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Benefits Guide

2026

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Welcome

Welcome!

We are pleased...

to announce the launch of our annual benefits program - a time when we come together to review and select the benefits options for the upcoming year.

We understand the importance of providing comprehensive and competitive benefits that support the well-being and financial security of our valued employees. This guide has been designed to assist you in making informed decisions about your benefits.

We encourage you to take the time to explore the various benefits available, share with family members in your household, and make choices that align with your personal goals and priorities. Your well-being is our priority, and we are committed to providing you with a benefits package that supports your overall health, happiness, and success.

Sincerely,

Bank Name

How to Use This Guide

|  |  |
| --- | --- |
| When you see a… | You can… |
| QR Code | Easily click on or scan the QR code to access additional resources. |
| Term you’re unfamiliar with or the light bulb | Head to the glossary on page 26to gain a deeper understanding of important terms and phrases related to your benefits.  The light bulb icon signifies key terms or phrases that are crucial for you to know to make more informed decisions about your benefits. |

Benefit Highlights & Resources

Check out the quick highlights for the 2026 plan year

|  |  |
| --- | --- |
| Medical & Pharmacy | New medical plan: HealthKeepers 5000.  Prescription drug copay increases.  Virtual (telemedicine) primary care and behavioral health coverage covered at 100% |
| Spending Accounts | IRS contribution amounts for Health Savings Accounts and Flexible Spending Accounts have increased. |
| Dental | No changes. |
| Vision | There are no changes to carrier or plan design. No changes. |
| Life Insurance | There are no changes to carrier or plan design. No changes. |
| Disability | There are no changes to carrier or plan design. No changes. |
| Supplemental Benefits | No changes. |

Have Questions?

If you have any questions about benefit offerings or the enrollment process, you can contact your Human Resources team at (enter information).

Eligibility & Enrollment

Who is eligible for benefits?

Full-time employees working 30 hours or more per week and their eligible dependents are eligible to enroll in the benefits outlined in this guide.

Eligible dependents may include:

* Your legal spouse or domestic partner
* Your children up to age 26
* Disabled dependents over the age 26

Can I make a change after submitting my benefit elections?

Unless you experience a qualified event, you cannot make changes to your benefit elections until next year’s open enrollment period. Please notify your administrator within 30 days of your qualifying event or for questions about qualifying events.

* Examples of qualifying life events:
  + Marriage or divorce
  + Aged off parent’s plan
  + Birth or adoption
  + Change in dependent status

Eligibility & Enrollment

When do I enroll?

If you are enrolling during the open enrollment period, this is a **semi-p**assive enrollment, meaning your current elections will show and you will need to confirm, or change, them for next year. Please note – if you are enrolled in a spending account, you must make a new election each year to continue participating in the plan.

The annual open enrollment period is [start date] through [end date].

If you are hired after the open enrollment period, you will have 30 days from your date of hire to make benefit elections, and your benefits will begin XX days from your date of hire.

The benefits you elect either during open enrollment or the new hire period will be effective through December

How do I enroll?

* **Review your benefits**
  + Change, elect, or drop medical, dental, vision coverage
  + Elect or change HSA contribution; 2025 HSA elections do not carry over to 2026, so you must re-enroll
  + Elect or change FSA contributions; 2025 FSA elections do not carry over to 2026, so you must re-enroll
  + Update beneficiary information
  + Update personal contact information for self and dependents

1. Log into bswift at <http://vbabenefits.bswift.com> using your username and password. Note: Your default username is the first four letters of your last name and last four digits of your social security number. Your password default is your date of birth (example: 0000000). If this is the first time you are logging in or don’t know your password, click on the *First Time User/Forgot Password* link. **Reminder: The bswift system utilizes Multifactor Authentication (MFA) to verify identity and protect sensitive information on your account.** Due to MFA, administrators are not able to reset passwords. *(If you currently have an SSO connection please change the above link for your employees)*You can also enroll using the bswift mobile app. Start by scanning the QR code to download the app.
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 < 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

Core Benefits

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Description automatically generatedMedical Plans

Below outlines your plan options through Anthem. Networks frequently change, so it is always a good idea to confirm your provider’s participation is in-network to avoid additional costs. Please refer to your plan document for specific details. Delete columns if not offered.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Medical Plan Option 1 | Medical Plan Option 2 | Medical Plan Option 3 |
| Services | In-Network | In-Network | In-Network |
| Deductible  Individual / Family | Non /Embedded  / | Non /Embedded  / | Non /Embedded  / |
| Coinsurance  Plan Pays / You Pay | % / % | % / % | % / % |
| Out-of-Pocket Max  Individual / Family | $X / $X | $X / $X | $X / $X |
| Preventive Services | $ | $ | $ |
| Primary Care | $ | $ | $ |
| Specialist Visit | $ | $ | $ |
| Anthem Virtual Care | $ | $ | $ |
| Urgent Care | $X | $X | $X |
| Emergency Room | $X | $X | $X |
| Inpatient Hospital | $X | $X | $X |
| Outpatient Facility | $X | $X | $X |
| Services | Out-of-Network | Out-of-Network | Out-of-Network |
| Deductible  Individual / Family | / | / | / |
| Coinsurance  Plan Pays / You Pay | % / % | % / % | % / % |
| Out-of-Pocket Max  Individual / Family | / | / | / |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Cost – Biweekly/Monthly Employee Deductions | | | | |
|  | Employee Only | Employee & Spouse | Employee & Child(ren) | Employee & Family |
| Medical Plan Option 1 | $ | $ | $ | $ |
| Medical Plan Option 2 | $ | $ | $ | $ |
| Medical Plan Option 3 | $ | $ | $ | $ |

Pharmacy Information

Enrolling in medical coverage provides prescription drug coverage through Anthem. Below highlights information about the prescription drug plan offered. Delete Columns if not offered.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Medical Plan Option 1** | | **Medical Plan Option 2** | | **Medical Plan Option 3** | |
| In-Network Benefits |  | |  | |  | |
| Rx Deductible |  | |  | |  | |
| Rx Out-of-Pocket Max |  | |  | |  | |
|  | 30 Day Supply | 90 Day Supply | 30 Day Supply | 90 Day Supply | 30 Day Supply | 90 Day Supply |
| Tier 1 (Generic) |  |  |  |  |  |  |
| Tier 2 (Preferred Brand & Non-Preferred Generic) |  |  |  |  |  |  |
| Tier 3 (Non-Preferred Brand) |  |  |  |  |  |  |
| Tier 4 (Specialty) |  | N/A |  | N/A |  | N/A |

Where to Find Details

The most up-to-date drug lists and drug management program information is located below:

[Drug Formulary Information link from Anthem](https://client.formularynavigator.com/Search.aspx?siteCode=3795495313)

If your medication is not listed, ask your doctor about an equivalent medication that is listed on the formulary.

Why pay more for your prescriptions?

While medications can be a necessity, the high price tag associated with prescriptions doesn’t have to be a requirement. Here are a few resources available to you to help your prescriptions fit your budget.

|  |  |
| --- | --- |
|  | Use the Mail  If you are currently taking any maintenance medications, take advantage of the cost savings and convenience of our Mail Order Program. Specialty drugs must be obtained directly through Anthem/CarelonRx. Anthem/CarelonRx will fill and ship your specialty medication right to your home. |
|  | Shop Around  Did you know you can compare drug prices based on your zip code [www.anthem.com](http://www.anthem.com)? You can also review medications that are considered equivalent to the drug you have been prescribed to see if there is a generic or lower cost alternative to discuss with your medical provider. |

A blue and white logo

Description automatically generatedAnthem Resources

Anthem is a trusted and reputable healthcare provider, committed to delivering exceptional medical services and prioritizing the well-being of its members. With your medical plan, you gain access to a wide range of valuable resources, ensuring comprehensive care for you and your family.

**Here are a few of the additional resources available to you:**

Sydney Health App

The Sydney Health app by Anthem is a powerful tool that puts your health insurance information right at your fingertips.

A blue and white logo

Description automatically generatedWith this free app, you can easily:

* Manage your benefits
* Access virtual care visits
* View digital ID cards
* Track claims
* Find in-network care providers
* A qr code with a few black squares

  Description automatically generatedEstimate cost of care

With the Sydney Health app, managing your health and wellness has never been easier. Download it today and take control of your healthcare journey.

You can scan the QR code to download the Sydney Health™ app today.

Anthem Family Advocate

Anthem Family Advocates are dedicated professionals who are available to assist you in navigating the healthcare system. With their expertise, they aim to simplify your healthcare experience and provide valuable support.

Here's how Anthem Family Advocates can help:

* Answer your care and health questions
* Advocate for your health
* Work closely with health care professionals
* Help you get the most out of your plan
* Close gaps in care
* Reduce costs

To get started with your Anthem Family Advocate, simply call the number on your Anthem ID Card. They will be ready to assist you and provide the support you need throughout your healthcare journey.

Find Care Tool

The Find Care tool brings together details about doctors, dentists, hospitals, labs, and healthcare facilities in your plan’s network. You can easily compare information such as costs, location, and office hours.

You can start using Find Care by downloading the Sydney Health app to your mobile device or logging in to [www.anthem.com](http://www.anthem.com). Select Find Care and the Find Care tool will guide you through the steps.

Lark Diabetes Prevention Program

* Helps determine if you’re at risk for pre-diabetes and if needed, take steps to address it.
* Participation in this program is at no extra cost as part of your health plan.
* You can track progress, check in with a personalized coach, and learn more about pre-diabetes right in Lark’s free mobile app.
* Helps you lose weight, eat healthier, increase activity, sleep better and manage stress.
* When you sign up, you will receive a free fitness tracker and digital scale to help track weight loss progress.

You can visit the website here: [https://www.lark.com/anthem](https://www.lark.com/anthem/welcome?variant=default&sessionId=4ea76926-a00b-4521-bed0-2af36e6b65d5&deviceEligible=true)

Watch this short video about Lark: <https://vimeo.com/420435351>

LearnYour Benefits

Employees and their families have access to a web and mobile enabled, employee benefits video education and engagement platform. You may visit add Bank’s unique link to LYB to learn more about your employee benefit programs.

Maven

Maven supports employees and their families across the family building experience – whether you are looking to conceive, explore adoption and surrogacy, feel supported through delivery and postpartum, or for care as you age into menopause. You will be paired with a dedicated care advocate who will guide you to the right support you need by navigating benefits and resources. Maven is inclusive of all individuals and families from all backgrounds and phases of life. Talk with HR today to find out more.

Hinge Health

BANK partners with Hinge Health to help you conquer back and joint pain, recover from injuries, prepare for surgery, or stay healthy and pain free.

The Hinge Health programs are available to you and your eligible dependents at **no cost** and provide all the tools you need to get moving again from the comfort of your home. Your treatment plan will be tailored to you, and could include one-on-one physical therapy sessions, and wearable sensors to give live feedback on your form in the app. Employees and dependents 18+ enrolled in one of our medical plans are eligible.

Take advantage of this exclusive benefit and unlock the potential for a pain-free, active life.

Preventive Care Benefits

Regular preventive care can help you stay healthy and catch problems early, when they are easier to treat. Anthem’s health plans offer all the preventive care services and immunizations below at no cost to you. As long as you use a doctor, pharmacy, or lab in your plan’s network, you won’t have to pay anything. If you go to doctors or facilities that are not in your plan, you may have to pay out of pocket.

Talk to your doctor about which exams, screenings, and vaccines are right for you and your family, so you can develop a personalized care plan.

Preventive care vs. diagnostic care

What’s the difference? Preventive care helps protect you from getting sick. If your doctor recommends you receive services even though you have no symptoms, that’s preventive care. Diagnostic care is when you have symptoms, and your doctor recommends services to determine what’s causing those symptoms.

**Preventive care includes:**

* General preventive physical exams, screenings, and tests
* Women’s preventive care
* Immunizations:
* Child preventive care

Refer to the Anthem Preventive Care flyers for more details.

If you’d like more help understanding your preventive care benefits,

* Call the number on the back of your member ID card
* Download the Sydney Health℠ mobile app
* Visit [www.anthem.com](http://www.anthem.com)
* Check your member handbook

Anthem Virtual Care

Virtual care is a convenient and accessible way to receive medical treatment without having to visit a doctor's office in person. With virtual care, you can consult with a healthcare professional through video calls or phone calls, allowing you to receive diagnosis, treatment, and advice for a wide range of common health issues such as cold and flu symptoms, respiratory infections, skin irritations, and urinary tract infections. It’s like having a doctor's appointment from the comfort of your own home!

With 24/7 availability, you can access quality care anytime, anywhere, without the need for appointments or long wait times. Telehealth services offer a wide range of benefits, including cost savings, reduced travel time, and increased convenience. Experience the future of healthcare with Anthem's Telehealth Services and receive the care you need when you need it.

Get started with virtual care today through the Sydney Health app.

Behavioral Health

Seeking help for depression, stress and other types of mental illness is a big step. Virtual Care 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 would pay for an office therapy visit.

Psychologists and therapists seen through Virtual Health 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.

Know Where to Go for Care

Knowing where to go for medical care is important so that you can get the right treatment at the right place. Different healthcare facilities offer different levels of care, and it's good to know which one is best for your needs. Whether it's a routine check-up, a minor illness, or a medical emergency, understanding where to go can save you time, money, and ensure you receive the appropriate care*.*

|  |  |  |  |
| --- | --- | --- | --- |
| Level of Cost | Location | When Do I Use This Type of Care? | |
| No Cost | Nurse line | * Review your symptoms * Medications & Side Effects * Self-help and support groups * When to go to your doctor | * When to go to the emergency room * Local physician & hospital resources * Wellness Information |
| No Cost | Anthem Virtual Visits | * Upper Respiratory Infection * Rash * Sinus Infection * Sore Throat | * Back Pain * Urinary Tract Infections * Sprains or Strains * Colds and Flu |
| $$ | Primary Care | * Annual physicals * Chronic condition care * Routine, primary, and preventive care * Mental health needs | * Regular health screenings * Non-urgent treatment of minor ailments & illnesses * Vaccinations |
| $$$ | Urgent Care | * Migraines/Headaches * Cuts that need stitches * Stomachache & vomiting * Fever, cold, flu, or sore throat | * Back Pain * Animal Bites * Urinary Tract Infections * Sprains, strains, & sports injuries |
| $$$$ | Emergency Room | * Chest pain * Stroke or TIA * Seizure * Head, spine, & neck injuries * Loss of consciousness * Life threatening emergency | * Uncontrolled bleeding * Difficulty breathing * Broken bones * Poisoning, including overdose * Suicidal thoughts |

*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.*

Call or text 988 or chat 988lifeline.orgfor support related to suicidal thoughts, mental health, and/or substance abuse crisis.

Health & Wellness Programs

Employee Assistance Program (EAP)

Our EAP can offer valuable support by providing confidential counseling and resources to help you with personal and work-related issues. The EAP is available for free to all employees and immediate family members.

EAP services include up to four in-person consultations, referrals, and resources.

EAPs can help with issues such as:

* marital and family concerns

Studies show that employees who used EAP services reported higher levels of work-life balance and lower levels of work-family conflict. \*

*\** *Journal of Occupational Health Psychology*

* depression
* substance abuse
* grief and loss
* financial entanglements
* finding daycares
* legal guidance
* other personal issues

Reach out to Anthem 24/7 toll free at 800-346-5484, or you can visit their website at [www.anthemeap.com](http://www.anthemeap.com).

Your login is “VBA”.

Spending Accounts

Health Savings Account (HSA)

You and your employer can deposit money into an HSA, a tax-advantaged account used to save for future medical expenses. HSA funds can be used to pay for eligible medical, dental and vision expenses. Unused money grows tax-free and can be invested with a minimum balance.

What are the details?

|  |  |
| --- | --- |
|  | Who is eligible? Anyone who is:   * Covered by a High Deductible Health Plan (HDHP) * Not covered on another medical plan that is not a HDHP * Not enrolled in Medicare benefits * Not enrolled in Tricare * Not eligible to be claimed on another person’s tax return |
|  | Your contributions  Your contribution to an HSA is entirely voluntary and can be adjusted based on your individual needs and financial goals. Contributions are made on a pre-tax basis and the IRS poses limits on the amount you can contribute.  For 2025, your IRS contribution limits are:   * $4,300 individual and $8,550 family * For those 55 and older, you have a $1,000 catch-up contribution   For 2026, you IRS contribution limits are:   * $4,400 individual and $8,750 family * For those 55 and older, you have a $1,000 catch-up contribution |
|  | Bank’s Annual/Monthly Contribution   * $xx for employee only coverage * $xx for employee + family coverage |
|  | What are eligible 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>. |
|  | Who owns the account?  The account is yours and remains with you even if you leave the company. Additionally, one of the best features of an HSA is that money left over at the end of the year remains in the account so you can use it any time in the future. |

Spending Accounts

Flexible Spending Accounts (FSA)

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.

|  |
| --- |
| 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 HCFSA Max / $3,300\* can be used for eligible health care related expenses, including medical, dental and vision expenses. * HCFSA Roll Over Amount / Run Out Period/ Grace Period / There is no rollover allowed for this account. |
| 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 Limited Purpose FSA Max / $3,300\* can be used for eligible dental and vision expenses only. * Limited Purpose FSA Roll Over / Run Out Period/Grace Period / There is no rollover allowed for this account. |
| 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 $7,500(or $3,750 if married and filing separately). * There is no rollover for Dependent Care FSAs. |

\*The 2026 Healthcare and Limited Purpose FSA maximum contributions have not been released by the IRS as of publication of this booklet.

Supplemental Health Benefits

The supplemental health benefit options below can be used to customize your coverage to complement your medical plan options. If you elect any of the voluntary options below, you will be responsible for the cost of the benefit. For more information on rates, please see your enrollment site [insert link to site]. For more details on what these benefits cover, please visit [this](https://pages.securian.com/enrollment/employers/10329.html?cid=rd_&tid=8659500) Securian site created for VBA members.

Accident Insurance

|  |
| --- |
| **Wellness Benefit** |
| $50 |

Accident Insurance pays a lump-sum benefit directly to you based on the type of injury sustained and treatment needed. This policy includes a Wellness Benefit Amount for you and your dependents.

Accident coverage can help to reimburse you for expenses like:

* Ambulance transportation
* Coverage for medical expenses, hospital stays, and surgeries
* Therapy charges and rehabilitation costs
* Financial support in case of injury from an accident
* No medical exam required for quick and easy coverage

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 includes a Wellness Benefit Amount for you and your spouse/dependents.

Critical illness coverage helps cover expenses related to the diagnosis of:

|  |
| --- |
| **Wellness Benefit** |
| $100 |

* Cancer
* Heart attack
* Kidney failure
* Blindness
* Coma

Hospital Indemnity Insurance

|  |
| --- |
| **Wellness Benefit** |
| $50 |

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. 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). Coverage includes a Wellness Benefit Amount for you and your spouse/dependents.

A green and black logo

Description automatically generatedDental

Below provides an overview of your available dental plans. Using an in-network provider will offer you the lowest service pricing. Age and frequency limits may apply to some services. Please refer to your plan document for specific details and note that out-of-network providers can balance bill you the difference between what they charge and the carrier’s reasonable and customary amount**.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Basic Plan | Comprehensive Plan | Enhanced Indemnity Plan | Voluntary Plan |
| Benefits | In-Network | In-Network | In-Network | In-Network |
| Calendar Year Deductible  Individual / Family | $50 / $150 | $50 / $150 | $50 / $150 | $50 / $150 |
| Calendar Year Benefit Maximum | $1,000 | $1,500 | $1,500 | $1,000 |
| Preventive Services | Covered 100% | Covered 100% | Covered 100% | Covered 100% |
| Basic Services | 20% | 20% | 20% | 20% |
| Major Services | No coverage | 50% | 50% | 50% |
| Orthodontia  Dependent children up to age 19 | No coverage | 50% | 50% | No coverage |
| Orthodontia Lifetime Maximum | No coverage | 50% up to $1,000 lifetime maximum | 50% up to $1,000 lifetime maximum | No coverage |
| Out-of-Network | | | | |
| Reimbursement | 80% / 60% | 80% / 60% / 50% / 50% | 100% / 80% / 50% / 50% | 70% / 50% / 50% |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Cost – Biweekly/Monthly Employee Deductions | | | | |
|  | Employee Only | Employee & Spouse | Employee & Child(ren) | Employee & Family |
| Basic Plan |  |  |  |  |
| Comprehensive Plan |  |  |  |  |
| Enhanced Indemnity Plan |  |  |  |  |
| Voluntary Plan |  |  |  |  |

A blue and black logo

Description automatically generatedVision

Below provides an overview of your available vision plans. Using an in-network provider will offer you the lowest service pricing. Frequency limits may apply to some services. Please refer to your plan document for specific details and note that out-of-network providers can balance bill you the difference between what they charge and the carrier’s **reasonable and customary amount**.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | Anthem Blue View Vision (included with Anthem medical plans) | | Basic Plan  (VSP) | Enhanced Plan  (VSP) |
| Benefits | | In-Network | | In-Network | In-Network |
| Exam | | $15 copay | | $15 copay | $15 copay |
| Frames /Lenses | | N/A | | * $30 copay * $150 allowance * Standard scratch-resistant coating * Polycarbonate lenses for children | * $15 copay * $150 allowance) * Standard scratch-resistant coating * Progressive lenses * Photochromic * Polycarbonate lenses (children and adults) * Ultraviolet coating and Pink Tints (1 & 2) |
| Contacts | | N/A | | $30 copay; $150 allowance | $15 copay; $150 allowance |
|  | Frequency of Services | | | | |
| Exams | Once every 12 months | | Once every 12 months | | Once every 12 months |
| Frames | N/A | | Once every 24 months | | Once every 12 months |
| Lenses or Contacts | N/A | | Once every 12 months | | Once every 12 months |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Cost – Biweekly/Monthly Employee Deductions | | | | |
|  | Employee Only | Employee & Spouse | Employee & Child(ren) | Employee & Family |
| VSP Basic Plan |  |  |  |  |
| VSP Enhanced Plan |  |  |  |  |

 Life & Disability

Securian Financial Basic Life and AD&D Insurance

Full-time employees receive employer-paid group life and accidental death and dismemberment (AD&D) insurance in the amount of (1x, 2x, 3x….) annual salary. Don’t forget to keep your beneficiaries up to date!

Securian Financial Supplemental Life and AD&D Insurance

You have the option to purchase supplemental life and AD&D insurance in the increments listed below through the convenience of payroll deduction. If you elect when first eligible, you may elect coverage up to the Guaranteed Issue amount without having to answer any medical questions. Employee and spouse benefits begin to reduce at employee age 65; employee and spouse rates are based on employee age. Employees must be enrolled to enroll dependents.

Supplemental AD&D is a separate election. All benefit amounts are guaranteed issue (no underwriting), and you can purchase AD&D coverage for spouse and/or children.

|  |  |
| --- | --- |
| Supplemental Life Insurance | |
| Employee Coverage | EOI Required: New Enrollee, Amounts over $X, Increasing Coverage, Other |
| Spouse Coverage | Employee: $  Spouse: $ |
| Child Coverage | * Increments of $X   Up to a max of 8X Salary or $1,500,000 whichever is the lesser |
| Guaranteed Issue | * Increments of $10,000 up to $100,000   Limited to X% of Employee amount of $X, whichever is the lesser |
| Evidence of Insurability | Increments of $5,000 to max of $20,000 |

|  |  |
| --- | --- |
| Supplemental AD&D Insurance | |
| Employee | * Increments of $25,000 * Up to a max of $500,000 * Guaranteed Issue: $X |
| 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% |

 Life & Disability

Lincoln Disability

In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers’ compensation benefits.

|  |  |  |
| --- | --- | --- |
|  | Short-Term Disability | Long-TermDisability |
| Premium Paid By | Bank Name or Employee | Bank Name or Employee |
| Percentage of Income  Replaced |  |  |
| Benefits Begin |  |  |
| Benefits Duration |  |  |
| Maximum Benefit |  |  |

Taxation of Disability Coverage

Because disability coverage is a bank 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

401k Retirement

Saving for retirement offers significant advantages, including financial security, tax benefits, and the potential for compound interest growth. By diligently saving for retirement, individuals can ensure a comfortable and worry-free lifestyle during their post-work years. Bank 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 \_\_\_\_\_\_.

Insert specific retirement details.

This plan is managed by XXX. Please reach out to XXX for questions.

Norton LifeLock Identity Theft

Norton LifeLock provides a full suite of identity theft protection to you and your family members. Protecting your digital footprint is crucial in today’s digital age, as it safeguards your personal information, privacy, and reputation in the online world.

According to the Federal Trade Commission, in 2023 alone, there were over **2.6 million reports of   
identity theft**.

Customize your Norton LifeLock member profile and set up additional features on your account such as:

* Credit, Checking & Savings Account Activity Alerts
* Investment Account activity Alerts
* Dark Web Monitoring
* Lost Wallet Protection
* Online Account Monitoring
* AND MORE!

For more information on all the protection you receive when you sign up for Norton LifeLock’s Benefit Plan, review the information on your Open Enrollment window.

$12.49/month Employee Only or

$21.48/month Employee + Dependents

Legal Assistance Program

Legal support is essential for individuals to navigate the complexities of the legal system and protect their rights. Whether it's understanding legal documents, seeking advice on legal issues, or accessing resources for self-representation, having access to legal resources ensures that individuals can make informed decisions and effectively address their legal needs. 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  
+1800-821-6400 (client service center)

$16.50 monthly premium

Nationwide Pet Insurance

Having pet insurance can provide peace of mind and helps you handle unexpected vet bills. Whether it's accidents, illnesses, or treatments, pet insurance helps to cover the costs so you can focus on giving your furry friend the best care.

To sign up for this plan, follow the link on the open enrollment site and request a customized quote. 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.

Check it out at: <https://benefits.petinsurance.com/vabankers>   
877-738-7874 (VBA)

Pet Benefit Solutions

Your pets are part of your family and you’ll do anything to keep them happy and healthy. But with the cost of pet care on the rise, it isn’t always easy. That’s why we’re offering Total Pet Plan, which makes pet care more affordable.

From discounts on veterinary care and pet products to 24/7 pet telehealth and lost pet recovery service, Total Pet Plan from Pet Benefit Solutions helps you save on everything your pet needs.

Enroll in Total Pet and get the same high-quality products and services your pets are used to, just at a lower price! This is not pet insurance so it can complement the Nationwide Pet Insurance program.

$11.75/month for one pet or

$18.50/month for a family plan (two or more pets)

Things to know

Important Terms

|  |  |
| --- | --- |
| Actively at Work | Being physically present at your place of employment and actively performing the duties of one's occupation on a full-time basis, often a qualifying factor in coverage. |
| 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. |
| Embedded vs. Non-Embedded Deductibles | An embedded deductible refers to a deductible that applies to each individual within a family plan, while a non-embedded deductible applies to the entire family as a whole. |
| 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. |
| Guaranteed 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 insurance. |
| Reasonable and Customary | Refers to the standard charges for medical services or treatments that are considered reasonable and customary within a specific area and are used as a basis for determining the amount of coverage provided by an insurance policy. |

Key Contacts

|  |  |  |  |
| --- | --- | --- | --- |
| Benefit | Whom To Call | Phone Number | Email or Website |
| Medical | Anthem | 833-831-0085 | [www.anthem.com](http://www.anthem.com/) |
| Virtual Visits | LiveHealth Online | 844-784-8409 | [www.anthem.com](http://www.anthem.com) |
| EAP | Anthem | 800-346-5484 | [www.anthemeap.com](http://www.anthemeap.com/) |
| Supplemental Health | Securian | 888-658-0193 | [www.securian.com](http://www.securian.com/) |
| HSA | Administrator | X | X |
| FSA | Flexible Benefits Administrators (FBA) | 800-437-3539 | [www.flex-admin.com](http://www.flex-admin.com) |
| Dental | Delta Dental | 800-237-6060 | [www.deltadentalva.com](http://www.deltadentalva.com/) |
| Vision | VSP | 800-877-7195 | [www.vsp.com](http://www.vsp.com/) |
| Life and AD&D | Securian Financial | 866-293-6047 | [www.securian.com](http://www.securian.com/) |
| Disability | Lincoln Financial | 800-643-5599 | [www.lincolnfinancial.com](http://www.lincolnfinancial.com/) |
| 401k | 401k Administrator | X | X |
| Legal Assistance Program | Legal Plans | 800-821-6400 | [www.legalplans.com](http://www.legalplans.com/) |
| Pet Insurance | Nationwide | 877-738-7874 | [benefits.petinsurance.com/vabankers](https://benefits.petinsurance.com/vabankers) |
| Identity Theft | Norton LifeLock | 833-915-2356 | <https://lifelock.norton.com/> |
| Pet Discount Program | Pet Benefit Solutions | 800-891-2565 | [www.petbenefits.com](http://www.petbenefits.com) |
| Other |  |  |  |
| Other |  |  |  |
| Other |  |  |  |
| Other |  |  |  |