



North Marshall Water District

BENEFITS GUIDE

7/1/2021 - 06/30/2022









Disclaimer: This booklet is intended to highlight the main features of the employee benefit package. This booklet is intended to provide you with an overview of your employee benefits as an eligible employee. This booklet does not include all plan rules and details and should not be considered as a substitute for plan documents or summary plan descriptions. The terms of your benefit plans are governed by legal plan documents including insurance contracts. Should there be any inconsistencies between the booklet and the legal plan document, the plan documents will be the final authority on the benefit plan. For more detailed plan information, please contact your Human Resources Representative.

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>> Welcome to your 2021-2022 Benefits Guide

- All full-time employees are eligible for benefits on the first of the month after 30 days of employment.
- During the plan year, you will not be able to change or cancel benefits that are deducted on a pre-tax basis unless a “change in family status” occurs (as defined under the Internal Revenue Code), and the change is caused by and consistent with the “change in family status.” Examples of this change would be: marriage, divorce, birth/adoption of a child, death of a spouse or child, spouse loses his/her job.
- Dependents can enroll on Health, Dental and Vision plans until age 26 whether or not they are married, living with you, in school, or financially dependent on you.



CONTACTS			
Carriers			
Anthem <i>Health & Vision</i>		(888) 650-4047	www.anthem.com
Anthem <i>EAP</i>		(800) 865-1044	www.anthemead.com Company Code: KACo
Delta Dental <i>Dental</i>		(800) 955-2030	www.deltadentalky.com
Ameritas <i>Vision</i>		(800) 776-9446	www.ameritas.com
FEBCO <i>FSA/HSA</i>		(800) 489-1539 (502) 695-9692 Fax	www.febco.com
Lincoln Financial <i>Group Term Life STD/LTD</i>		(800) 423-2765	www.lfg.com
Cincinnati <i>Voluntary Life</i>		(800) 783-4479	www.cinfin.com
Servicing Agency			
 (800) 599-8621 www.peelholland.com			
Jill Lewis, Advisor jlewis@peelholland.com (270) 705-2703		Tyler Bohannon, Account Manager tbohannon@peelholland.com (270) 527-6169	

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In Network Benefits	
MEDICAL	PPO 02TI - 2021
Lifetime Maximum	Unlimited
Deductible	Individual \$250 Family \$750
Out-of-Pocket Limit	Individual \$3,200 Family \$6,400
Co-Insurance	20%
Preventive Care Services (services include but are not limited to: Routine exams, mammograms, pelvic exams, pap testing, PSA tests, immunizations, colonoscopy, annual diabetic eye exam, vision and hearing screenings)	No cost share
Primary Care / Specialist Physician Visit	\$20 \$50 copays
Inpatient Facility & Care	20% after deductible
Outpatient Surgery Hospital/Alternative Care Facility/Other Services	20% after deductible
Preventive Care	Covered 100%
Emergency Room Services at Hospital	\$250 copay, then 20% after deductible
Urgent Care Center	\$75 copay
Prescription Drugs – 30 Day Supply	Level 1: \$10 \$35 \$75 25% - \$350 Max Level 2: \$20 \$45 \$85 25% - \$450 Max

PPO WEEKLY Premium	
Employee Only	Paid by North Marshall Water
Employee/Spouse Employee/Child(ren) Family	For Dependent Coverage, see Human Resources.

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Included at NO ADDITIONAL PREMIUM for any individuals enrolled in the Medical Plan.

Blue View Vision – Option 37	In-Network	Non-Network Reimbursement
Routine Eye Exam - <i>Once every 12 months</i>	\$20 Copay	Up to \$42
Eyeglass Frames - <i>Once every 24 months</i>	\$130 allowance, then 20% off any remaining balance	Up to \$45
Eyeglass lenses - <i>Once every 24 months</i> Standard plastic lenses (factory scratch coating included, polycarbonate lenses and Transitions® lenses included for children under 19 years old) <ul style="list-style-type: none"> - Single vision lenses (1 pair) - Bifocal lenses (1 pair) - Trifocal lenses (1 pair) 	\$20 copay, then covered in full	Up to \$40 Up to \$60 Up to \$80
Lens Options <ul style="list-style-type: none"> • UV Coating and Tint (solid and gradient) • Standard Polycarbonate • Transitions Lenses • Progressive Lenses <ul style="list-style-type: none"> - Standard - Premium Tier 1 / 2 / 3 • Standard Anti-Reflective Coating • Premium Tier 1 Anti-Reflective Coating • Premium Tier 2 Anti-Reflective Coating • Other Add-ons and Services 	\$15 \$40 \$75 \$65 \$85 / \$95 / \$110 \$45 \$57 \$68 \$20% off retail	Discounts on lens option upgrades are not available out-of-network.
Contact Lens - <i>Once every 24 months</i> [in lieu of eyeglasses] <ul style="list-style-type: none"> • Elective Conventional Lenses • Elective Disposable Lenses • Non-Elective Contact Lenses 	\$130 allowance, then 15% off balance \$130 allowance Covered in full	\$105 allowance \$105 allowance \$210 allowance

Blue View Vision members can now enjoy in-network benefits when they order glasses or contacts through Glasses.com and ContactsDirect. In addition to these two new options, Blue View Vision members can continue to purchase glasses and contacts at participating independent and popular brick and mortar retail eye care providers or through 1800-CONTACTS.

Glasses.com offers a wide range of styles across top brands of eyewear available to order by phone or online 24/7. They also offer a best price guarantee. If their glasses don't fit right, the member can stop by any LensCrafters® with their Glasses.com receipt for an adjustment. The Virtual Try-On application lets members see what glasses will look like online before they buy.

ContactsDirect confirms benefits and ships lenses to the member. They will match a lower price and apply to in-network benefits. There's an instant discount on annual supplies at checkout and they offer free overnight shipping for Blue View Vision members. Members can order online 24/7 or by phone.

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>> Vision (for Employees waiving the Medical Plan)



This benefit is available to eligible employees not enrolling in the Medical plan. The provider network is VSP.

VISION	VSP Choice Network	Out-of-Network	
Annual Eye Exam	100% Covered	Up to \$45	12-12-24 exam-lens-frame frequencies \$10 exam, \$25 frame/lens annual deductibles Contacts/expenses are in lieu of other frame/lens benefits Progressive lenses covered up to bifocal allowance with a member cost of \$55-175
Single Vision Lenses	100% Covered	Up to \$30	
Bifocal Lenses	100% Covered	Up to \$50	
Trifocal Lenses	100% Covered	Up to \$65	
Lenticular Lenses	100% Covered	Up to \$100	
Frame	Up to \$100 or \$130	Up to \$70	
Contact Lenses	Up to \$115 or \$130	Up to \$105	

>> Dental



DENTAL	Premier Plan
Annual Deductible	\$0
Annual Maximum	\$1,000
Diagnostic Service/Preventive Services	Covered at 100%
Minor Restorative Services (fillings), Endodontics (root canal), and Oral Surgery (extractions)	Covered at 80%
Major Restorative Services (including crowns), Endodontics, Periodontics, Prosthodontics, Oral Surgery	Covered at 50%

Dental at No Cost to the Employee

>> Flexible Spending Account (FSA)



For employees who choose to waive our Medical Insurance, a Flexible Spending Account (FSA) for an annual amount of \$500 will be available. Plan year is January through December.

>> Health Reimbursement Account (HRA)



For employees enrolled in the Medical plan, a Health Reimbursement Account (HRA) for an annual amount of \$500 can be used for health, dental, and vision expenses (if enrolled in the benefit). Plan year is January through December.

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GOOD HEALTH IS WORTH IT

Your guide to earning rewards with Wellbeing Solutions

Your whole health matters. That's why you have Wellbeing Solutions, a suite of programs to help you with your everyday health and well-being. You receive extra guidance and support in managing your health, plus you can earn monetary rewards.

Earn up to **\$200 in rewards**

Anthem Health Rewards¹ offers you and your covered spouse or partner up to \$200 in rewards for taking part in employer-sponsored health and wellness programs. You will receive your rewards through a reloadable debit rewards card or an account deposit.² You can see the status of your progress on [anthem.com](https://www.anthem.com) or download the free Sydney Health mobile app.

Includes

Well-being Coach³

Well-being Coach offers multiple options to help you meet your well-being goals. Our digital coaching app offers personalized 24/7 support on the go, whenever you need it. Well-being Coach combines smart technology and proven behavioral therapy techniques to help you maintain a healthy weight or quit tobacco. You can also receive additional help on well-being topics like nutrition, activity, mindfulness and sleep. Well-being Coach is powered by Lark and accessible from the Sydney Health app.

If you prefer a helping hand or require additional support meeting your health goals, Well-being Coach gives you access to a certified Health Coach by phone. You and your coach will identify habits you want to change and develop custom action plans to achieve your health goals. No matter how you connect, you can earn rewards with Well-being Coach.

Rewards you can earn (up to \$200 total)

Flu shot and wellness visit reward - up to \$50

For extra motivation to stay healthy, you can earn \$50 in rewards for receiving a claims-based annual preventive wellness exam and flu shot.

Visit your primary care doctor's office for your wellness exam. You can also receive a flu shot at your doctor's office, or at a pharmacy or retail clinic. Your wellness exam or flu shot do not need to be completed in any particular order or together. Be sure to submit the claims to Anthem or ask your doctor or other provider to submit them to Anthem for you.⁴

My Health Rewards Activities - up to \$150

Keep up healthy habits by tracking your activity through anthem.com, Sydney Health or the Well-being Coach app. You can also track rewards activities through a variety of devices, such as Apple Health Kit, Google Health, and more. Go to the Help section of Sydney Health for a full list of supported devices.



Sydney Health Activities

- Login to website or mobile app - 10 points / yearly
- Connect a tracking device - 15 points / yearly
- Complete the WebMD Health Risk Assessment - 75 points / yearly
- Read five articles or watch five videos - 25 points / yearly (5 points earned at a time)
- Article/video topics include: exercise, healthy eating, sleep, family health, mind & body, what's new, trending, and more
- Set an action plan - 10 points / once per quarter
- Action plans include: Eat Healthy, Achieve a Healthy Weight, Get Active, Increase Energy, Reduce Stress and Sleep Better
- Complete an action plan - 100 points / once per quarter
- Track steps
 - Average 2,000 steps a day - 2 points / monthly
 - Average 5,000 steps a day - 5 points / monthly
 - Average 7,500 steps a day - 10 points / monthly

Well-being Coach Activities

- First completed Mission daily check-in - 10 points
- Achieve 15 completed Mission daily check-ins during the first three months - 15 points
- Achieve 25 completed Mission daily check-ins during the second three months - 25 points
- Achieve 25 completed Mission daily check-ins during third three months - 25 points
- Achieve 25 completed Mission daily check-ins during fourth three months - 25 points

You will receive a reward payout when you reach the milestones of 100, 200 and 300 points. One hundred points equals \$50.

Example: First, you receive a reward payout when you reach the 100 point milestone. Then, your points balance resets to zero. To reach the next milestone, you will need to earn 200 points. When you reach this 200 point milestone, you receive a reward payout and your points will reset again to zero. To receive the final reward payout, you will need to earn another 300 points.

YOU DESERVE GOOD HEALTH
START TODAY. REGISTER AT ANTHEM.COM OR
DOWNLOAD THE FREE SYDNEY HEALTH MOBILE APP.





If you have any questions, call the Member Services number on your ID card.

1 Anthem Health Rewards eligibility applies to only employees and their spouse/domestic partner. Member must be active on the plan and activity must take place during the plan effective year.

2 Reloadable debit rewards card: Once you complete your first health reward activity, you'll receive a reloadable Health Rewards card within 12-20 business days. As you complete additional Health Rewards activities, new rewards are automatically deposited and available to spend using your Health Rewards card. Non-CT-based plans: This card can be used everywhere major credit cards are accepted, but cannot be used at any ATM or to obtain cash. CT-based plans: As of January 1, 2020, reloadable debit rewards card dollars must be used for only qualified medical expenses, as defined in Section 213(d) of IRS Pub 502. Account deposit: Depending upon the reward vendor's process, it can take up to four weeks for rewards disbursements to be delivered after a member's activity is processed at the reward vendor.

3 Well-being Coach Digital is powered by the Lark platform and accessible to the member via Sydney Health.

4 You must complete an annual wellness exam and flu shot during your employer group's plan year. Once we receive an Anthem claim for both an annual wellness examination and a claim for an annual flu shot, you are eligible for the reward. It may take up to 75 business days from the day the second of the two preventive care activities is completed for both rewards to be disbursed to your rewards account.

The amount of rewards loaded to the Health Rewards card may be considered income to you and subject to state and federal taxes in the tax year it is paid. We recommend that you consult a tax expert with any questions regarding your tax obligations.

Health and wellness programs are not covered services under your group's medical insurance policy, but are separate components of your group health plan which are not guaranteed under your insurance Certificate and could be discontinued at any time. If it is unreasonably difficult due to a medical condition for you to achieve the standards (if any) for a reward under these programs, or if it is medically inadvisable for you to attempt to achieve the standards for the reward, we will work with you to develop another way to qualify for the reward.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT). Healthy Alliance® Life Insurance Company (HALIC) and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Get Strong Engagement Package

06154MUMENABS Rev 08/20

>> Employee Assistance Program (EAP)



NOTE: There is no cost to the member for this coverage provided member is enrolled in the Anthem health insurance.

Confidential services and resources include: up to three face-to-face counseling sessions, legal and financial assistance, ID recovery, tobacco cessation, dependent care and daily living resources and crisis consultation. This program is available to anyone in the household of an eligible employee.

Login Information:

www.anthemEAP.com

Enter company code **KACO**

(800) 865-1044

How to reach us

Help that goes where you do. Keep us handy:

- Employee Assistance Program (EAP)**
800-865-1044
- Website**
anthemEAP.com
Enter KACO to log in.
- Free, confidential help**
24 hours a day, 7 days a week
- You can also find us here:**
@AnthemEAP on Twitter
The Wellpost Blog@anthemEAP.com

Welcome to your EAP

We are here when you need us



Your privacy matters. No one will know you've contacted EAP unless you give permission in writing.* Let us give you a helping hand. Just call 800-865-1044 or go to anthemEAP.com and enter KACO to log in.

Anthem

* You can give us written permission at any time. We will never share your information with anyone without your permission. For more information, visit our website at www.anthem.com/privacy. © 2021 Anthem Health Services. All rights reserved. Anthem Health Services is a registered service mark of Anthem Health Services. All other marks are the property of their respective owners.

What's your Employee Assistance Program (EAP)?
We're the folks who can help you meet life's challenges. Call 800-865-1044 or visit anthemEAP.com and enter KACO to log in. Everything you share is confidential and will stay between you and us.*

Anthem

Employee Assistance Program
800-865-1044
anthemEAP.com
Enter KACO
To log in. Free, confidential help
24 hours a day, 7 days a week.

We're here for your everyday problems and questions, big or small.

Take a deep breath. New to town and looking for child, elder or pet care? We can help with that and ...

- Finding work-life balance.
- Parenting a child with special needs.
- Dealing with addiction and recovery.
- Setting retirement goals.
- Getting mental health resources and information.
- Just about anything else life throws at you.

Talk to us by phone, in-person or online. You can:

- Use our toll-free number to speak with an EAP professional.
- Meet with a professional face to face.
- Have up to 3 free counseling visits per issue.
- Ask us about online visits with LiveHealth Online.

Get to know your EAP better at anthemEAP.com

Articles

Checklists & legal forms

Webinars

Podcasts

Online courses

Health quizzes

Mark's Story

When you need some guidance, one on one that's what EAP's about. Take the case of "Mark," who called us during a difficult financial time:

Mark contacted EAP when he found himself struggling to keep his home. He was stressed and anxious about his financial situation and his ability to find a new place to live. When Mark reached out to EAP, he learned about services that were available to him, including counseling, financial consultation and housing search assistance. The EAP professional Mark spoke with was able to refer him to local counselors who specialized in his areas of need and directed him to emotional health resources on the EAP website to help manage his feelings of stress and anxiety.

Contact us 24/7.

Simply call 800-865-1044 or visit anthemEAP.com to be connected right away — at no cost to you.

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Group Term Life, Short-Term Disability and Long-Term Disability are provided to full-time employees at no cost.

>> Group Term Life & Accidental Death & Dismemberment



FULL-TIME EMPLOYEES LIFE INSURANCE AND AD&D AMOUNT: \$50,000

- The benefit amount is the payment your family or beneficiary will receive if you pass away. Your benefit amount may also be reduced due to your age.
- Accidental Death and Dismemberment Insurance pays a benefit to your beneficiary if your death is caused by an accident.
- Should your employment end, you have the option to convert this policy by notifying Lincoln Financial Group within 30 days of employment ending.

>> Short-Term Disability



- | | |
|------------------------|---|
| • Weekly Benefit | Maximum \$1,500 not to exceed 60% of monthly earnings |
| • Elimination Period | Benefits will start on the 8 th day of sickness and first day of accidental injury |
| • Duration of Benefits | Up to 13 weeks |

>> Long-Term Disability



- | | |
|-------------------------|---|
| • Monthly Benefit | Maximum \$6,000 not to exceed 60% of monthly earnings |
| • Elimination Period | 90 days for sickness or injury |
| • Duration of Benefits | Social Security Normal Retirement Age |
| • Own Occupation Period | 36 months |

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>> Voluntary Life



Employees may enroll in a payroll-deducted Voluntary life policy with Cincinnati Life. It offers flexibility to build an insurance program according to your needs and budget. Your spouse, children and grandchildren are also eligible for coverage.

TERM LIFE – GUARANTEED ISSUE	WHOLE LIFE – GUARANTEED ISSUE
<ul style="list-style-type: none"> You own the policy Premiums are guaranteed to stay the same for the first 10 or 20 years Employee NOT required to purchase insurance on self in order to cover eligible family members The ROP term life policy allows you, at the end of the guaranteed term period, to decide what happens with your policy. You may choose to either keep your policy in force with a reduced death benefit or receive 100 percent of the base premiums (excluding rider premiums) 	<ul style="list-style-type: none"> You own the policy No medical exams for benefit amounts less than \$200,000 Only blood profile required for benefit amount over \$200,000 Guaranteed cash value and paid up coverage option at retirement

Plans are available without health questions

Note: These rates are examples only. Rates are based on each individual's age.

20 Year Term Life MONTHLY Premiums								
Amount	\$25,000		\$50,000		\$75,000		\$100,000	
Age at Contract Date	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age 20	\$7.71	\$9.08	\$13.33	\$16.08	\$18.96	\$23.08	\$24.58	\$30.08
Age 30	\$7.71	\$11.19	\$13.33	\$20.29	\$18.96	\$29.39	\$24.58	\$38.50
Age 40	\$11.37	\$19.33	\$20.67	\$36.58	\$29.96	\$53.83	\$39.25	\$71.08
Age 50	\$22.23	\$46.10	\$42.37	\$90.12	\$62.52	\$134.14	\$82.66	\$178.16
Age 60	\$53.02	\$112.50	\$103.95	\$222.91	\$154.89	\$333.32	\$205.83	\$443.73

Whole Life MONTHLY Premiums								
Amount	\$10,000		\$25,000		\$35,000		\$50,000	
Age at Contract Date	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age 20	\$6.89	\$8.07	\$17.23	\$20.17	\$24.12	\$28.23	\$34.46	\$40.33
Age 30	\$8.42	\$10.85	\$21.06	\$27.12	\$29.49	\$37.97	\$42.12	\$54.25
Age 40	\$12.87	\$16.56	\$32.17	\$41.39	\$45.03	\$57.95	\$64.33	\$82.79
Age 50	\$21.76	\$27.77	\$54.39	\$69.41	\$76.15	\$97.18	\$108.79	\$133.83
Age 60	\$39.22	\$51.08	\$98.06	\$127.70	\$137.28	\$178.78	\$196.12	\$255.41

Term Life Return of Premium MONTHLY Premiums								
Amount	\$25,000		\$50,000		\$75,000		\$100,000	
Age at Contract Date	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age 25	\$20.33	\$27.27	\$40.67	\$54.54	\$61.00	\$81.81	\$81.38	\$109.08
Age 30	\$24.62	\$32.62	\$49.25	\$65.25	\$73.87	\$97.87	\$98.50	\$130.49
Age 35	\$29.75	\$38.77	\$59.50	\$77.54	\$89.25	\$116.31	\$119.00	\$155.08
Age 40	\$35.73	\$45.60	\$71.46	\$91.20	\$107.18	\$136.81	\$142.91	\$182.41
Age 45	\$42.69	\$52.81	\$85.37	\$105.62	\$128.06	\$158.43	\$170.74	\$211.24
Age 50	\$50.50	\$60.00	\$101.00	\$120.00	\$151.49	\$179.99	\$201.99	\$239.99

The Return of Premium Term Life Policy allows you at the end of the guaranteed term period to decide what happens with your policy. You may choose to either keep your policy in force with a reduced death benefit or receive 100% of the base premiums (excluding rider premiums)

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North Marshall Water District

Peel & Holland
INSURANCE



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