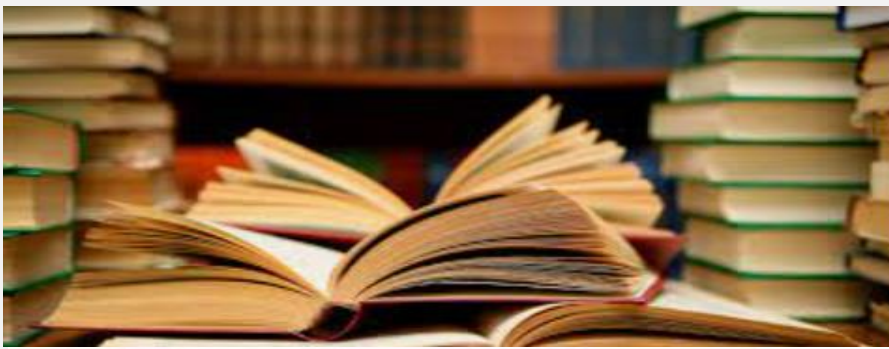




EMPLOYEE BENEFITS GUIDE



July 1, 2023 – June 30, 2024

Northshore Education Consortium

IMPORTANT INFORMATION ENCLOSED

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Welcome

At Northshore Education Consortium (NSEC), we value every employee. We appreciate your commitment to our success. We are equally committed to providing you with competitive and affordable benefits to help you care for yourself and your family. We want to make sure you are getting the most out of your benefits—that is why we have put together this open enrollment guide.

Please read this guide carefully. It includes a summary of your plan options and helpful tips for getting the most value from your benefit plans. The guide has been designed to provide a high-level overview of the health & welfare programs available to you at NSEC. For plan documents or more details, please contact Human Resources or our carriers listed on the carrier contact page.

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This Open Enrollment guide is provided for your convenience and is for informational purposes only. Northshore Education Consortium is not responsible for errors, omissions or changes initiated by NSEC or a Third Party. If there is a discrepancy between the information in this booklet and the official plan documents, the plan documents will always govern. This guide is not a contract and does not intend to create contractual obligations of any kind.

2023 Highlights

Northshore Education Consortium understands the importance of providing you with a comprehensive benefits package. During the review process this year, we assessed specific plan design and carrier options relative to our employee needs, pricing, accessibility, and the quality of care and service. We are pleased to offer the following benefits effective July 1, 2023:

MEDICAL

- Northshore Education Consortium will continue to offer the same 3 plan options with Aetna – no plan changes
- These options include the Open Access Managed Choice POS \$0 Deductible, Open Access Managed Choice POS \$1,000 Deductible, and the Open Access Managed Choice POS \$2,000 Deductible

FLEXIBLE SPENDING ACCOUNT (FSA) & HEALTH REIMBURSEMENT ACCOUNT (HRA)

- The FSA and HRA coverage will continue to be offered through HRC Total Solutions– no plan changes

DENTAL

- The dental coverage will continue to be offered through Metlife – no plan changes

VISION

- The vision coverage will continue to be offered through EyeMed – no plan changes

LIFE & DISABILITY

- The employer paid Life/AD&D will continue to be offered through Unum– no plan changes
- The voluntary employee paid Life/AD&D & LTD will continue to be offered through Unum– no plan changes

Eligibility & Enrollment

Eligibility

All regular full-time employees at Northshore Education Consortium working 23.5 or more hours per week are eligible for the benefits outlined in this guide. Employees will be eligible 30 days from their date of hire.

Eligible Dependents include:

- Legal Spouse
- Ex-Spouse (required under a divorce decree)*
- Dependent children up until age 26
- Legally Adopted Children

*See Tax Implications on page 5

Enrollment

New Hires

New hires have 30 days from date of hire to complete benefit elections. Elections will be captured via EASE online processing.

Open Enrollment

The 2023 Open Enrollment will begin on May 11, 2023 and run through May 25, 2023. Your benefit choices go into effect on July 1st. Once your benefit choices go into effect, you cannot make changes until the next Open Enrollment Period. The only exception is if you have a qualifying event (see page 5).

- **Medical & Dental:** If you do not have any changes to make, your current benefit elections will continue through the July 1, 2023 – June 30, 2024 plan year.

Qualifying Life Events

All deductions for medical, dental, and FSA will be made on a pre-tax basis*, which means you save federal, state and social security taxes on premiums paid.

Generally, you may only change pre-tax benefit elections during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualifying event such as:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse, or dependent child
- HIPAA special enrollment rights
- FMLA special requirements
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

You must notify Human Resources within 30 days of a qualifying life event.

Depending on the type of event, you may need to provide proof of the event, such as a marriage license. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next annual enrollment period to make changes (unless you experience another qualifying life event).

If you do not want your premiums deducted on a pre-tax basis, you may sign a Section 125 waiver form available from Human Resources.

***Note:** Tax implications of covering an ex-spouse: The IRS allows pre-tax contributions for employees and their eligible dependents. If you are covering an ex-spouse on our plan, please contact Human Resources so we may provide you with more information on the taxability of the benefit. We will also require that you complete an Affidavit for our records.

Benefit Basics

What is a Deductible? The amount you owe for certain health care services before the insurance carrier begins to pay. Not all services apply towards the deductible.

How do I know what services are subject to the deductible? For a full list of medical services and coverage please refer to the Aetna Summary of Benefits & Coverage (SBC) for details. For dental and vision coverage services, please see your MetLife and EyeMed Dental Summary.

When does my deductible reset? The medical plan deductible resets on July 1st each year. The dental plan deductible resets on January 1st each year.

What happens when I satisfy my deductible? Once you have satisfied your medical deductible, you may be responsible for a copay for certain covered services up to the out-of-pocket maximum. See Aetna, MetLife, and EyeMed's Summary of Benefits & Coverage (SBC) for details.

What is a Medical Plan Out-of-Pocket maximum? The out-of-pocket maximum is protection for you. It is the maximum amount you could potentially pay during the plan year (July 1 – June 30). The out-of-pocket maximum does not include premiums, balance billing and health care services not covered by the medical plan.

What is applied towards the Medical Out-of-Pocket Maximum? The deductible, coinsurance and all copays (including Rx copays) apply towards the out-of-pocket maximum.

What happens if I reach the medical Out-of-Pocket Maximum? If you reach the out-of-pocket maximum, BCBS will cover 100% of covered services for the rest of the plan year.



Open Access Managed Choice \$0 Deductible

PCP Designation & Specialist Referrals NOT Required

	In Network	Out-of-Network
Annual Plan Year Deductible:		
<i>Individual</i>	\$0	\$1,000
<i>Family</i>	\$0	\$2,000
Out of Pocket Maximum:		
<i>Individual</i>	\$1,500	\$3,000
<i>Family</i>	\$3,000	\$6,000
Professional Services:		
<i>Routine/Preventive</i>	\$0	20% Copay after deductible
<i>Office Visit—PCP</i>	\$20 Copay	20% Copay after deductible
<i>Office Visit – Specialist</i>	\$20 Copay	20% Copay after deductible
<i>Chiropractor</i>	\$20 Copay	20% Copay after deductible
<i>Diagnostic Labs & X-Rays</i>	\$0 Copay	20% Copay after deductible
<i>Hi-tech Imaging (CT, MRI, PET, etc.)</i>	\$75 Copay	20% Copay after deductible
Emergency Services:		
<i>Emergency Room Copay</i>	\$150 Copay	
<i>Urgent Care</i>	\$50 Copay	20% Copay after deductible
Hospital Services:		
<i>Inpatient Hospital</i>	\$500 Copay	20% Copay after deductible
<i>Ambulatory Day Surgery</i>	\$250 Copay	20% Copay after deductible
Prescription Drugs:		
<i>Retail (30 Day)</i>	\$10/\$30/\$50	20% of submitted cost after applicable copay
<i>Mail Order (90 Day)</i>	\$20/\$60/\$100	Not Applicable
EMPLOYEE DEDUCTIONS PER PAY PERIOD (22 Pay Periods)		
	Individual Coverage	Family Coverage
<i>OAP Managed Choice \$0</i>	\$171.75	\$463.73

*See Aetna's Summary of Benefits and Coverage (SBC) for full benefit details

Open Access Managed Choice POS \$1,000 Deductible

PCP Designation & Specialist Referrals NOT Required

	In Network	Out-of-Network
Annual Plan Year Deductible:		
<i>Individual</i>	\$1,000	\$2,000
<i>Family</i>	\$2,000	\$4,000
Out of Pocket Maximum:		
<i>Individual</i>	\$2,000	\$4,000
<i>Family</i>	\$4,000	\$8,000
Professional Services:		
<i>Routine/Preventive</i>	\$0	20% Copay after deductible
<i>Office Visit– PCP</i>	\$20 Copay	20% Copay after deductible
<i>Office Visit–Specialist</i>	\$35 Copay	20% Copay after deductible
<i>Chiropractor</i>	\$35 Copay	20% Copay after deductible
<i>Diagnostic Labs & X-Rays</i>	No charge after deductible	20% Copay after deductible
<i>Hi-tech Imaging (CT, MRI, PET, etc.)</i>	No charge after deductible	20% Copay after deductible
Emergency Services:		
<i>Emergency Room Copay</i>	\$150 Copay	
<i>Urgent Care</i>	\$50 Copay	20% Copay after deductible
Hospital Services:		
<i>Inpatient Hospital</i>	No charge after deductible	20% Copay after deductible
<i>Ambulatory Day Surgery</i>	No charge after deductible	20% Copay after deductible
Prescription Drugs:		
<i>Retail (30 Day)</i>	\$10/\$30/\$50	20% of submitted cost after applicable copay
<i>Mail Order (90 Day)</i>	\$20/\$60/\$100	Not Applicable
EMPLOYEE DEDUCTIONS		
	PER PAY PERIOD (22 Pay Periods)	
	Individual Coverage	Family Coverage
<i>OAP Managed Choice \$1,000</i>	\$112.69	\$304.30

*See Aetna's Summary of Benefits and Coverage (SBC) for full benefit details

Open Access Managed Choice POS \$2,000 Deductible

PCP Designation & Specialist Referrals NOT Required

	In Network	Out-of-Network
Annual Plan Year Deductible:		
<i>Individual</i>	\$2,000	\$2,000
<i>Family</i>	\$4,000	\$4,000
Out of Pocket Maximum:		
<i>Individual</i>	\$3,000	\$3,000
<i>Family</i>	\$6,000	\$6,000
Professional Services:		
<i>Routine/Preventive</i>	\$0	20% Copay after deductible
<i>Office Visit– PCP</i>	\$20 Copay	20% Copay after deductible
<i>Office Visit–Specialist</i>	\$30 Copay	20% Copay after deductible
<i>Chiropractor</i>	\$30 Copay	20% Copay after deductible
<i>Diagnostic Labs & X-Rays</i>	No charge after deductible	20% Copay after deductible
<i>Hi-tech Imaging (CT, MRI, PET, etc.)</i>	No charge after deductible	20% Copay after deductible
Emergency Services:		
<i>Emergency Room Copay</i>	\$150 Copay	
<i>Urgent Care</i>	\$50 Copay	20% Copay after deductible
Hospital Services:		
<i>Inpatient Hospital</i>	No charge after deductible	20% Copay after deductible
<i>Ambulatory Day Surgery</i>	No charge after deductible	20% Copay after deductible
Prescription Drugs:		
<i>Retail (30 Day)</i>	\$10/\$30/\$50	20% of submitted cost after applicable copay
<i>Mail Order (90 Day)</i>	\$20/\$60/\$100	Not Applicable
EMPLOYEE DEDUCTIONS		
	PER PAY PERIOD (22 Pay Periods)	
	Individual Coverage	Family Coverage
<i>Employees working 35-40 Hours</i>	\$84.77	\$228.88

*See Aetna's Summary of Benefits and Coverage (SBC) for full benefit details



To Help Pay the Deductible

For those who elect the Open Access Managed Choice POS \$2,000 Deductible plan, Northshore Education Consortium will continue to assist with paying the deductible by offering a Health Reimbursement Arrangement (HRA). To manage this arrangement, we work with HRC Total Solutions, a company that coordinates the HRA claims process behind the scenes. (See flow chart on the next page).

What is an HRA?

An HRA is an employer funded account that reimburses **you directly** via check or direct deposit for out-of-pocket medical services that are subject to your medical deductible.

As you incur deductible-related expenses (e.g., lab tests, x-rays, hospital services) the following in-network cost-share arrangement between you and the company will apply:

	OPEN ACCESS MANAGED	CHOICE POS	\$2,000 DEDUCTIBLE	
	Plan Year Deductible	Employee Pays First	Employer Pays Next	Employee Pays Remaining
Individual	\$2,000	First \$1,000	Next \$500	Last \$500
Family	\$4,000	First \$1,500	Next \$750	Last \$1,750

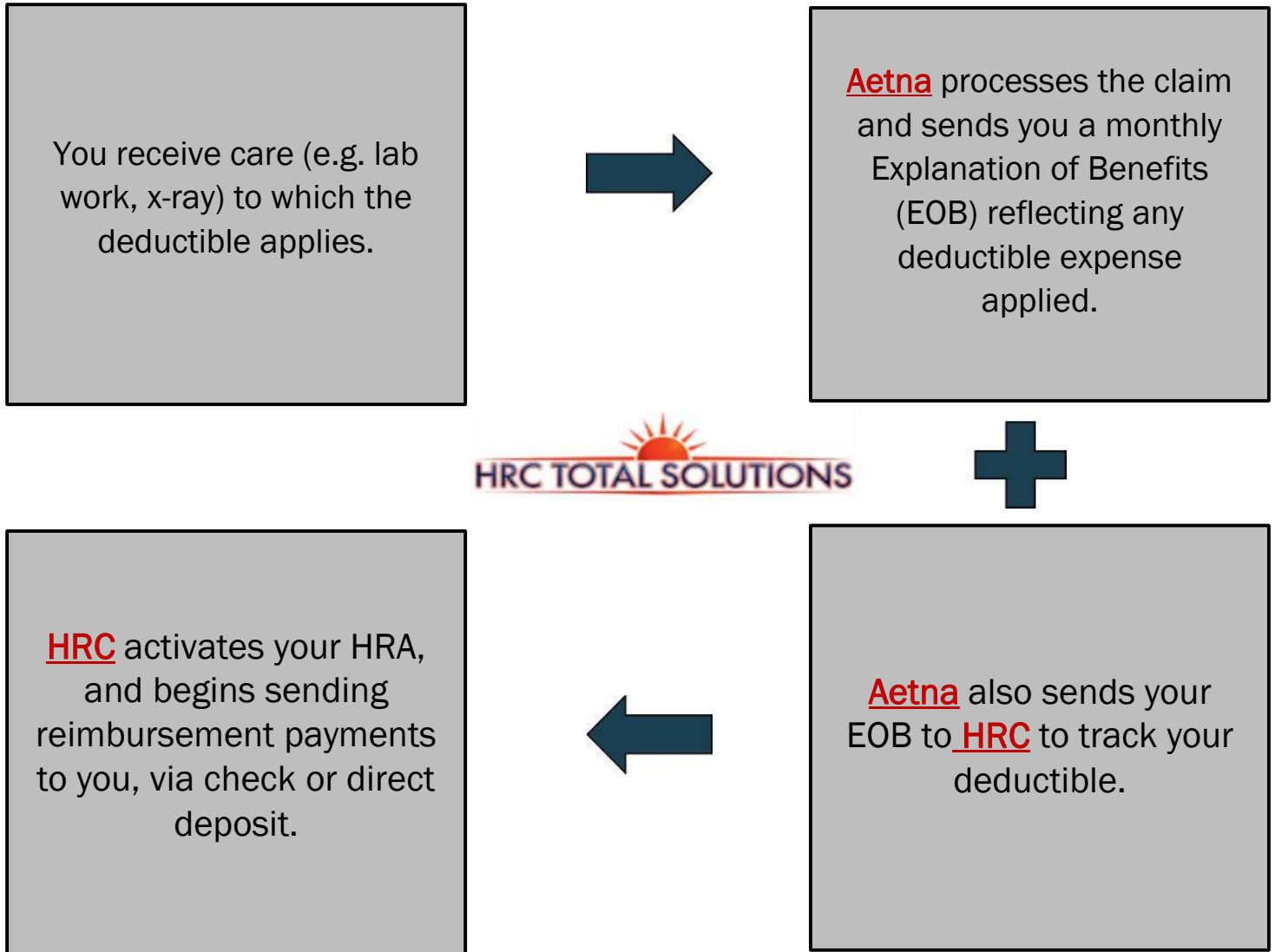
For all deductible-related expenses, you can get the complete terms by referencing the applicable plan Aetna plan summary.

**See Aetna’s Summary of Benefits and Coverage (SBC) for full benefit details*

How Our HRA Helps You Pay Your Deductibles

Managed by HRC Total Solutions

Applies to the Open Access Managed Choice POS \$2,000 Deductible Plan



To Track Your Deductible Call, access the Mobile App or Go Online:

www.hrcts.com

603-647-1147 Opt 1

If you receive a bill that you believe should be paid through the HRA please log-on to HRC Total Solutions participant portal to confirm.

We will continue to offer dental insurance through Metlife. In addition to protecting your smile, dental insurance helps pay for dental care and includes coverage for regular checkups, cleanings and x-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body— including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

You are free to visit any licensed dentist, whether participating or non-participating in the network. However, when you use a network provider, you eliminate the potential for balanced billing. You can find a participating provider at www.metlife.com.

Coverage Type	PPO Plan	
	In-Network	Out-of-Network
Type 1 – Preventative Services	100%	80%
Type 2 – Basic Services	80%	60%
Type 3 – Major Services	50%	50%
CY Deductible: Per Member (Applies to Type 2 & 3 Services)	\$50	
CY Deductible: Per Family (Applies to Type 2 & 3 Services)	\$150	
Calendar Year Maximum Benefit	\$1,500 per member	
EMPLOYEE DEDUCTIONS	PER PAY PERIOD (22 Pay Periods)	
Coverage Level:	Individual	Family
PPO Plan	\$21.99	\$54.23

See **MetLife** Dental Benefit Summary for full list of covered services

Northshore Education Consortium's vision insurance through EyeMed Vision entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

Benefit Frequency		
Exam	Once Every 12 Months	
Lenses or Contact Lenses	Once Every 12 Months	
Frames	Once Every 24 Months	
Vision Care Service	In-Network Member Cost (Insight Network)	Out-of-Network Reimbursement
Exam with Dilation (as necessary)	\$20 Copay	Up to \$50
Frames	\$0 Copay; \$150 Allowance, then additional 20% off balance	Up to \$120
Standard Plastic Lenses		
Single Vision	\$20 Copay	Up to \$42
Bifocal	\$20 Copay	Up to \$78
Trifocal	\$20 Copay	Up to \$130
Lenticular	\$20 Copay	Up to \$130
Lens Options		
Standard Progressive	\$80 Copay	Up to \$140
Anti Reflective Coating	\$45 Copay	Up to \$36
Contact Lenses		
Conventional	\$0 copay, \$150 Allowance, then additional 15% off balance	Up to \$150
Disposable	\$0 copay, \$150 Allowance	Up to \$150
Medically Necessary	\$0 copay, Paid in Full	Up to \$210
Laser Vision Correction		
LASIK or PRK through VSP Doctor	15% off the retail price or 5% off the promotional price	N/A
EMPLOYEE DEDUCTIONS PER PAY PERIOD (22 Pay Periods)		
Individual:	\$3.70	
Employee + 1:	\$7.03	
Family:	\$10.31	

See EyeMed's Benefit Summary for full list of covered services

Manage your benefits at home or on the go



Understand and manage your benefits

- Review your plan's benefits and coverage details
- See health care costs, how much is covered by your plan and where you are with your deductible and out-of-pocket maximum
- View and pay claims, with an even easier option to now submit claims digitally through your member website
- Access your ID card whenever you need it



Connect to care and stay healthy

- Find in-network providers, including those offering telemedicine services, as well as walk-in clinics and urgent care centers near you
- Get cost estimates before you get care**
- View ratings and reviews of providers
- Receive personalized reminders to help you improve your health



**Your benefits,
your way** 

Get started today



Visit **MyAetnaWebsite.com** to register for your member website.



Get the **Aetna HealthSM app** by texting "**AETNA**" to **90156** to receive a download link. Message and data rates may apply.

Feel like yourself again

Is therapy right for me?
Take the quiz at
[Teladoc.com/Therapy/Quiz](https://teladoc.com/Therapy/Quiz)



Build a relationship with an experienced therapist or psychiatrist of your choice by phone or video

Our experts provide support for:

- Anxiety, stress, depression
- Mood swings
- Not feeling like yourself
- Relationship conflicts
- Trauma and PTSD
- Medication management

Start making progress

1. Set up your account and fill out a brief medical history
2. Choose the expert you think will be the best fit for you
3. Pick the preferred dates and times that fit your schedule
4. Make progress from wherever you're most comfortable

Get started—it's already part of your benefits

Visit [Teladoc.com/Aetna](https://teladoc.com/Aetna)

Call 1-855-TELADOC (835-2362) | Download the app  

Pay only your doctor visit copay (or deductible) for a Teladoc consult!

Access mental well-being services from anywhere



With telehealth and virtual mental well-being programs, you have another way to get the help you need from providers that are part of your network. And whatever you're facing, you have the same support for counseling or medications for mental health concerns. You can see them where and when it's convenient — you choose. One telehealth/virtual session will cost the same as an in-person office visit.

Plan coverage terms may vary. Not all benefit plans cover these services. Prior to receiving services, confirm telehealth eligibility by checking your member website for plan details or calling the number on your ID card.

Depression, anxiety or those struggling with mental well-being concerns

Ages	Provider	Contact	Availability
5+	Array at Home	1-800-442-8938 https://ArrayBC.com/	Nationwide
5+	Telemynd	1-866-991-2103 http://www.telemynd.com/aetna	Nationwide
5+	Alma Health	HelloAlma.com/aetna	Nationwide
18+	CVS® MinuteClinic®	1-855-417-2486 https://CVS.com/mental health	CVS® MinuteClinic® markets
18+	Brightside	1-415-360-3348 https://Brightside.com/	Nationwide
18+	Meru Health	https://MeruHealth.com/sign-up/Aetna/	Nationwide
18+	AbleTo	1-844-330-3648 Monday — Friday: 9 AM to 8 PM ET https://Member.AbleTo.com/Aetna/	Nationwide

Specialty treatment for children and adolescents

Ages	Provider	Contact	Availability
6+	Valera Health	https://ValeraHealth.com/	AZ, CT, MA, NJ, NY, OR, WA
6-24	Equip Health	1-855-387-4378 https://Equip.Health	AK, CA, NJ, NY, OR, TX, WA
12-24 18+	Vita Health	1-844-866-8336 (1-844-866-TEEN) https://VitaHealth.Care	AL, AZ, CA, CO, CT, DC, FL, ID, IL, LA, MA, ME, MO, MS, NC, NJ, NV, NY, OH, PA, RI, SC, TX, UT, VA, WA, WV
12-28	Charlie Health	https://CharlieHealth.com/	AZ, CA, CO, DE, FL, ID, IL, MD, MI, MT, NV, NJ, OH, OR, PA, SC, TX, UT, WA, WY

Struggling with suicide

Ages	Provider	Contact	Availability
12-24 18+	Vita Health	1-844-866-8336 (1-844-866-TEEN) https://VitaHealth.Care	AL, AZ, CA, CO, CT, DC, FL, ID, IL, LA, MA, ME, MO, MS, NC, NJ, NV, NY, OH, PA, RI, SC, TX, UT, VA, WA, WV

Substance and alcohol use concerns

Ages	Provider	Contact	Availability
18+	Eleanor Health	1-866-972-0771 https://EleanorHealth.com/	LA, MA, NC, NJ, OH, WA
18+	Workit Health	1-877-777-2671 https://www.workithealth.com/insurance/aetna/	Coaching: Nationwide Clinical support: AK, AZ, CA, CO, FL, GA, IL, IN, KY, MI, MN, NC, NJ, OH, OR, PA, TX, VA, WA, WI

Chronic medical conditions and mental health

Ages	Provider	Contact	Availability
18+	AbleTo	1-844-330-3648 Monday — Friday: 9 AM to 8 PM ET https://Member.AbleTo.com/Aetna/	Nationwide

Serious mental health conditions

Ages	Provider	Contact	Availability
6+	Valera Health	https://ValeraHealth.com/	AZ, CT, MA, NJ, NY, OR, WA
12-28	Charlie Health	https://CharlieHealth.com/	AZ, CA, CO, DE, FL, ID, IL, MD, MI, MT, NV, NJ, OH, OR, PA, SC, TX, UT, WA, WY

Eating disorders

Ages	Provider	Contact	Availability
6-24	Equip Health	1-855-387-4378 https://Equip.Health	AK, CA, NJ, NY, OR, TX, WA

Obsessive-compulsive disorder

Ages	Provider	Contact	Availability
All	NOCD	https://TreatMyOCD.com	Nationwide

Options with you in mind



Savings on eyewear and exams

Healthy vision

Savings you can see

If your vision isn't 20/20, you'll love discounts on:

- Designer frames
- Prescription lenses
- Lens options like scratch coating and tint
- Non-disposable contact lenses, and more

Great rates on eye exams

Your eye exams are always discounted. So even if your plan covers your first exam, you can save on another one from any participating doctor.

Lots of locations

You can visit many doctors in private practice. Plus, national chains like LensCrafters®, Target Optical® and Pearle Vision®. Check your member website at [Aetna.com](https://www.aetna.com) for a full list.

More eye-openers

- Savings on LASIK laser eye surgery
- Replacement contact lenses, delivered to your door
- Savings on eyeglass chains, lens cases and cleaners, and nonprescription sunglasses

Built-in plan discounts with no referrals, claims or limits. Your family can use them, too.



Savings on healthy lifestyle choices

A fit, fabulous you

Save on gym memberships, health coaching, fitness gear and nutrition products that support a healthy lifestyle. You get access to local and national discounts on brands you know.

Health coaching

Try one-on-one coaching to lose weight, ease stress or reach another goal.

At-home weight-loss program

Get weight-loss tips and menus, and track progress from the privacy of your home.

Healthy food options

Enjoy healthy food options like meal delivery to your home, on your schedule.

Even more savings

You also save on:

- Wearable fitness devices
- Yoga, meditation and wellness programs
- Group fitness on demand



Savings on natural products and services

A natural health boost

You can try these natural products and services* at a discount.

- Ease your stress and tension with **therapeutic massage**.
- Heal pain or stress points with **acupuncture**.
- Relieve neck and back pain with **chiropractic care**.
- Get advice from registered dietitians with **nutrition services**.
- Save on a wide variety of popular products from health and fitness vendors.

It's easy: Log in to your member website at **Aetna.com** to find program professionals. Then, just take your Aetna ID card to your visit.

Savings on at-home products

- Blood pressure monitors
- Pedometers and activity trackers
- Electrotherapy TENS units (devices for pain relief)
- Many other Omron® products

Ready to browse and buy? Just log in to your member website at **Aetna.com** for easy ordering instructions.

Oral health care products

We provide discounts on oral health care products so you can keep your mouth as healthy as possible. You can save on teeth whitening, electronic toothbrushes, Z Sonic™ toothbrushes, replacement brush heads and various oral health care kits.

Ready to browse and buy? Just log in to your member website at **Aetna.com** to shop and receive your discounts.



Savings options on hearing aids and exams

Hearing your world better

With Hearing Care Solutions, you get:

- **Discounts** on a large choice of hearing aids
- **A three-year supply of batteries**, then you can join a discount battery mail-order program
- **Free in-office service** of hearing aids for one year
- **Free routine cleanings** and battery door replacements for one year after purchase from the original provider

With Amplifon Hearing Health Care, you get:

- **Discounts** on many styles of hearing aids, including programmable and digital hearing aids from leading makers
- **Savings** on hearing exams and hearing aid repairs
- **Free follow-up services** for one full year
- **A two-year supply of batteries**

How to get started

Log in to your member website at **Aetna.com**, once you're an Aetna member. It's the place to take care of your benefits. Your place to save, too. You can:

Find a vision, hearing or natural therapy professional

Sign up for a weight-loss program

Buy health products

Find a gym, and more

THE MONEY-SAVING BENEFIT THAT YOU MIGHT NOT KNOW ABOUT...

The benefit is called a **Flexible Spending Account (FSA)**. What is an FSA and, most importantly, how can it save you money?

First, answer a few questions. Do you pay for:

- ✓ Co-payments for prescriptions?
- ✓ Acupuncture services?
- ✓ Co-payments at your doctor's office?
- ✓ Chiropractic and physical therapy services?
- ✓ Glasses or contact lenses?
- ✓ Dental services and orthodontia?
- ✓ Day care or senior care?



If you answered YES to any of the questions above, then a FSA can help to save you money with a no fee FSA Card that you fund with **PRE-TAX** payroll deductions.

Example:

This upcoming plan year you anticipate needing to purchase new contact lenses and will be using contact lens solution throughout the year. These expenses will cost about \$500. To cover these expenses, you elect a medical FSA amount of \$500. If you are paid bi-weekly, that would equal a pre-tax deduction of \$19.23.



Because this deduction is pre-tax, when you pay for these qualified expenses with your FSA account, you are paying them with tax-free money. This savings can be more than 30%.

Flexible Spending Accounts



HEALTH CARE FSA

(PLAN YEAR: JULY 1 – JUNE 30)

A Health Care FSA allows you to set aside a portion of your pay on a pre-tax basis to pay for IRS qualified medical, dental and vision expenses that are not reimbursed from your insurance or the HRA. Funds can be used for yourself, your spouse and your eligible dependents. The money you put into your Health Care FSA account is not considered taxable income, allowing you to save money by paying less Federal, State and FICA taxes.

Max Election: \$3,050

Access to Funds: You have immediate access to your Health Care FSA elected funds, even if it's the beginning of the year.

Run-out Period: You will have an additional 90 days after the plan year ends to submit claims that were incurred during the September 1st to August 31st plan year.

Grace Period: You will have an additional 2 ½ months after the plan year ends to continue to incur and submit claims for reimbursement.

Use-It or Lose-It: FSA contributions are a use-it or lose-it benefit. Any remaining funds you do not use by the end of the run-out period will be forfeited.

FSA Debit Card: Employees who enroll in the Health FSA will receive a HRC Total Solutions debit card and have access to the member website To view your account overview. The debit card can be used at the point of purchase to access funds. You can also use the HRCTS Mobile App to submit requests for reimbursement with receipts.

DEPENDENT CARE FSA

(PLAN YEAR: JULY 1 – JUNE 30)

All Employees are eligible to elect to set aside a portion of their salary, up to \$5,000, to pay for eligible dependent care expenses for children under age 13 or children who are physically or mentally incapable of self-care and, in some cases, elder care, so that you and your spouse (if you are married) can – work, look for work, or attend school full-time.

Max Election: \$5,000

Access to Funds: You have access to your elected funds as they are contributed into your account (via payroll deductions).

Run out Period: You will have an additional 90 days after the plan year ends to submit claims that were incurred during the September 1st to August 31st plan year.

Use-It or Lose-It: Contributions are a use-it or lose-it benefit. Any funds that you do not use by the end of the run-out period will be forfeited.





Northshore Education Consortium provides all employees working 23.5 hours or more per week, with employer paid Group Life and Accidental Death & Dismemberment (AD&D) benefits through Unum. Coverage begins 30 days from your date of hire. Life insurance can help provide for your loved ones if something were to happen to you.

NOTE: It is important that you have a current beneficiary form on file for this coverage.

All Active Team Members - Regularly working 23.5 hours per week	
Life Benefit	\$10,000
AD&D Benefit	\$10,000
Age Reduction	Benefits reduce to 75% at age 65 & 56% at age 70
Contribution	100% Employer Paid
Accelerated Benefit	Accelerated benefit helps offset expenses at a critical time. You may collect your benefits during your lifetime if you become terminally ill.

**See Unum’s Coverage Certificates for full benefit details*

Supplemental Life & Long-Term Disability

In addition to the employer paid Group Life Insurance, team members have the option to purchase additional Supplemental Term Life Insurance for themselves and their family.

All Active Team Members - Regularly working 23.5 hours per week	
Employee Supplemental Life	5 X Annual Compensation - to a maximum of \$500,000
<i>Guaranteed Issue Amount (Newly Eligible Employees)</i>	\$130,000
<i>Guaranteed Issue Amount (Current Eligible Employees)</i>	You or your spouse may elect or increase insurance coverage up to 2 increments on a guaranteed acceptance basis during your company's defined annual open enrollment period, if you or your spouse have not been previously declined, withdrawn, or pending for coverage.
<i>Age Reduction</i>	Benefits reduce to 67% at age 70 & 55% at age 75
<i>Contribution</i>	100% Employee Paid
Spouse Supplemental Life	Increments of \$5,000 to a maximum of \$250,000 - not to exceed 50% of employee coverage
<i>Guaranteed Issue Amount (Newly Eligible Employees)</i>	\$50,000
<i>Contribution</i>	100% Employee Paid
Dependent Supplemental Life	\$1,000, \$5,000, or \$10,000
<i>Evidence of Insurability (EOI)</i>	All elected amounts are Guaranteed issue. No medical questions/EOI required
<i>Contribution</i>	100% Employee Paid
Voluntary Long-Term Disability	60% of your monthly salary to a maximum of \$5,000 per month
<i>Elimination Period</i>	90 days
<i>Benefit Duration</i>	Later of Age 65 or Social Security Normal Retirement Age
<i>Own Occupation Period</i>	24 Months
<i>Mental Illness/Substance Abuse Limitation</i>	24 Months

*See Unum's Coverage Certificates for full benefit details

Help When You Need it Most



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- Family and parenting problems
- And more



WORK/LIFE BALANCE

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Elder care
- Financial services, debt management, credit report issues
- Identity theft
- Legal questions
- Even reducing your medical/dental bills!
- And more

Who is covered?

Unum's EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

Help is easy to access:

Phone support: 1-800-854-1446

Online support: unum.com/lifebalance

In-person: You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.



IF YOU EXPERIENCED A MEDICAL EMERGENCY WHILE TRAVELING, WOULD YOU KNOW WHOM TO CALL?

Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your worldwide emergency travel assistance phone number. Travel assistance speaks your language, helping you locate hospitals, embassies and other “unexpected” travel destinations. Add the number to your cell phone contacts, so it’s always close at hand. Just one phone call connects you and your family to medical and other important services 24 hours a day.

WHETHER TRAVELING FOR BUSINESS OR PLEASURE, ONE PHONE CALL CONNECTS YOU TO:

- Multi-lingual, medically certified crisis management professionals.
- A state-of-the-art global response operations center.
- Qualified medical providers around the world.

With the Assist America Mobile App, you can:

- Call Assist America’s Operation Center from anywhere in the world with the touch of a button.
- Access pre-trip information and country guides.
- Search for local pharmacies (U.S. only).
- Download a membership card.
- View a list of services.
- Search for the nearest U.S. embassy.
- Read Assist Alerts.



Download and activate the app today from the Apple App Store or Google Play.

Reference Number: 01-AA-UN-762490

USE YOUR TRAVEL ASSISTANCE PHONE NUMBER TO ACCESS:

- Hospital admission assistance*
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance



You can access travel assistance services through the phone number on your travel assistance wallet card. If you have misplaced your card, contact your human resources department and ask for a replacement.

If you need travel assistance anywhere in the world, contact us day or night.



Within the U.S.
1-800-872-1414



Outside the U.S.
(U.S. access code) +609-986-1234



Via e-mail:
medservices@assistamerica.com

**See Unum’s Coverage Certificates for full benefit details*

Additional Services

Life and Disability insurance from The Hartford can help you protect the financial future of your loved ones. Your coverage includes valuable services that can help you and your family.

Estate Guidance Will Services

Create a simple will from the convenience of your home.

Whether your assets are few or many, it's important to have a will. Through The Hartford you have access to EstateGuidance. It helps you protect your family's future by creating a will online – backed by online support from licensed attorneys. Just follow the instructions to create a will that's customized and legally binding.

Visit: www.estateguidance.com

Use code: **WILLHLF**

Travel Assistance with Identity Theft Support Services

Travel Assistance is available when traveling more than 100 miles from home and for 90 days or less. Services include but are not limited to:

- Medical assistance, including worldwide medical referrals, medical monitoring, prescription transfer, replacement of medical devices and corrective lenses.
- Emergency transports, medical repatriations and evacuations and repatriations of mortal remains.
- Pre-trip information, lost luggage/document assistance and legal referrals.

Identity Theft Support Services provide 24/7/365 assistance including education on how to prevent theft and guidance on what to do if a theft occurs.

Caseworkers help review credit information, and if a theft has occurred, will notify major credit bureaus, assist with completing an identity theft affidavit, help with replacing credit/debit cards and more.

What do I do first?

In the event of a life-threatening emergency, call local emergency authorities first for immediate assistance.

Then, contact Travel Assistance via phone:

U.S. and Canada:

800-243-6108 (toll-free)

Outside U.S.: **202-828-5885**

Or email: assist@imglobal.com

**See The Hartford Coverage Certificates for full benefit details*

Contacts



Below is a list of websites and telephone numbers where you can obtain information about your benefit plan coverage. In most cases, you can register to securely access your benefit information online enabling you to review important information about your coverage and how to use the plans, view your claims history, and research health related topics.

Benefit	Provider	Phone Number	Website
Medical & Prescriptions	Aetna	See ID Card	www.aetna.com
Dental	MetLife	(800) 275-4638	www.metlife.com
Vision	EyeMed	(866) 939-3633	www.eyemed.com
Health Care FSA & Dependent Care FSA	HRC Total Solutions	(888) 401-3539	www.hrcts.com
Life & Disability	Unum	(866) 679-3054	www.unum.com
Human Resources	Nancy Celli	(978) 232-9755 ext. 1255	ncelli@nsedu.org



This Benefit Guide provides a brief description of plan benefits. For more information on plan benefits, exclusions, and limitations, please refer to the Plan documents or contact the carrier/administrator directly. If any conflict arises between this Guide and any plan provisions, the terms of the actual plan document or other applicable documents will govern in all cases. Benefits are subject to modification at any time.