retention Requirements"), in accordance with our records management policy. The retention periods applicable to such personal information and sensitive personal information are based on our Retention Requirements and may vary depending on the category of information and respective need or purpose for its retention.

If you have questions about this notice, please visit [Symetra.com/ccpa](https://www.symetra.com/ccpa) or call 1-800-SYMETRA, extension 22216.