

**Insert Company Logo**

**2023 Benefits Guide**



# Table of Contents

[Table of Contents 2](#_Toc116573151)

[Eligibility & Enrollment 4](#_Toc116573152)

[Medical and Pharmacy Plans 6](#_Toc116573153)

[Additional Healthcare Programs 10](#_Toc116573154)

[Supplemental Health Benefits 11](#_Toc116573155)

[Health Savings Account (HSA) 11](#_Toc116573156)

[Flexible Spending Accounts (FSA) 13](#_Toc116573157)

[Dental Plans 14](#_Toc116573158)

[Vision Plans 15](#_Toc116573159)

[Life and AD&D 16](#_Toc116573160)

[Disability 18](#_Toc116573161)

[Additional Benefits 19](#_Toc116573162)

[Important Terms 20](#_Toc116573163)



Welcome to Your 2023 Benefits

We are dedicated to providing you with unique benefits that meet the needs of you and your family. We understand the importance of a well-rounded benefits program, and because of that, we offer a range of plans that help protect you in the case of illness or injury. You can learn about the details of these plan options by reading through this Benefit Guide.

Starting with the basics of how to enroll, followed by the details of each plan, this guide is a go-to resource for all things benefits related. Once you better understand the various options we offer, you can make an informed decision on which plans work best for you and your family.

We encourage you to read through this booklet in its entirety. Included you will find details about:

* Who is eligible to participate
* How to enroll and how to make changes during the year, if applicable
* Each benefit offered and a summary of what is covered under the plan
* The Insurance Companies who administer our benefits and how to contact them if you need assistance
* And much more!

We appreciate the hard work and dedication you bring to our company. For this and many other reasons, we want to offer you competitive and cost-effective benefits. It’s one way we can say thank you for your contributions.

If you have any questions about the employee benefits described herein or would like more information, please refer to your plan documents and insurance booklets or contact the Human Resources Department.

Sincerely,

Client Name

Eligibility & Enrollment

## Who is Eligible

If you are working 30 or more hours per week, you are eligible to enroll in the benefits described in this guide. Eligible dependents may enroll in medical, dental, and vision coverage. Eligible dependents include:

* Your legal spouse or domestic partner
* Children up to age 26
* Unmarried children over age 26 who are incapable of self-support

## How to Enroll

1. Log into bswift at <http://vbabenefits.bswift.com> using your username and password. If this is the first time you are logging in or have don’t know your password, click on the *First Time User/Forgot Password* link. **New for Open Enrollment--The bswift system utilizes Multifactor Authentication (MFA) to verify identity and protect sensitive information on your account.** Due to MFA, administrators are no longer able to reset passwords
2. Review your current benefit elections.
3. Verify your personal and dependent information and make changes as needed, including beneficiary designations.
4. Evaluate plan options and make your benefit elections on the bswift portal.
5. Submit elections through bswift portal by <enrollment date>.
6. Please print and review your confirmation of benefits statement for your records.

Please contact your HR representative with any problems accessing the bSwift system.

## When to Enroll

The open enrollment period runs from <enrollment start date> through <enrollment end date>. The benefits you elect during open enrollment will be effective from January 1, 2023 through December 31, 2023.

## How to Make Changes

Several benefits may only be elected or changed during open enrollment or as the result of a qualified life event. You must notify HR **within 30 days** of your qualifying event to make a change; otherwise, you must wait until the next open enrollment period.

Examples of qualified life events:

Contact your Human Resources Team

Name - Title

Phone number

Email

**Have Questions?**

* You get married, divorced, or legally separated (if legal separation is recognized in the state where you reside);
* You experience a loss of other group coverage;
* You have a baby, adopt a child, or are appointed as a legal guardian;
* You or your spouse has a change in employment status;
* You experience the death of a spouse or dependent;
* You become eligible for or lose Medicaid coverage; or
* Your dependent no longer qualifies as an eligible dependent

## What’s New or Changing in 2023

* Dental Plan Enhancements
  + Adult orthodontia with a $1,000 lifetime benefit added to the Comprehensive and Enhanced Indemnity  plans
  + Right Start 4 Kids which provides 100% coverage for all services for dependent children under the age of 13 when visiting an in‐network dentist (subject to annual maximum and excludes orthodontia).
* Enhancements to Voluntary Accidental Death & Dismemberment (AD&D) Plan
  + The voluntary AD&D maximum will increase from $500,000 to $1,000,000, available for purchase in $25,000 increments.  All amounts are guaranteed issue so no medical underwriting will be required.
* New Anthem EAP Offering-Talkspace
  + Digital platform that supports behavioral health and emotional wellness needs through text and video conferencing with a licensed provider.
* Enhancements to MetLife Legal Plan
  + ID management services and 4 hours of service for non-covered benefits.
* Enhancement to HMO plans
  + Anthem has expanded its out of area benefits for the HMO 25 & HMO $3000 plans to include access through the BlueCard PPO network with benefits paid as though in-network.
    - Note: Members must either live or work in Virginia to be eligible for HMO plans.

## Review your benefits

* Change, elect, or drop medical, dental, vision coverage
* Review HSA contributions
* Elect or change FSA enrollment and contributions; 2022 FSA elections do not carry over to 2023, so you must re-enroll
* Update beneficiary information
* Update personal contact information for self and dependents

## Benefit Meetings/Webinars

|  |  |  |
| --- | --- | --- |
| Date | Time | Location |
|  |  |  |
|  |  |  |
|  |  |  |

DELETE THIS SECTION IF NOT NEEDED

INCLUDE ADDITIONAL OE INFORMATION SPECIFIC TO EMPLOYER HERE INCLUDING ANYTHING NEW OR CHANGED FOR 2023

Medical and Pharmacy Plans

**Medical & Pharmacy Coverage**

#### Anthem | 1-833-831-0085 | [www.anthem.com](http://www.anthem.com)

#### RxBenefits | 1-800-334-8134 | [www.express-scripts.com](http://www.express-scripts.com)

The chart below provides an overview of your available medical and pharmacy plans. Please refer to your plan document for specific details. Below outlines your plan options through Anthem. Networks frequently change and so it is always a good idea to confirm your provider’s participation is in-network to avoid additional costs.

Overview of Plan Benefits

***Copy and paste plan design grid below from Excel document. Only show plans available for employees in 2023.***

**Search for a Provider**

You can search online for physicians and other healthcare providers by visiting the Anthem website at <https://www.bcbs.com/>. Click “Find Doctor” and use current address. Enter “BVA” for PPO network or “XHY” for HMO network.

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## Your Cost

**Medical & Pharmacy Coverage**

Your 2023 **Monthly/Bi-weekly** pre-tax payroll deductions are shown below.   
***(Delete/add Rows Per Plans Offered)***.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Employee Deductions | | | | |
|  | **Employee Only** | **Employee & Spouse** | **Employee & Child(ren)** | **Employee & Family** |
| **Plan 1** |  |  |  |  |
| **Plan 2** |  |  |  |  |
| **Plan 3** |  |  |  |  |

Anthem Programs

Anthem’s Virtual Care

Download the Sydney Health℠ app today Use the Sydney Health℠ app for a virtual visit with a doctor 24/7. Video call, text, or chat with a doctor who can help you feel better — no appointment required.

Telemedicine doctors can treat cold and flu symptoms, bronchitis and other respiratory infections, sinus and ear infections, pinkeye, allergies, migraines, rashes and other skin irritations, urinary tract infections and much more! Chat with a doctor 24/7 without an appointment or schedule a virtual primary care appointment.

Sydney Mobile App

The Sydney Health mobile app is your one stop place for all your health information. The Sydney Health app includes My Health Dashboard, which has health and wellness tips, personalized action plans, well-being programs, and more! My Health Dashboard also syncs with your fitness tracker to enhance your wellness journey. Other features:

* Experience tailored to member claims, prescriptions, medical history, and hundreds of predictive models.
* Personalized Match guides members to high-performing providers based on their plan and claims history, with additional layers to compare costs and specialists.
* Reminders about wellness checks, essential clinical tests, prescription refills, and more.
* Virtual care options help members check symptoms and then choose what’s best for them: text, video, or in-person care.

LiveHealth Online

**Medical & Pharmacy Coverage**

Have a health question? Under the weather? With LiveHealth Online, you don’t have to schedule an appointment, drive to the doctor’s office, and then wait for your appointment. In fact, you don’t even have to leave your home or office. Doctors can answer questions, make a diagnosis, and even prescribe basic medications when needed.

Just enroll for free at livehealthonline.com or on the app, and you’re ready to see a doctor.

Anthem EAP

Employees enrolled in the medical plan have access to Anthem’s EAP, available 24 hours a day, 7 days a week.

* The EAP provides four face-to-face counseling sessions per situation, crisis consultation, Legal assistance, financial assistance, ID recovery, Tobacco cessation programs, dependent care services and other family or work-related resource.
* Counselors are available by calling 800-346-5484 or visiting the website at [www.AnthemEAP.com](http://www.AnthemEAP.com). Login is “VBA”.

Employees can take advantage of this resource with the full confidence that all information discussed with Anthem will be kept confidential.

Behavioral Health

Seeking help for depression, stress and other types of mental illness is a big step. **LiveHealth Online**® makes it easier for you to take that step by providing convenient access to licensed therapists in the privacy of your own home or office. The cost is similar to what you’d pay for an office therapy visit.

Psychologists and therapists seen through LiveHealth Online® Psychology can help you 7 days a week with many conditions. The conditions include stress, anxiety, depression, grief, panic attacks, relationship or family issues, coping with an illness and more.

**Talkspace**is an additional digital platform that supports behavioral health and emotional wellness needs.

* EAP participants work with a dedicated, licensed provider for one-on-one counseling and therapy (13+)
  + Talkspace’s network include thousands of licensed and verified counselors who specialize in topics like stress, anxiety, depression, eating disorders, substance use, sleep, trauma and more
* Talkspace offers participants unlimited texts in which the counselors will engage daily during their business hours (real-time video calls also available)
  + One “session” generally equals one week of Talkspace access and the ability to send unlimited messages to your counselor (or one completed live video session)
* Talkspace access can be obtained through AnthemEAP.com, or by calling the EAP call center. You may also go to **talkspace.com/associatecare** (please enter the letters "EAP", a space, and your company code “*EAP VBA*" in the field to access services.)

Know Where To Go

If you need immediate medical attention, your first thought may be to go to the Emergency Room. However, if your condition is not serious or life threatening, you may have a less expensive choice. Use the chart below to identify where you should go for care!

|  |  |  |
| --- | --- | --- |
| Plan | Cost | When to Use |
| **Primary Care** | $ | Routine, Primary, Preventive Care  Regular Health Screenings  Non-urgent treatment  Chronic disease management |
| **Virtual Visits** | $ | Cold, flu, fever, sore throat, diarrhea, rash, pink eye, sinus infections, cough, headache, stomach ache or ear ache |
| **Convenience Care** | $$ | Common infections (ear, pink eye, strep, bronchitis), flu shots, vaccines, rashes, screenings |
| **Urgent Care** | $$$ | Sprains, small cuts, strains, sore throats, minor infections, mild asthma, back pain or strain, vomiting, flu, fever, sports injuries  *After hours care & no appointments necessary* |
| **Emergency Room** | $$$$ | Heavy bleeding, large open wounds, chest pain, spinal injuries, difficulty breathing, major burns, severe head injuries, seizures, unconsciousness, poisoning  *Life threatening emergency* |

*If you believe you are experiencing a medical emergency, go to your nearest emergency room or call 911, even if your symptoms are not as described here.*

**Additional Healthcare Programs**

Additional Healthcare Programs

RxBenefits

Participants have access to a concierge Member Services Team for prescription drug questions, available Monday through Friday, 8:00am – 9:00pm, EST. You can reach this team at 800-334-8134. They can assist members with questions such as:

* Is my drug covered? What will it cost?
* Is my pharmacy in the network?
* Are there lower cost alternatives

Airrosti

A provider group that focuses on the prevention and treatment of musculoskeletal injuries and conditions (i.e. back or hip pain). They can significantly reduce claims spend through the reduction of surgery, imaging, opioids, and long-term treatment plan. Their goal is to have their patients close to recovery within 3 to 4 visits. Your cost will depend on the health plan you are currently enrolled in. Please visit their website at [www.airrosti.com](http://www.airrosti.com) to find a provider near you but note that Airrosti offices are currently only in Richmond, Charlottesville, Staunton and Northern Virginia. They hope to expand in other Virginia areas as demand increases.

Anthem Health Guide

We understand navigating the healthcare system can be tough. We provide a concierge customer service unit to help you. Anthem Health Guide is a one-stop shop for all of your healthcare needs and you can access this group by calling 1-833-831-0085 on the back of your ID card. The following are examples of how Health Guides can assist members:

* Assist in finding a physician and/or making an appointment on your behalf
* Help you with estimating costs of care or medications at various facilities, providers or pharmacies
* Resolve claims issues
* Help you understand your medical plan benefits

Living Connected

Diabetic members will receive a Bluetooth glucose meter and diabetic supplies at $0 out-of-pocket costs. Additionally, supplies (test strips, lancing device, lancets) will be automatically refilled at no additional cost. Personalized health coaching from certified diabetic educators and 24/7/365 toll free access to live nursing support are included in the program. Members who are eligible will receive a welcome letter and if you would like to opt-out please call 1-800-966-2046.

Supplemental Health Benefits

**Supplemental Health Benefits**

Aflac | 1-800-643-5599 (VBA) | [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com)

The additional health benefit options below can be used to customize your coverage to complement your medical plan options. If you elect any other the voluntary options below, you will be responsible for the cost of the benefit.

For more information on rates, please see your enrollment site.

## Voluntary Accident Plan

Accident Insurance pays a lump sum benefit directly to you based on the type of injury sustained and treatment needed. The coverage also includes a Wellness Benefit of $50/$100 per plan participant that is paid directly to you for receiving covered preventive screenings.

## Voluntary Critical Illness Insurance

Critical Illness pays a lump sum benefit directly to you upon diagnosis of a covered illness after the plan’s effective date of coverage. There are multiple payouts automatically included and a benefit can be paid for each covered condition. Coverage can be taken with you when you leave the company. The coverage also includes a Wellness Benefit of $100 per plan participant that is paid directly to you for receiving covered preventive screenings.

There are two reimbursement level options available: $10,000 or $20,000. Rates vary by age and usage of tobacco products (Employee and/or Spouse tobacco user rates); visit the enrollment site for your specific monthly premiums.

## Voluntary Hospital Indemnity Insurance

This plan works as a supplemental insurance plan designed to pay for the costs of a hospital admission that may not be covered by other insurance. Hospital Indemnity can help cover unplanned medical expenses such as hospital admission or an ICU visit for a covered sickness or injury. This plan pays cash directly to you to cover out-of-pocket expenses. The payments can be used for any purpose including medical copays, deductibles or regular expenses (food, rent, utilities).

|  |  |  |
| --- | --- | --- |
| Hospital Indemnity | Low Option | High Option |
| Hospital Confinement (per day) | $100 | $200 |
| Hospital Admission (per confinement) | $1,000 | $2,000 |
| Intensive Care Unit (per day) | $100 | $200 |
| Wellness Benefit | $50 | $75 |
| Employee Monthly Premium | | |
| Employee Only | $18.20 | $35.92 |
| Employee & Spouse | $37.36 | $73.74 |
| Employee & Dependent Children | $32.90 | $64.56 |
| Employee & Family | $52.06 | $102.38 |

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Health Savings Account (HSA)

HSA provider | ph # | website

A HSA is a tax-advantaged account that you and your employer can put money into to save for future medical expenses and is yours to keep. HSA funds can be used to pay for eligible medical, dental and vision expenses.

Spending Accounts

Any adult can contribute to an HSA if theyare covered under a HSA-qualified “high deductible health plan” (HDHP), do not have any other first-dollar medical coverage, are *not* enrolled in Medicare and are *not* claimed as a dependent on someone else’s tax return.

Your HSA is always yours, no matter what. Even if you leave the company, change health plans or retire. Unused money grows tax-free and can be invested with a minimum balance.

## HSA Funding and Contributions:

Company contributions to your HSA:

* Individual: $500
* Family: $1,000

The IRS imposes a maximum contribution limit to the HSA on a calendar year basis.

The 2022 maximums are:

* $3,650 for individual
* $7,300 for family
* $1,000 catch up contribution for those 55 and older

The 2023 maximums are:

* $3,850 for individual
* $7,750 for family
* $1,000 catch up contribution for those 55 and older

## Qualified Medical Expenses:

The IRS maintains a list of all eligible expenses, common qualified expenses include acupuncture, ambulance services, dental treatment, contact lenses, doctor’s fees and hearing aids.

View the complete list of qualified expenses at <https://www.irs.gov/publications/p502/index.html>.

## Easy to Use:

Use your HSA debit card for qualified medical, dental, vision and prescription expenses. Your HSA funds can be spent for yourself and dependents! ADD INFORMATION ABOUT APPS, WEBSITES, ETC.

Flexible Spending Accounts (FSA)

Spending Accounts

Flexible Benefit Administrators | 1-800-437-3539 | <https://fba.wealthcareportal.com/>

FSAs provide you with an important tax advantage that can help you pay for expenses on a pre-tax basis. By anticipating your family’s costs for the next year, you can actually lower your taxable income.

You must enroll in your FSA every year to contribute. Your FSA plan options are shown below.

|  |  |
| --- | --- |
|  | **Dependent Care FSA**   * Allows employees to use pre-tax dollars toward qualified dependent care such as caring for children under age 13 or caring for elders. * **The annual contribution maximum is $5,000** (or $2,500 if married and filing separately). * Funds are not eligible for carryover. OR Special COVID Rules |
|  | **Healthcare FSA**   * Allows employees who are not enrolled in an HDHP or contributing to an HSA to pay for certain IRS-approved medical care expenses with pre-tax dollars. * **The annual maximum contribution of $3,050 can be used for eligible health care related expenses, including medical, dental and vision expenses.** * There is a $610 carryover for 2023 OR Remaining 2022 funds are forfeited by X OR Special COVID rules |
|  | **Limited Purpose FSA**   * Allows employees participating in the HDHP to pay for certain IRS-approved medical care expenses with pre-tax dollars. * **The annual maximum contribution of $3,050 can be used for eligible dental and vision expenses only.** * There is a $610 carryover for 2023 OR Remaining 2022 funds are forfeited by X OR Special COVID rules |

NOTE: FBA is a new partner and will be taking over the administration of the Flexible Spending Accounts as of January 1, 2023.

Any claims for expenses incurred between January 1, 2022, through December 31, 2022, will still need to be sent to our current partner, LD&B, for processing. Our grace period will be administered by LD&B for the 2022 Plan Year. Per our rollover provision, any remaining 2022 funds will be sent over to FBA following the completion of the runout period and any eligible funds will be added to your 2023 account.

Remove the grace/rollover language as appropriate for your plan.

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Dental Plans

**Dental**

Delta Dental | 1-800-237-6060 | [www.deltadentalva.com](http://www.deltadentalva.com)

The chart below provides an overview of your available dental plans. Please refer to your plan document for specific details. Below outlines your plan options through Delta Dental. Using an in-network provider will offer you the lowest service pricing.

(Delete Columns For Plans Not Offered)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Basic Plan**  In-network Benefit | **Comprehensive Plan**  In-network Benefit | **Enhanced  Indemnity Plan**  (No network required) |
| **Benefits** | **Member Cost** | **Member Cost** | **Member Cost** |
| **Annual Deductible** Calendar Year | $50 (3 per family) | $50 (3 per family) | $50 (3 per family) |
| **Diagnostic & Preventive Services** | Covered 100% | Covered 100% | Covered 100% |
| **Primary Services** | 20% | 20% | 20% |
| **Major Services** | No coverage | 50% | 50% |
| **Annual Maximum** | $1,000 per person | $1,500 per person | $1,500 per person |
| **Orthodontia** Adults and Dependents | No coverage | 50% | 50% |
| **Orthodontia Lifetime Maximum** | No coverage | 50% up to $1,000 lifetime maximum | 50% up to $1,000 lifetime maximum |

## Your Cost

Your **2023 Monthly/Bi-weekly** pre-tax payroll deductions are shown below. (Delete Rows For Plans Not Offered)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Weekly Employee Deductions | | | | |
|  | **Employee Only** | **Employee & Spouse** | **Employee & Child(ren)** | **Employee & Family** |
| **Basic Plan** |  |  |  |  |
| **Comprehensive Plan** |  |  |  |  |
| **Enhanced Indemnity** |  |  |  |  |

Vision



Vision Plans

**Vision**

VSP | 1-800-877-7195 | [www.vsp.com](http://www.vsp.com)

When you are enrolled in our Anthem medical plan you also receive basic vision benefits through Anthem which cover a routine eye exam and discounts on materials; however, (employer name) also offers additional vision benefits on a voluntary basis through VSP. Our vision plan covers eye exams and helps offset the cost of corrective eyewear. VSP does not distribute ID cards, providers can verify eligibility directly with VSP. Dependents will be covered up to age 26, regardless of full-time student status. An overview of the plan is provided below; please see your summary of benefits for complete details. To view benefits, review provider directory and plan benefits, check out VSP’s website. (Delete Columns For Plans Not Offered)

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Anthem Blue View Vision**  (Included with Anthem medical plans) | **Basic Plan**  **(VSP)** | **Enhanced Plan**  **(VSP)** |
| **In-Network Benefits** |  |  |  |
| Exam – Every 12 Months | $15 copay | $15 copay | $15 copay |
| Frames | 35% discount off retail | $30 copay  ($150 allowance\*)  frame benefit available every 24 months | $15 copay  ($150 allowance\*)  frame benefit available every 12 months |
| **Lenses** | | | |
| Covered Lens Options | Varying discounts | Standard scratch-resistant coating; polycarbonate lenses for children | Standard scratch-resistant coating, progressive lenses, photochromic, polycarbonate lenses (children and adults), ultraviolet coating and Pink Tints (1 & 2) |
| **Contact Lenses – Instead of Glasses – Every 12 Months** | | | |
| Contact Lens Fitting fee | No discount | Copay not to exceed $60 | Copay not to exceed $60 |
| Contact Lenses | 15% off retail | $30 copay; $150 allowance | $15 copay; $150 allowance |
| **\*$80 allowance at Costco** | | | |

## Your Cost

Your 2023 Monthly/ Bi-Weekly pre-tax payroll deductions are shown below. (Delete Rows For Plans Not Offered)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Weekly Employee Deductions | | | | |
|  | **Employee Only** | **Employee & Spouse** | **Employee & Child(ren)** | **Employee & Family** |
| **Basic Plan** |  |  |  |  |
| **Enhanced Plan** |  |  |  |  |



**Life and AD&D**

Life and AD&D

Securian Financial | 1-800-643-5599(VBA)| www.securian.com

## Employer Paid Basic Life and AD&D Insurance

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance is available to all full-time employees at no cost to you. Employees are automatically covered at (1x, 2x, 3x,…) annual salary. Please make sure the Human Resources department has your designated beneficiary for this plan.

## Employee Paid Supplemental Life and AD&D Insurance

You are also eligible to elect Supplemental Life and AD&D Insurance for yourself and your dependents. Employees pay the full cost for these plans; premiums will be deducted from your paycheck. Once you start the process to increase coverage through Securian Financial, you will receive instructions outlining how to provide evidence of insurability (EOI), if applicable. If you decide not to pursue additional coverage, please contact Securian Financial directly to close your case. Employees must be enrolled in coverage in order to enroll dependents. Please refer to the plan documents for additional details.

Supplemental AD&D is a separate election. All benefit amounts are guarantee issue (no underwriting) and you can purchase AD&D coverage for spouse and/or children. See box below for further details.

|  |  |
| --- | --- |
| **Supplemental Life** | |
| **Employee** | * Up to a max of 8X Salary or $1,500,000 whichever is the lesser * All increases in coverage require EOI |
| **Spouse** | * Increments of $10,000 up to $100,000 * Limited to 100% of Employee amount * All increases in coverage require EOI |
| **Child** | * Increments of $5,000 to max of $20,000 |
| **Supplemental AD&D** | |
| **Employee** | * Increments of $25,000 * Up to a max $1,000,000 * All amounts Guaranteed Issue |
| **Family** | Spouse and child(ren) benefit is a % of the employee’s amount of coverage:   * Spouse, 40%; children, 10% * Spouse only, 50% * Children only, 15% |



## Employee Paid Supplemental Life and AD&D Insurance

|  |  |  |  |
| --- | --- | --- | --- |
| Supplemental Life Rates | | | |
| Employee Age | **Employee Rate Per $1,000 of Benefit** | **Spouse Age** | **Spouse Rate Per  $1,000 of Benefit** |
| < 25 | $.036 | < 25 | $.060 |
| 25 – 29 | $.046 | 25 – 29 | $.072 |
| 30 – 34 | $.054 | 30 – 34 | $.096 |
| 35 – 39 | $.064 | 35 – 39 | $.108 |
| 40 – 44 | $.090 | 40 – 44 | $.139 |
| 45 – 49 | $.149 | 45 – 49 | $.236 |
| 50 – 54 | $.229 | 50 – 54 | $.390 |
| 55 – 59 | $.396 | 55 – 59 | $.612 |
| 60 – 64 | $.612 | 60 – 64 | $.947 |
| 65 – 69 | $1.098 | 65 – 69 | $1.698 |
| 70+ | $1.972 | 70+ | $3.048 |

|  |  |  |
| --- | --- | --- |
| Supplemental Child Life Rates | | |
| Total monthly rate, regardless of the number of children | | |
|  | **Benefit Amount** | **Monthly Rate** |
| Option 1 | $5,000 | $.40 |
| Option 2 | $10,000 | $.80 |
| Option 3 | $15,000 | $1.20 |
| Option 4 | $20,000 | $1.60 |

Supplemental AD&D Rates:

* Employee only - $.019/$1,000
* Family - $.03/$1,000

# Disability

**Disability**

Lincoln Financial | 1-800-643-5599 (VBA) | [www.lincolnfinancial.com](http://www.lincolnfinancial.com)

## Short-Term Disability

Short-Term Disability pays a monthly benefit in the event you cannot work because of an illness or injury. As part of your benefits package, short-term disability income benefits are provided to you at no cost | are available on a voluntary basis. Administered by Lincoln Financial, short-term disability coverage pays \_\_% of your salary for up to \_\_\_ weeks, after a waiting period of \_\_\_.

|  |  |
| --- | --- |
| Short-Term Disability | |
| Benefits Begin |  |
| Benefits Payable / Duration |  |
| Percentage of Income Replaced |  |
| Maximum Weekly Benefit |  |

## Long-Term Disability

Bank pays for all eligible employees to receive benefits for the Long-Term Disability (LTD) plan. While the bank pays for a core long term disability (LTD) plan of 60% salary recovery, you may elect to purchase additional coverage. The enrollment system will calculate monthly premiums for you to compare monthly costs. LTD plan options are outlined below.

|  |  |
| --- | --- |
| Long-Term Disability | |
| Benefits Begin |  |
| Benefits Payable / Duration |  |
| Percentage of Income Replaced |  |
| Maximum Monthly Benefit |  |

## Taxation of Disability Coverage

Because disability coverage is an employer paid benefit and is available for employees at no cost, any disability payments made to you will be taxable.

**OR**

As an employee paid benefit, disability coverage is available to you on a pre-tax and/or post-tax basis:

* **Pre-tax:** By paying for your disability coverage on a pre-tax basis, you will pay income taxes on any STD and/or LTD benefits you receive. In effect, you are reducing your taxable income and will not have income taxes withheld on the portion of your income used to pay your disability insurance.
* **After-tax:** If you pay your disability coverage on an after-tax basis, you will not have to pay income taxes on any STD and/or LTD benefits you receive.

Additional Benefits

**Additional Benefits**

[](https://www.metlife.com/)

**Legal Assistance Program**

Employees can purchase legal service protection and have access to an attorney on retainer within a nationwide network of more than 13,500 attorneys. Provides full coverage for money matters, home and real estate, estate planning, living will preparation, family and personal, civil lawsuits, elder care issues, vehicles and driving.

To access attorney directory, visit [www.legalplans.com](http://www.legalplans.com/)  
Employee/Members Access Code: GETLAW

$16.50 monthly premium



**Pet Insurance**

VBA and Nationwide understand that your companion animals are more than "just pets." They're family. We also know how expensive veterinary care can be.

Employees can receive a group discount on pet insurance through Nationwide, a leading pet insurance vendor. Policies provide illness and injury coverage for cats, dogs and exotic animals. Nationwide all includes a 24/7 vet helpline and ability to submit mobile claims. Employees can enroll in this benefit at any time during the year, not just at open enrollment. Members will be billed directly from Nationwide, not through payroll deductions. To learn more and sign up for a policy visit <https://benefits.petinsurance.com/vabankers>.

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**Learn Your Benefits**

Employees and their families have access to a web and mobile enabled, employee benefits video education and engagement platform. You may visit [www.banksite.com](http://www.banksite.com/) to learn more about your employee benefit programs.



**401(k) Retirement Plan**

Client Name’s 401(k) retirement plan is designed to help you save for a financially secure future. Electing a percentage of your salary to contribute will decrease your taxable income while building your retirement savings.

Client Name will match \_\_% of the first \_\_% of your contribution beginning after a \_\_ month waiting period.

Find more information about plan options, election maximums, and instructions for enrolling at \_\_\_\_\_\_.

Find more information about plan options, election maximums, and instructions for enrolling at www.voya.com.

Important Terms

**Additional Benefits**

**Additional Benefits**

Use the terms below to understand your benefits better!

**Glossary**

|  |  |
| --- | --- |
| Coinsurance | A percentage of a health care cost that the covered employee pays after meeting the deductible. |
| **Copayment (Copay)** | A fixed dollar amount for each doctor visit that the covered employee pays for a health care service, usually when the service is received. For example, a primary care doctor may charge a nominal copay per visit. |
| **Deductible** | A fixed dollar amount that the covered employee must pay out-of-pocket each calendar year before the plan will begin reimbursing for non-preventive health expenses. Plans usually require separate limits for individual and other coverage tiers. |
| **Explanation of Benefits (EOB)** | A record of a person’s past and current health events. A “detailed receipt.” Ask for this whenever you have a medical service performed for your records. FSAs, HSAs and HRAs will sometimes need this additional verification. |
| **Evidence of Insurability (EOI)** | Is a record of a person’s past and current health events. It is used by insurance companies to verify whether a person meets the definition of good health. |
| **Guarantee Issue (GI)** | A requirement that health plans must permit you to enroll regardless of health status, age, gender, or other factors that might predict the use of health services. Except in some states, GI doesn’t limit how much you can be charged if you enroll. |
| **In-Network** | Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network. |
| **Out-of-Network** | A health plan will cover treatment for doctors, clinics, hospitals and other providers who are out-of-network but covered employees will pay more out-of-pocket to use out-of-network providers than in-network providers. |
| **Out-of-Pocket Maximum** | The most an employee could pay during a coverage period (usually one year) for his or her share of the costs of covered services, including copayments and coinsurance. |
| **Preventive Care** | Most health plans must cover a set of preventive services – like shots and screening tests – at no cost to you. Visit <https://www.healthcare.gov/coverage/preventive-care-benefits/> to view free preventive services for all adults, women and children. |
| **Premium** | The amount the employee pays for your health insurance. |

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have questions about your benefits, contact Human Resources.