



North Marshall Water District

BENEFITS GUIDE



7/1/2023 - 06/30/2024









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.

Benefits provided in this booklet are a summary only. In the event of a coverage dispute or discrepancy, the coverage defined by the carrier-provided Certificate of Coverage, Benefit Summary, and/or Summary of Benefits Coverage (SBC) will prevail.

>> Welcome to your 2023-2024 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.anthem-eap.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) 527-6168		Tyler Bohannon, Account Manager tbohannon@peelholland.com (270) 527-6169	

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In Network Benefits	
MEDICAL	PPO 01T1-2023 71UE
Lifetime Maximum	Unlimited
Deductible	Individual \$250 Family \$750
Out-of-Pocket Limit	Individual \$3,000 Family \$6,000
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	\$300 copay, then 20% after deductible
Urgent Care Center	\$20 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	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
Annual Eye Exam	100% Covered	Up to \$45	
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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Wellbeing Solutions

Focus on your well-being and earn rewards up to \$200

The more activities you complete, the greater your reward.

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$200.

Activity Type	Activities	Amount
 Preventive care	Have an annual preventive wellness exam or well woman exam with your doctor	\$25
	Get an annual cholesterol test ¹	\$20
	Have a colorectal cancer screening (ages 45 and older)	\$25
	Have a routine mammogram (women ages 40 to 74)	\$25
	Have an annual eye exam ²	\$25
	Get an annual flu shot	\$20
	Get an annual dental exam	\$25
 Condition management programs	ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program ³	Up to \$50 (\$20/\$30)
	Future Moms: Moms-to-be can receive support from a registered nurse and earn rewards for completing initial, interim, and postpartum assessments ⁴	Up to \$50 (\$20/\$10/\$10)

Activity Type	Activities	Amount
 Condition management programs	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁵	\$25
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁶	\$25
 Digital & wellness activities	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$25 (\$5 per action plan)
	Track your steps	Up to \$60 (2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins	Up to \$20 (\$4 per milestone)
	Update your contact information	\$10

Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app from Lark offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight, quit tobacco, and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, you can also talk to a certified health coach.

Access Well-being Coach in the SydneySM Health app or at [anthem.com](https://www.anthem.com)



Earn rewards

Here's how and when you'll earn rewards for completing the activities already mentioned.

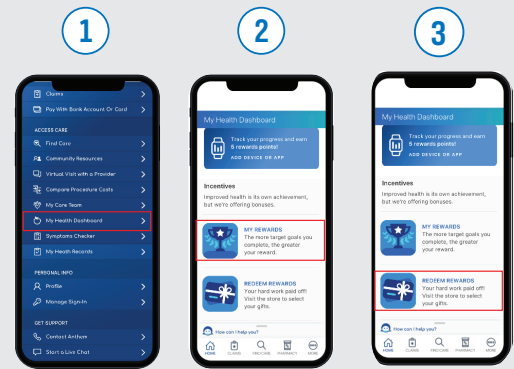
Preventive care: Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.

Condition management: Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include: ConditionCare (for asthma, diabetes, and heart or lung conditions), Future Moms, and Well-being Coach for weight management and tobacco cessation.

Digital and wellness activities: Log in to the Sydney Health app or [anthem.com](https://www.anthem.com) to complete available activities, such as taking a health assessment, participating in the Well-being Coach Digital program, and tracking your steps. Rewards are added to your account as activities are completed.

Use your rewards

- 1 To view your rewards, open the Sydney Health app or go to **anthem.com**. Next, go to *My Health Dashboard*.
- 2 Select **My Rewards**.
- 3 Select **Redeem Rewards** to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including: Amazon, Bed Bath & Beyond, Gap Options (all brands), Apple, Target, The Home Depot, and TJ Maxx. The minimum gift card amount is set by each individual retailer.



Download the Sydney Health mobile app by scanning this QR code with your phone's camera.

Do you have questions?

Log in at **anthem.com** or open the Sydney Health app. Then go to *My Health Dashboard* and select **My Rewards** to learn more. You can also call Member Services at the number on your ID card.

1 Annual cholesterol test eligibility: men 35 years and older, women 40 years and older with a full cholesterol (lipid) panel.

2 Annual eye exam reward is available if employer provides vision coverage through Anthem.

3 Adult members identified as moderate or high risk are eligible for ConditionCare and may receive a reward for participation in 1 of 5 ConditionCare programs and completion for 1 of 5 ConditionCare programs: (chronic obstructive pulmonary disease [COPD], coronary artery disease [CAD], asthma, diabetes, and congestive heart failure [CHF]). Rewards include: \$20 for program participation and \$30 for program completion.

4 Future Moms assessments completion dates: Initial assessment must be completed by day 97; interim assessment must be completed by day 1 prior to delivery; postpartum assessment must be completed by 56 days after delivery. Rewards include: \$20 for an initial assessment; \$10 for an interim assessment; and \$10 for a postpartum assessment.

5 Well-being Coach Weight Management program (telephonic) is available for members who are identified as high risk based on a body mass index (BMI) of 30 or higher.

6 Well-being Coach Tobacco Cessation program (telephonic) is available for members who are identified as high risk based on any tobacco usage.

7 Members may earn rewards for completing quarterly Well-being Coach digital milestones while logging daily check-in activities on the app. Daily check-in reward values: first check-in: \$4; next 15 check-ins during first quarter: \$4; 25 check-ins during second through fourth quarters: \$4 each quarter. Log in to Sydney Health or anthem.com to download the Well-being Coach digital app. Well-being Coach is provided by Lark Health.

We encourage you to actively participate in your rewards program. Any rewards you earn must be redeemed before the end of the current plan year. Once the plan year ends, any unused rewards are forfeited, and your reward balance will reset to \$0 at the beginning of the new plan year.

All preventive care activities are claims-based. Medical waivers apply to all claim-based activities.

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

A subscriber and spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, are verified by an Anthem claim.

Product availability may vary. The reward amount redeemed may be considered income to you and/or your spouse/domestic partner and subject to state and federal taxes in the tax year it is paid. You and/or your spouse/domestic partner should consult a tax expert with any questions regarding tax obligations.

The list of retailers available for electronic gift card rewards redemption is subject to change. Log on to anthem.com or open the Sydney Health app to explore the electronic gift card options available to you.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022

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>> 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

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.

Welcome to your EAP

We are here when you need us

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.*

Employee Assistance Program
800-865-1044
anthemeap.com
Enter KACo
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.

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.

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

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 amount 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	\$9.31	\$11.23	\$16.54	\$20.37	\$23.77	\$29.52	\$31.00	\$38.67
Age 30	\$9.31	\$11.46	\$16.54	\$20.83	\$23.77	\$30.21	\$31.00	\$39.58
Age 40	\$12.04	\$20.92	\$22.00	\$39.75	\$31.96	\$58.58	\$41.91	\$77.41
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	\$8.02	\$9.29	\$20.04	\$23.23	\$28.06	\$32.52	\$40.08	\$46.46
Age 30	\$9.78	\$12.37	\$24.46	\$30.92	\$34.24	\$43.28	\$48.91	\$61.83
Age 40	\$14.02	\$27.80	\$35.06	\$46.33	\$49.09	\$64.86	\$70.12	\$92.66
Age 50	\$21.31	\$45.34	\$53.27	\$75.56	\$74.58	\$105.78	\$106.54	\$151.12
Age 60	\$36.94	\$54.06	\$92.35	\$135.14	\$129.29	\$189.20	\$184.70	\$270.28

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	\$21.35	\$28.62	\$42.71	\$57.25	\$64.06	\$85.87	\$85.41	\$114.50
Age 30	\$25.85	\$34.25	\$51.71	\$68.50	\$77.56	\$102.75	\$103.41	\$136.99
Age 35	\$31.23	\$40.71	\$62.46	\$81.41	\$93.68	\$122.12	\$124.91	\$162.83
Age 40	\$37.52	\$47.87	\$75.04	\$95.75	\$112.56	\$143.62	\$150.08	\$191.49
Age 45	\$44.81	\$70.54	\$89.62	\$141.08	\$134.43	\$211.62	\$179.24	\$282.16
Age 50	\$55.44	\$79.18	\$110.87	\$158.37	\$166.31	\$237.55	\$221.74	\$316.74

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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