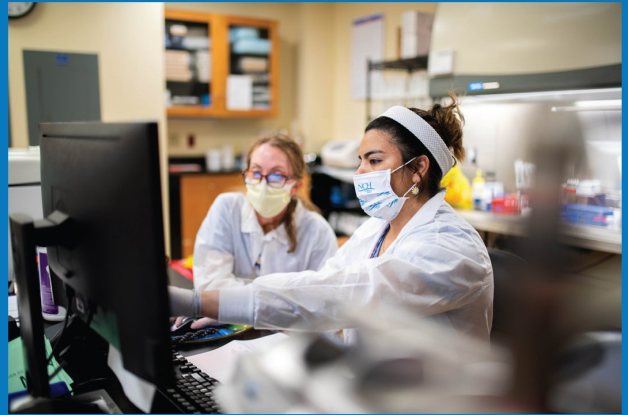




# 2023 GME Medical Education Benefits Guide



## Notes

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### WELCOME TO NCH BENEFITS

**Dear NCH Family,**

All of us at the NCH Healthcare System appreciate the contributions you have made to our patients and our community throughout the year. Together, we have endured a pandemic and weathered a destructive storm that have each brought about their own unique challenges. But undeterred, you continued to provide the exceptional level of health care our system has been nationally recognized for despite your own personal challenges presented by, what we all hope, are these once-in-a-lifetime events.

With your help, the NCH Healthcare System continues to grow along with our growing community as we transform into an Advanced Community Healthcare System™. Together with our NCH staff, we are seeking to bring top doctors to our area, expand our research and clinical trial capabilities, and collaborate with best-in-class colleagues who are like-minded in the exceptional level of health care they offer.

The proof of our combined efforts rest in the quality outcomes NCH Healthcare System is able to provide to those we serve. We have been nationally recognized for our exceptional level of care by the Leapfrog Group who gave NCH an “A” grade, U.S. News & World Report who ranked NCH 15<sup>th</sup> in the state of Florida, and Healthgrades who named NCH Healthcare System as a “top 100 hospital in the nation.” NCH Healthcare System truly is here for our community and proudly continues to grow and serve our region, and that is due in large part to YOU – our dedicated staff of exceptional healthcare professionals. Your healthcare system and your community thank you for your unyielding support of quality healthcare close to home.

We are excited to announce our new 2023 employee health benefits and have some good news to share. Almost two years ago, NCH began offering free health insurance premiums to employees, and I am happy to announce that our free medical premiums for the Wellness For You medical plan will continue through September 2023. Medical deductibles, co-pays, and co-insurance will also remain the same for the W4U and Basic plans, and we have added a third plan, Wellness For You Choice. **Additionally, NCH continues to offer all benefit eligible employees the great benefit of a 4% match to your 401K retirement when you contribute 6%. You will find more details about these and other benefits in the pages that follow.**

We appreciate all you do for the patients of the NCH Healthcare System. We hope you feel the robust benefits package outlined in this booklet for 2023 continues to meet and exceed your expectations, as well as serve as a reflection of just how we at the NCH Healthcare System appreciate you in our mission to help those we serve live a longer, happier, healthier life.

Thank you,



Paul C. Hiltz, FACHE  
President and CEO

## Contact List

Benefit	Provider	Phone Number	Website
Accident, Critical Illness, Whole Life Insurance, and Hospital Indemnity	Trustmark	800-918-8877	<a href="http://www.trustmarkins.com">www.trustmarkins.com</a>
Dental	Cigna	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Disability—Short & Long Term	The Standard	888-937-4783	<a href="http://www.standard.com">www.standard.com</a>
Employee Assistance Program	Cigna	877-622-4327	<a href="http://www.mycigna.com">www.mycigna.com</a>
Flexible Spending Accounts	Allegiance	855-333-1002	<a href="http://www.askallegiance.com/NCH">www.askallegiance.com/NCH</a>
Health Reimbursement Accounts	Allegiance	855-333-1002	<a href="http://www.askallegiance.com/nch">www.askallegiance.com/nch</a>
Legal Services & Identity Theft	Preferred Legal Services	888-577-3476	<a href="http://www.preferredlegal.com">www.preferredlegal.com</a>
Life Insurance and Accidental Death & Dismemberment	The Standard	888-937-4783	<a href="http://www.standard.com">www.standard.com</a>
Medical	Allegiance	855-333-1002	<a href="http://www.askallegiance.com/nch">www.askallegiance.com/nch</a>
Prior Authorization for Services Not Available at NCH	Allegiance	800-342-6510	
Pharmacy	CVS Caremark	800-552-8159	<a href="http://www.caremark.com">www.caremark.com</a>
Retirement Plan—401K	Fidelity	800-343-0860	<a href="http://www.NetBenefits.com/NCH">www.NetBenefits.com/NCH</a>
Wellness For You & HRA Points	NCH	239-450-6925	myNCH
	ManageWell	239-450-6925	<a href="http://www.ManageWell.com">www.ManageWell.com</a>
Education Assistance	Center for Learning and Innovation	239-624-4160	myNCH
Vision	Humana	800-865-3676	<a href="http://www.humana.com">www.humana.com</a>
Wellness Centers	Briggs Wellness Center	239-624-2750	<a href="https://nchwellness.antaris.us/">https://</a>
	Whitaker Wellness Center	239-624-6870	<a href="https://nchwellness.antaris.us/">nchwellness.antaris.us/</a>
Human Resources	NCH Benefits	239-624-5944	<a href="mailto:benefits@nchmd.org">benefits@nchmd.org</a>

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NOTE: The information contained in this Employee Health and Wellness Guide is for informational purposes and is only a partial description of the benefits and services covered under each benefit. Refer to the appropriate Plan Document, Summary Plan Description, and/or Summary of Benefits available on myNCH for a complete description of benefits, limitations and exclusions for each benefit.



### BLUE ZONES PROJECT

Across the globe lie Blue Zones® areas, where people reach age 100 at an astonishing rate. Citizens of places like Sardinia, Italy; Okinawa, Japan; and Loma Linda, California, have maintained their healthy lifestyles for generations. Blue Zones Project® aims to adopt the lifestyle principles of these areas to transform cities and towns into Blue Zones Communities®, where people can live longer, better lives. View Dan Buettner’s [TEDTALK](#) to learn more.

### SOUTHWEST FLORIDA IS NOW A CERTIFIED BLUE ZONES COMMUNITY

To become a Blue Zones Certified Community, our community came together to help make healthy choices easier. Every individual and organization (over 800 organizations) that adopted Power 9 and other well-being principles as part of their lifestyle and organization’s infrastructure, have contributed to a well-being tipping point to help make healthier choices become part of our culture. In addition, our community planners and elected officials who implemented best practices, and continue to do so, to make healthier choices easier in our environment have been instrumental in making SWFL a healthier and happier place to live. Practice the Power 9 or access the Online Power 9 wellness videos to help support your well-being. <https://hubs.ly/Q01nnfk20>

In 2017, NCH Healthcare achieved Certified Blue Zone Worksite status and was recertified in 2021. NCH Healthcare is the first worksite in Florida and the first healthcare system in the United States to become a Certified Blue Zone Worksite.

View this [3-minute video](#) for a brief overview of the Blue Zones Project and this [video](#) about the Blue Zones Project Employee Overview.

For more information about the Southwest Florida Blue Zones Project [click here](#)





## Annual Employer Notices



ATTENTION

### **IMPORTANT ANNUAL EMPLOYER NOTICES REGARDING YOUR BENEFITS INCLUDING THOSE REQUIRED BY THE PATIENT PROTECTION AND AFFORDABLE CARE ACT**

Review the below list (including brief description) of numerous Annual Employer Notices explaining important information about your NCH benefits. Each of the notices can be found in their entirety on myNCH > Departments > Human Resources > Benefits under the section "Annual Employer Notices." Click [HERE](#) to go to the Benefits intranet site.

**NCH Healthcare System Group Health Plan Document and Summary Plan Description** – Important document regarding the NCH health and pharmacy plan benefits. It contains valuable information about what is covered and excluded, coverage and payment rules, how and when to file a claim, when coverage starts and ends, prior authorization requirements, and much more.

**NCH Health Plan Summary of Benefits for Members Living in or outside Collier and Lee Counties** – Breakdown of health plan cost share between you and NCH by type of service.

**Summary of Material Modifications (SMM)** – NCH Healthcare System Summary of Benefits plan design changes effective January 2022 and 2023.

**Summary of Benefits and Coverage (SBC)** – Summary information regarding the Wellness For You and Basic Option In-Network and Out-of-Network benefits in both English and Spanish.

**Health Insurance Exchange Notice** – Important NCH health plan information regarding minimum essential coverage and potential subsidies under PPACA.

**Patient Protection Disclosure** – Information about prior authorizations regarding obstetric and gynecologic care.

**Women's Health and Cancer Rights Act Notice** – Special rights following mastectomy.

**Children's Health Insurance Program (CHIP) Notice** – Premium assistance information if you or your children are eligible for Medicaid or CHIP.

**Medicare Part D Creditable Prescription Drug Coverage Notice** – Information about your current prescription drug coverage and your options under Medicare's prescription drug plan.

**Continuation Coverage Rights Under COBRA** – Important information about your rights to continue Medical, Dental and/or Vision due to loss of coverage.

**Special Enrollment Notice** – Explains you and your dependents' rights to enroll in NCH Medical, Dental and/or Vision plans within 30 days due to loss of other coverage as a result of a Qualifying Event.

**Employer-Sponsored Wellness Programs Notice** – Explains what information will be collected as part of wellness program, how it will be used, who will receive it and what will be done to keep it confidential.

**Notice of Privacy Practices Availability** – Describes how to obtain copy of the plan's notice of privacy practices.

**Health Information Privacy Notice** – Explains how medical information about you may be used and disclosed as well as how to get access to this information.

**Summary Annual Reports (SAR)** – NCH Healthcare 401(k) Plan, Employee Welfare Benefit Plan, and Long Term Disability Plan annual reports filed as required under the Employee Retirement Income Security Act of 1974.

## Important Information About Your 2023 Benefits

### MEDICAL AND PRESCRIPTION PLAN

**Medical Plan** - Allegiance Benefits Management is our third party administrator (TPA) processing claims and answering benefits questions.

#### Office Visit Copays

- ⇒ Tier 1 NCH Physician Group \$35 Primary Care and \$45 Specialist Copays (*W4U*)
- ⇒ Tier 2 Cigna Open Access Plus Providers \$50 Primary Care and \$60 Specialist Copays (*W4U/Choice*)
- ⇒ NCH Immediate Care \$35 Copay (*under W4U*) & \$60 Copay (*under W4U Choice*)

*Note: Surgical procedures performed in Office Visit setting may be subject to deductible and co-insurance.*

**Wellness Visits** covered at 100%

**W4U Deductibles** — \$750/\$1,500/\$2,250

**W4U Choice Deductibles**— \$1,500/\$3,000/\$4,500

**Quest Outpatient Diagnostic Lab Services** - Most outpatient labs are covered at 100% at Quest.

**Prior Authorization for Services at non-NCH Facilities Required (excludes office visits)** NCH requires outpatient therapies, advanced imaging, and inpatient and outpatient services be performed at NCH facilities when available under the W4U & Basic plan. Special prior authorization is required in addition to medical necessity for all medical services performed outside NCH facilities. Call Allegiance at 800-342-6510 located on the back of your ID card regarding your prior authorization. W4U Choice allows for services to be performed outside of NCH (in-network facilities) without prior authorization (*Medical appropriateness/necessity is still required*). See details on page 16.

**Prescription Plan** Caremark CVS administers our pharmacy benefits. Employees and dependents must go to Caremark CVS pharmacies unless they chose to opt-out.

**Free Generics** after Pharmacy \$100 deductible's met.

**Mail Order Copays (3 months for price of 2)**  
0%, 10%, 50% Co-Insurance; \$0, \$50, \$80 Copay

**\$200 Maximum Monthly Specialty Drug Copay**  
(Applies to drugs filled thru CVS Specialty Pharmacy)

### WELLNESS FOR YOU (W4U) & W4U CHOICE

**Labs & Biometrics** Schedule your appointment in your MyChart account. Education is required if you have 3 of 5 metabolic risk factors or critical value. See details on page 18.

**Age and Gender Screenings** - Review your ManageWell account to see if required this year. (Breast cancer, cervical cancer and colon cancer screenings) .

**Online Wellness Platform** - [www.managewell.com](http://www.managewell.com)  
The ManageWell site is used for tracking W4U/Choice requirements and HRA points earned in 2023.

### DENTAL PLAN

**3 Cigna PPO Dental Plans** - Options include 1000 Passive, 2000 Incentive and 5000 Elite plans.

**Removal of Both Impacted and Erupted Teeth** - Covered under our dental plan provider network.

**Major Services** - Coverage increases by 5% each year up to maximum of 60% with preventive services.

**Dental ID Cards** - Personalized ID cards are available on mycigna.com or [generic business cards](#) are available on myNCH under Benefits > Dental.

### FLEXIBLE SPENDING ACCOUNTS (FSA) AND HEALTH REIMBURSEMENT ACCOUNTS (HRA)

**Allegiance Flex Advantage** - Allegiance administers our FSA Health & Dependent Care Accounts. Health debit cards are mailed to your home address on file.

**Health Reimbursement Account** - Allegiance automatically reimburses HRA dollars for medical deductible expenses to you by mail or direct deposit.

**Choosing Between FSA and HRA** - FSA monies are used for medical, pharmacy, dental and vision expenses. *If you pay a medical claim deductible with FSA monies, you are not eligible for HRA dollars so think about paying with a different credit card or asking your provider to bill Allegiance first.*

### WELLNESS CENTER

**Wellness Discounts** - All employees, regardless of benefit status, pay the \$5.00 per pay period rate. Employees with 20 years of consecutive service receive free employee and spouse memberships. See details on page 30.

### FIDELITY 401K MATCH AND BENEFICIARIES

**NCH Match** - After one year of employment, NCH matches 4% when you contribute at least 6% to your 401k account for all benefit eligible employees. Log in at [www.netbenefits.com](http://www.netbenefits.com) to change your contribution amount and update **beneficiary** information. *Note: Beneficiaries for 401k are separate from your Life Insurance beneficiaries designated in Kronos.*



## Eligibility and Mid-Year Benefit Changes

### New Hires

Medical and Flexible Spending Accounts are effective the first day of employment; most other benefits the first of the month following 90 days of employment. 401K match is following one year for benefit eligible employees. Long Term Disability starts the first of the month following one year.

### Transfers

Medical and Flexible Spending Accounts are effective the first day of transfer; most other benefits are the first of the month following transfer date. If you have not already completed 90 days of service, they will be effective the first of the month following 90 days (one year for Long Term Disability).

### Benefits Eligibility

To be eligible for full-time benefits, employees must be scheduled to work a minimum of 64 hours per pay period. Employees scheduled to work 48-63 hours per pay period are eligible for part-time benefits.

*While not a guarantee of a part-time position; employees with 15+ years of continuous regular full-time service and age 55 or older can reduce to regular part-time status and continue paying lower full-time rates. Employees must notify their Director of their desire to go to a part-time position status. If the Department can accommodate a part-time position, it must be noted on the Personnel Action Form (PAF) changing status and submitted to Human Resources.*

### Dependent Eligibility

Dependents include the legal spouse and child(ren) of the employee or spouse. Children include:

- ⇒ Natural Born Child
- ⇒ Step Child
- ⇒ Foster, Pending Adoption or Adopted Child
- ⇒ Legal Guardianship

*Coverage is not available for Domestic Partners.*



### Proof of Dependent Eligibility

Proof of Dependent Eligibility must be submitted to Human Resources in order to add dependents to your benefits. Acceptable documents include:

- ⇒ Marriage Certificate
- ⇒ Birth Certificate
- ⇒ First Page of Last Year's Tax Return
- ⇒ Adoption/Placement Papers
- ⇒ Court Order
- ⇒ Statement of Total & Permanent Disability

### Dependent Age Limits

Dependent Child(ren) can be covered until:

- ⇒ Medical: 26th Birthday
- ⇒ Dental: End of the Calendar Year of Age 25
- ⇒ Vision: End of the Calendar Year of Age 25

Coverage for an unmarried dependent child may be continued beyond age 25/26, if totally disabled, incapable of self-supporting employment and chiefly dependent upon the Employee for support and maintenance..

### Mid-Year Benefit Changes (Qualifying Events)

The Internal Revenue Service prevents you from making changes to your benefit selections during the year unless you have a qualified status change. Below are the qualifying events that allow you to modify your coverage mid-year.

- ⇒ Marital Status Change
- ⇒ Number of Dependents Change
- ⇒ Loss of Coverage or New Eligibility Under Group/Government Health Plan
- ⇒ Employment Status Change

If employees are in Basic because of the spouse and the spouse is removed from coverage, employees may change to Wellness For You (W4U) if they have met the W4U requirements and are tobacco/nicotine free. Employees must notify Human Resources within 30 days.



ATTENTION

**Employees who have a Qualifying Event must contact Human Resources within 30 days and complete the Benefits Add/Delete form on myNCH. Supporting documentation must accompany the request for coverage change in order to be processed.**

## Your "To-Do" Checklist for Open Enrollment, New Hires and Rehires



**During Open Enrollment**, you can make changes to your current benefit elections to be effective January 1, 2023 through Kronos HR Self-Service. Use this checklist to guide yourself through the different decisions and actions needed to elect next year's benefits.

**New Employees** use Kronos Self-Service to set up your tax withholding, emergency contact and elect your benefits.

**Rehires and Transfers to Benefit-eligible Positions** complete and return Paper Enrollment form to Human Resources.

### Make Benefit Decisions

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Review 2023 Benefits Guide Book and <a href="#">myNCH Benefits Intranet Site</a> | <input type="checkbox"/> Select Benefits and Coverage Level | <input type="checkbox"/> Gather Dependent Information (for New Dependents Only) |
|---|---|---|

### Complete Online Enrollment

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Sign into Kronos | <input type="checkbox"/> Make Benefit Changes | <input type="checkbox"/> Submit Your Elections |
|---|---|--|

### Send Forms & Documentation

#### Adding Dependents

- Send Proof of Dependent Eligibility to Human Resources

#### Rehires and Transfers

- Complete and return Paper Enrollment Form to Human Resources

#### Evidence of Insurability (EOI)

- Review The Standard and Long-Term Disability sections for New Hire and Open Enrollment EOI criteria

### Check Your Elections

- |   |  |
|---|--|
| <input type="checkbox"/> Sign into Kronos after your benefits are effective to confirm benefit elections are correct. | <input type="checkbox"/> Contact Human Resources immediately if you see any discrepancies. |
|---|--|



**Helping everyone live a longer, happier and healthier life.**



## Benefits Offerings

NCH offers its employees a comprehensive package of benefits designed to meet the needs of our employees and their families. You may select as many as you want and whatever coverage level you need within each plan (Example: Employee Only Medical, Family Dental, Decline Vision). The following chart lists the benefit choices available based on your employment status.

Benefit Type	Cost Share		Core Full-Time	Core Part-Time	TSP- No Match	Per Diem- No Match
<b>401K</b>	EE	NCH	•	•		
<b>Accident Insurance</b>	EE		•	•		
<b>Basic Life &amp; AD&amp;D</b>		NCH	•	•		
<b>Medical Insurance</b>	EE	NCH	•	•		
<b>Critical Illness</b>	EE		•	•		
<b>Dental Insurance</b>	EE	NCH	•	•		
<b>Employee Assistance Program</b>		NCH	•	•		
<b>Flexible Spending Account</b>	EE		•	•		
<b>Hospital Indemnity</b>	EE		•	•		
<b>Long Term Disability</b>	EE	NCH	•	•		
<b>Preferred Legal</b>	EE		•	•		
<b>Short Term Disability</b>	EE		•	•		
<b>Supplemental Life and AD&amp;D</b>	EE		•	•		
<b>Tuition Reimbursement</b>		NCH	•	•		
<b>Vision Insurance</b>	EE		•	•		
<b>Wellness Center Discount</b>	EE	NCH	•	•	•	•
<b>Whole Life</b>	EE		•	•		



## Online Benefit Enrollment



### ENROLLMENT DEADLINES

It is important that all benefits-eligible employees complete their online benefits enrollment within the timeframes stated below. If you fail to meet any of these deadlines, you risk not being able to enroll or change your elections.

BENEFIT ENROLLMENT DEADLINES	
<b>Open Enrollment</b>	October 24, 2022 through November 13, 2022
<b>New Hires</b>	Within first 30 days of employment
<b>Rehires and Transfers</b>	Within first 30 days of transfer date (Complete paper enrollment form received from HR)
<b>Qualified Event</b>	Within 30 days of qualifying event (Benefit Add/Remove Form available on myNCH>Benefits)



### KRONOS SELF-SERVICE BENEFIT ENROLLMENT INSTRUCTIONS

**Log in to Kronos to complete your enrollment.**

1. Go to **myNCH > Frequently Used Applications** (left-navigation bar) and select **Kronos** link.
2. Sign in to **Kronos** with your User Name and Password.
3. Click on **My Information > Employee Home Page**
4. Hover over **Benefits** and click **Life Events** then select either **New Hire Enrollment** or **Benefit Open Enrollment** link.
5. Review information and **follow instructions** on each screen.
6. If you enrolled dependents, send your **Proof of Dependent Eligibility** to [benefits@nchmd.org](mailto:benefits@nchmd.org).
7. Review Supplemental Life and LTD Buy-Up sections within this guide book to determine if **Evidence of Insurability form** is needed. Submit to The Standard if required by changes to Life or LTD Buy-Up.

Employee Menu ▾

## Kronos Self-Service and Mobile App Features

### KRONOS SELF-SERVICE — It is easy to update and view your information online in Kronos.

- Log in to Kronos with your Username and Password
- My Information > Employee Home Page
- Follow the onscreen instructions

	INFORMATION AVAILABLE
<b>ALERTS</b>	Includes tasks and reminders
<b>PERSONAL INFORMATION</b>	Contact Information: Update your address, phone and personal email address Emergency Contact: Update your personal emergency contact information
<b>PAY</b>	Pay History: View your paychecks W-2 Forms: View and print your W-2 Forms Tax Withholdings-W-4: Update your tax withholdings for your paycheck
<b>BENEFITS</b>	Current Benefits: View your current benefits, dependents, beneficiaries Life Events: Update benefits during open enrollment, new hire enrollment PTO Accrual Balances: View your current PTO balance
<b>TIME OFF</b>	Time Off Request: Check with your manager to see if you need to use this section
<b>EMPLOYMENT</b>	Personal Profile: View positions, supervisor name, service date, etc.

### MOBILE APP — ACCESS KRONOS INFORMATION FROM YOUR MOBILE PHONE

Employees can access Kronos information from their mobile phone. Just download the **UKG Workforce Central** (formerly Kronos Mobile app) from your device's app. Please do not select the other Kronos apps as they are designed for other applications.

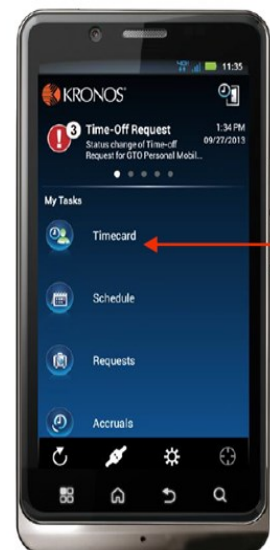
*Note: this application is not available on iPad, tablets, etc. and may not be compatible with all mobile phones.*

Enter the following Server Address when prompted: <https://nchmd.kronos.net/wfc>

Username and password are your current network login information.


#### My Tasks

- **Requests** – request time off ONLY if your department uses this feature
- **Schedule** – view your schedule
- **Timecard** – view and approve your current or previous timecard
- **Pay** – view your earnings history information
- **Accruals** – view your accrual balances
- **Tax Withholdings** – view and submit changes to Federal Tax Withholding





## Medical Insurance

 NCH offers basic medical coverage for employees and their covered dependents administered by Allegiance Benefit Management Inc. Employees who choose to participate in the Wellness For You (W4U or W4U Choice) rewards program will have reduced out-of-pocket costs.

**Wellness For You** — Offers the richest benefits including copay office visits, lowest deductibles, coinsurance and out-of-pocket costs. W4U requires employees and covered spouses be cotinine/nicotine free, complete W4U age & gender appropriate preventive health screenings and annual wellness exam by physician (if applicable).

**Wellness For you Choice** — Gives you the choice to go to NCH or Tier 2 Cigna OAP facilities, therapies and advancing imaging *without prior authorization*. Employees must complete W4U requirements to be eligible for W4U Choice.

**Basic** — Offered to those employees who choose not to participate in the W4U rewards program and carries higher out-of-pocket costs.

**Premiums**— Employee premiums are calculated based on employment status. Premiums will adjust throughout the year if an employee's employment status changes. Refer to the rate chart below to find the bi-weekly employee cost for medical benefits.



Medical Insurance Biweekly Premium

Coverage Level	Full Time W4U	Full Time W4U Choice	Full Time Basic	Part Time W4U	Part Time W4U Choice	Part Time Basic
Employee	\$0.00	\$35.00	\$77.50	\$63.50	\$98.50	\$115.00
Employee & Child	\$33.00	\$68.00	\$160.00	\$115.50	\$150.50	\$225.00
Employee & Children	\$55.00	\$90.00	\$206.00	\$137.50	\$172.50	\$271.00
Employee & Spouse	\$93.50	\$128.50	\$176.50	\$205.50	\$240.50	\$241.50
Employee & Family	\$110	\$145.00	\$222.50	\$222.00	\$257.00	\$287.50

### IMPORTANT THINGS TO KNOW FOR MEDICAL PLAN

**Refer to the Summary Plan Description SPD** located on myNCH for complete listing of benefits and coverage limits. In-network and out-of-network benefits are determined based upon member's address on file in the system.

**Employee / dependent live outside Collier or Lee County?** All Claims are paid based on the address on file for each member. Keep your address updated in Kronos HR/Payroll System. Update dependent addresses during Open Enrollment or contact HR for assistance.

**Tobacco/nicotine-free requirement applies to both employees and their covered spouses.** While NCH rewards healthy behaviors, healthy biometrics and health improvements, we do understand that 'Life Happens' and an employee may begin to use a tobacco or nicotine product. If you or your covered spouse become a user of a tobacco or nicotine product (including chew (snuff), e-cigs, vapes, nicotine patches or the occasional cigar), you **MUST** provide **IMMEDIATE** notice to Renee Thigpen, Chief HR Officer by email to have W4U or W4U Choice removed effective the first day of the next pay period through the remainder of the year. Failure to provide such notice, or providing notice after a request for a random screen, or failure to participate in a random screen when requested, or a positive screen when tested will result in immediate termination.



## Medical Insurance Benefits At-A-Glance

### WE OFFER THREE MEDICAL OPTIONS (WELLNESS FOR YOU, WELLNESS FOR YOU CHOICE AND BASIC)

Calendar Year Deductible	Wellness For You	Wellness For You Choice	Basic
Employee (Per Member)	\$750	\$1,500	\$2,850
Employee + 1	\$1,500	\$3,000	\$5,700
Employee + 2 or more	\$2,250	\$4,500	\$8,550
Coinsurance (NCH/Employee)	80%/20%	70%/30%	60%/40%
<b>Out-of-Pocket Maximum (Deductible, Copays, Coinsurance and Pharmacy)</b>			
Employee	\$6,000	\$7,500	\$8,150
Employee + 1	\$12,000	\$15,000	\$16,300
Employee + 2 or more	\$12,000	\$15,500	\$16,300
<b>Office Visit Provider Services</b>			
Tier 1 - NCH Physician Group & Immediate Care	\$35/\$45 Copay	\$50/\$60 Copay	Deductible + 30%
Tier 2 - Cigna Open Access Plus Network	\$50/\$60 Copay	\$50/\$60 Copay	Deductible + 40%
Tier 3 - Out-of-Network	Not Covered	Not Covered	Not Covered
<b>Emergency Room</b>			
Tier 1, Tier 2 and Tier 3 (True Emergency)	Deductible + 20%	Deductible + 20%	Deductible + 40%
<b>Facility Services (In-Patient and Out-Patient)</b>			
NCH Facilities including Tier 1 and Tier 2 Providers	Deductible + 20%	Deductible + 30%	Deductible + 40%
Cigna Open Access Plus Network Facilities*	Deductible + 20%*	Deductible + 30%	Deductible + 40%*
Outpatient Therapies (PT, OT, Speech)	10% NCH Only	20%	30% NCH Only
Out-of-Network	Not Covered	No Covered	Not Covered
<b>Outpatient Diagnostic Services</b>			
Outpatient Labs (Quest Diagnostics)**	Covered 100%**	Covered 100%**	Covered 100%**
Advanced Imaging (MRI, PET, CT)	10% NCH/ProScan	20%	30% NCH/ProScan

**\*Covered only if not available at NCH and Prior Authorization is obtained prior to services 800-342-6510**

**\*\* Some exclusions apply including limited genetic testing**

### Prescription Drugs

Deductible	\$100 individual (up to 3 per family)
Generic	FREE after deductible is met
Preferred/Brand Name	20% retail; minimum copay \$25
Non-Preferred Brand Name	50% retail, minimum copay \$40
Specialty Drugs (Limited to drugs filled through CVS Specialty Pharmacy)	20% specialty pharmacy; maximum monthly copay \$200
Mail Order	0%, 10%, 50%; min copay \$0, \$50, \$80

## Medical Insurance Important Information

### How to Find a Tier 1 or Tier 2 Medical Provider

<b>Tier 1 NCH Physician Group &amp; Facilities</b>	Go to <a href="http://www.nchmd.org">www.nchmd.org</a> , select <b>Affiliation "NCH Physician Group"</b>
<b>Tier 2 Cigna Open Access Plus Providers</b>	Go to <a href="http://www.askallegiance.com/NCH">www.askallegiance.com/NCH</a> ; select <b>Tier 2 Cigna—In-Network</b> then pick <b>Medical Plan</b> and select <b>Cigna Open Access Plus Network</b>

Required Prior Authorizations For Services Outside of NCH Facilities, Therapy and Imaging	Tiers	Wellness For You	Wellness For You Choice	Basic
<b>In Patient/Out Patient Facilities</b>	<b>NCH</b>	NO	NO	NO
	<b>Tier 2</b>	YES	NO	YES
<b>Advanced Imaging</b>	<b>NCH/ProScan</b>	NO	NO	NO
	<b>Tier 2</b>	YES	NO	YES
<b>Therapy (PT, OT, Speech)</b>	<b>NCH</b>	NO	NO	NO
	<b>Tier 2</b>	YES	NO	YES

### Prior Authorization For Services at Non-NCH Facilities

**NCH requires that the following services be performed at NCH facilities when available under W4U and Basic medical Plan.** Special prior authorization by Allegiance at 1-800-342-6510 in addition to medical appropriateness/necessity is needed for all medical services performed outside NCH facilities (*excludes office visits*) or they are not covered.

How to you find a Provider with Privileges at NCH when you need inpatient and outpatient services including advanced imaging and therapies.

- ⇒ Ask your provider to refer you to a provider with Privileges at NCH (includes both NCHPG and other providers in CIGNA Open Access Plus network)
- ⇒ Go to [nchmd.org](http://nchmd.org) for a complete list of Providers with Privileges at NCH and Specialties listed
- ⇒ Go to myNCH > Directories > NCH Practitioner Lookup to find list of providers including Specialties and Privileges
- ⇒ When scheduling an appointment, always confirm provider is part of CIGNA Open Access Plus network
- ⇒ ALWAYS contact Allegiance at 1-800-342-6510 prior to having any inpatient or outpatient services performed at an non-NCH facility

## NCH Virtual Care/ NCH Immediate Care

### NCH VIRTUAL CARE

NCH Virtual Care is available to all NCH employees. *Visits are FREE!*

Note: This benefit is not part of our employee health plan.

## Here for you 24/7

Board certified doctors are online and ready to help with conditions that don't need lab work, such as colds, rashes, and pink-eye.

Get Started >

## What we can treat online

Online consultations for common conditions not only will save you travel time, but it will help you get on the road to recovery faster too with electronic prescriptions sent directly to your local pharma-

### Good for treating:

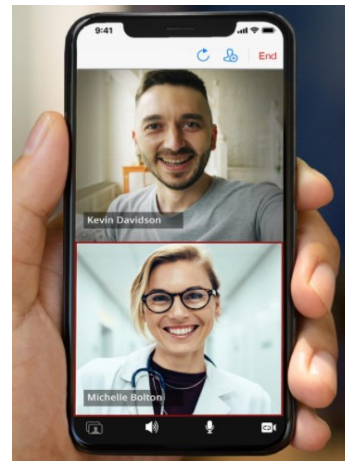
- Acne
- Allergies
- Asthma
- Back Strains Cold Sores
- Conjunctivitis (Pink Eye)
- Influenza (Flu)
- Minor Burns Rashes
- Stomach Flu
- Sinus Infections
- Stomach Flu
- Upper Respiratory Illness
- UTIs

[View a full list of the treatable conditions](#)

Urgent care visits are only

\$0 For urgent care visits

To access this discounted pricing, use service key NCHVC when creating your account.



Enter the Service key **"NCHVC"** when prompted to receive your **FREE** visit.



Amwell App



## NCH Immediate Care



### Immediate Care \$35 Copay

Employees in the W4U pay \$35 copay and \$60 copay in the W4U Choice at the following locations. Call ahead and advance [online scheduling available](#).

Southeast	7717 Collier Blvd Naples, FL 34113	239-624-8220
Vanderbilt	801 Vanderbilt Beach Rd Naples, FL 34108	239-624-8220
Bonita Springs	28410 Bonita Crossings Blvd, Ste 140 Bonita Springs, FL 34135	239-624-1070

## Wellness For You (W4U) and W4U Choice

Employees and covered spouses must complete all required preventive measures listed in the table below by the applicable deadlines to be eligible for Wellness For You and Wellness For You Choice in 2023.



Wellness For You and Wellness For You Choice—Requirements and Preventive Screenings	Due Date
<p><b>W4U/Choice Fasting Labs &amp; Biometrics @ NCH Employee Medical Center in Greentree Shopping Plaza</b></p> <p>The biometrics measured will be Waist circumference, blood pressure, height and weight. Venipuncture blood work of Cholesterol, glucose, A1c, and blood serum nicotine test. Physician ordered labs do not count for this requirement. Register for W4U/Choice Labs &amp; Biometrics in MyChart..</p>	March 31, 2023
<p><b>Tobacco / Nicotine Free Status</b></p> <p>Cotinine levels will be measured via venipuncture during W4U/Choice Labs @ NCH Employee Medical Center</p>	March 31, 2023
<p><b>W4U and W4U Choice Required Wellness Education</b></p> <p>Choose ONE item from the W4U/Choice Education Menu if you have 3 or more risk factors within the 5 metabolic syndrome risks:</p> <ul style="list-style-type: none"> <li>• <i>BP either systolic or diastolic <math>\geq</math> 130/85 mm Hg</i></li> <li>• <i>Waist Females <math>\geq</math> 35, Males <math>\geq</math> 40</i></li> <li>• <i>Triglycerides <math>\geq</math> 150 mg/dl</i></li> <li>• <i>ALC non-diabetic <math>&gt;</math>5.6, diabetic <math>&gt;</math>7.5</i></li> <li>• <i>HDL Females <math>&lt;</math> 50 mg/dl Males <math>&lt;</math>40</i></li> </ul> <p><b>Critical Values</b></p> <p>If you have a critical value in BP or Glucose (noted below), you're required to have annual physical with physician AND complete ONE item from the W4U/Choice Education Menu:</p> <ul style="list-style-type: none"> <li>• <i>BP <math>&gt;</math>160/100 (either systolic or diastolic)</i></li> <li>• <i>Glucose <math>&gt;</math> 200 for non-diabetics, <math>&gt;</math> 300 for diabetics</i></li> </ul> <p><b>W4U/Choice Education Menu</b> is available within ManageWell account and onsite at W4U/Choice Labs and Biometrics.</p>	August 25 2023
<p><b>Age and Gender Preventive Health Screenings</b></p> <p><b><i>*If your birthday falls on or before August 25, 2023, you are required to complete by the deadline.</i></b></p> <p>Completion for Age &amp; Gender Screenings is verified through claims. Due to the time needed to process claims, you will need to upload documentation through ManageWell account for Age &amp; Gender Screenings completed between July 1 – Aug 25, 2023</p> <p><b>Colon Cancer Screening</b> - Colonoscopy every 10 years or Cologuard every 3 years, between ages 45*-75. Colonoscopy must be performed at NCH Gastroenterology, schedule an appointment by calling 624-8070 or 624-2730</p> <p><b>Cervical Cancer Screening</b> - (pap smear) Every 3 years between ages 21* - 29 and every 5 years between ages 30*- 65 for females .</p> <p><b>Breast Cancer Screening</b>- (Mammogram) Every 2 years between ages 50* - 74 for females. Mammograms must be performed through NCH Imaging Centers. <b>Schedule an appointment by calling 239-624-4443.</b></p> <p>Employees hired after February 28, 2023 and covered spouses are NOT required to meet August 25, 2023 preventive health screenings deadline.</p>	August 25, 2023
<p>Personal health information obtained by the vendors above is Protected Health Information (PHI) and is secured in accordance with the Health Insurance Portability and Accountability Act (HIPAA). NCH does not have access to individual results.</p>	

## Health Reimbursement Account



### Earn HRA Rewards to Lower Your Medical Deductible!

NCH offers employees the opportunity to earn HRA points to offset the medical deductible for the following plan year. HRA points can be earned through a variety of avenues including healthy habits, health improvements and wellness activities between January 1 and November 24, 2023.

Points earned during 2023 are available to use in 2024 Health Reimbursement Account (HRA). **One wellness point equals one dollar!** Any unused HRA dollars are forfeited at the end of the plan year.

### Earning HRA Points

Plan	Employee	Spouse
W4U/Choice	Earn up to 750	Earn up to 300
*Basic	Earn up to 750	Earn up to 300

*\*Basic must complete W4U labs to be eligible to earn HRA points.*

There are many opportunities to earn HRA Points, including, but not limited to, the following:

- ⇒ **Program Participation** – The myHealth program provides numerous opportunities to earn additional HRA points during the year through participation in special classes and programs. Classes address a myriad of topics such as nutrition, healthy cooking, stress management, financial management, parental stress, mindful eating, and weight management. Points are also available for those who track exercise, participate in runs/walks, exercise at NCH Wellness, blood donations, preventive dental care, annual physicals and more.
- ⇒ **Complete the W4U and W4U Choice Required Preventive Measures** – Receive 250 HRA points for employees and covered spouses (if applicable) completing all W4U/Choice requirements by the applicable deadlines. The 250 points will go on employees account.
- ⇒ **Healthy or Improved Biometrics** - Earn HRA points for healthy or improved values from W4U Lab & Biometric values in 2023. Improved values are based upon changes between the 2022 & 2023 W4U results.

### Log into ManageWell Account to Track Points and View Activities

[www.ManageWell.com](http://www.ManageWell.com)

Your individual ManageWell account shows all available activities, points earned-to-date and W4U/Choice requirement / completion status. Employees and covered spouses have separate accounts within ManageWell.

### Reimbursement with HRA Points

Alliance Flex Advantage automatically reimburses you rather than the provider for medical deductible expenses incurred by you and your covered dependents. Once claims are processed, HRA dollars are either mailed or direct deposited if you set up your bank account with Alliance.

### New Hires and Transfers

New enrollees and employees transferring into benefit-eligible positions may elect W4U/Choice.

**Employees hired March 01, 2023 and after** are waived from W4U/Choice requirements in 2023. New hires are encourage to create an account in ManageWell and start earning HRA points.

### To create your user account:

1. Go to [www.ManageWell.com](http://www.ManageWell.com)
2. Select "Not Signed Up?"
3. Unique ID is NCH then employee ID# (Example: Jane Doe ID# is 12345—her Manage Well ID# is NCH12345 and her spouse's ID is NCH12345SO)
4. Enter email address (personal or work)
5. Enter requested information

Once registration is complete, you will see your home page account.





## Dental Insurance Benefits At-A-Glance

NCH offers 3 dental plans administered by Cigna through a single tiered network, **Total Cigna DPPO**, delivering broad access and deep discounts within two tiers.



- **Cigna DPPO Advantage** offers the deepest discounts and greatest affordability.
- **Cigna DPPO** expands the network even more, providing access to the largest DPPO nationally.

Logon to [www.myCigna.com](http://www.myCigna.com) to find providers based upon cost effectiveness and dental care distinction. Use Cigna's Dental Treatment Cost Estimator to access costs for 400 common dental procedures and treatments, at the treating dentist level.

Calendar Year Deductible	PPO 1000 Passive In/Out Network	PPO 2000 Incentive In/Out Network	PPO 5000 Elite In/Out Network
Employee (Per Member)	\$75	\$75/\$100*	\$75/\$100*
Employee + Family	\$150	\$150/\$200*	\$150/\$200*
Calendar Year Maximum Per Person	\$1,000	\$2,000	\$5,000
Orthodontia Lifetime Maximum Per Person	\$1,500	\$2,000	\$2,000

### Benefits by Class

Preventive Services	100%	100%/90%*	100%/90%*
Basic Services	Deductible + 20%	Deductible + 20%/30%*	Deductible + 20%/30%*
Major Services	Deductible + 50%**	Deductible + 50%**	Deductible + 50%**

\*Indicates Out-of-Network Benefit Levels. Refer to the plan documents on myNCH for a complete description of benefits.

\*\*Coverage increases 5% per year contingent on receiving preventive services the previous plan year (limited to 2 plan years).

### Bi-Weekly Premium—Full Time

Employee	\$8.00	\$10.00	\$12.50
Employee + 1	\$16.00	\$20.00	\$24.50
Family	\$20.00	\$25.00	\$30.50

### Bi-Weekly Premium—Part Time

Employee	\$15.50	\$20.50	\$24.50
Employee + 1	\$29.00	\$39.00	\$45.00
Family	\$37.00	\$50.00	\$57.00



**Removal of both impacted and erupted teeth** is covered under our dental plan provider network.



**Dental PPO Cards.** Generic Dental cards can be picked up in the HR offices, printed from myNCH>Benefits>Dental page or by logging in to [www.mycigna.com](http://www.mycigna.com) to request a personalized Dental ID Card.



## Vision Insurance Benefits At-A-Glance



The Humana vision care plan includes annual eye exams and discounted glasses and contact lenses. Log into [www.humana.com](http://www.humana.com) > Select Sign In to create your personal account and find local providers. Members will receive the best discounts when using a [Humana Insight network](#) provider.

Services	In-Network (Insight Network)	Out-of-Network
Eye Exam	\$10 copay	Up to \$30 reimbursement
Corrective Vision Services	15% off retail or 5% off promotional price for Lasik or PRK	Not Covered

### Frequency

Examinations	Once every 12 months
Lenses	Once every 12 months
Frames	Once every 24 months
Contacts	Once every 12 months

### Lenses & Frames

Single Vision	\$15 copay	Up to \$25 reimbursement
Bifocal		Up to \$40 reimbursement
Trifocal		Up to \$60 reimbursement
Frames	\$130 allowance + 20% off balance	Up to \$65 reimbursement

### Lens Options

UV Coating, Tint and Scratch Resistance	Up to \$15 reimbursement	Not Covered
Basic Polycarbonate	Up to \$40 reimbursement	Not Covered
Standard Anti-Reflective	Up to \$45 reimbursement	Not Covered

### Contacts\*

Medically Necessary	Covered in Full	\$200 allowance
Elective	\$130 allowance	\$104 allowance


\*In lieu of lenses and frames.

### Bi-Weekly Premium

Employee	\$2.21
Family	\$6.32



## Flexible Spending Account

 **Allegiance**® A Flexible Spending Account (FSA) is a voluntary pre-tax saving account that can help you stretch your benefit dollars. These are accounts that allow you to contribute pre-tax dollars on an annual basis to use for healthcare and dependent care expenses for you and your eligible dependents. Employees can participate in this benefit even if they are not enrolled in the Health Plan. Allegiance Flex Benefits administers the plan.

### Annual Contribution Amount

Your election amount is based on the calendar year. If you decide to participate, carefully estimate the amount you will need for the calendar year. The FSA accounts are Use It or Lose It. Any funds not used during the calendar year will be forfeited according to IRS regulations.

Account Type	Health Care Expense	Dependent Care Expense*
<b>Maximum</b>	\$3,050	\$5,000
<b>Minimum</b>	\$260	\$260

\*Employees whose annual earnings are greater than \$135,000 are not eligible to participate in Dependent Care FSA.



### Eligible Expenses

Eligible health care expenses include deductibles, copays and coinsurance, for medical, prescription, dental and vision expenses. Dependent care expenses most commonly include child care up to age 13, but can also be used for other dependents living with you who are incapable of self-care.

### Health Debit Card

All employees automatically receive a Debit Card which may be used for health related out-of-pocket expenses limited to your total election amount. When you use your Debit Card, you need to keep all receipts related to your expenses as you may need to provide documentation to substantiate appropriate use of the card.

If you do not use your Debit Card, complete the FSA Reimbursement Request form available on [www.askallegiance.com/nch](http://www.askallegiance.com/nch) tab under the Submit a Claim section or located on myNCH.

### Direct Deposit

Employees can sign up for direct deposit by logging into your Allegiance FSA account.



Find resources including lists of eligible medical expenses and claims forms online at [www.askallegiance.com/NCH](http://www.askallegiance.com/NCH)

### FSA: Compare the Numbers...Compare the Savings

Paycheck Summary	Without FSA	With FSA
<b>Monthly Gross Pay</b>	\$2,000.00	\$2,000.00
<b>Pre-Tax Election</b>	-\$0.00	-\$200.00
<b>Monthly Gross Pay</b>	\$2,000.00	\$1,800.00
<b>Less Tax (withholding 15%)</b>	-\$300.00	-\$270.00
<b>FICA (7.65%)</b>	-\$153.00	-\$137.70
<b>Net Pay After Taxes</b>	\$1,547.00	\$1,392.30
<b>After-Tax Expense</b>	-\$200.00	Paid Pre-Tax
<b>Net Income (This amount is what you have to spend!)</b>	\$1,347.00	\$1,392.30

## 401k Retirement Plan



Start investing in your future today with help from the NCH Healthcare System 401k plan and Fidelity.

### Automatic Enrollment

All employees are automatically enrolled in the 401k plan approximately 50 days from date of hire at a 4% contribution rate for each pay period. The 401k plan is on a pre-tax basis. Contact Fidelity if you would like to participate in the after-tax 401k Roth.

You will automatically be enrolled in the Fidelity Freedom K Fund that most closely matches your target retirement date based on your current age. Contact Fidelity regarding other investment options.

### Employer Matching Contribution

After one year of service, NCH matches 100% of the first 2% you contribute and 50% of the next 4% up to a maximum match of 4% for all benefit eligible employees. To achieve the maximum NCH match, you must contribute 6%. NCH matches your 401k contribution and deposits it into your Fidelity account each pay period.

Contributions	Employee	NCH Match
<b>1st Year</b>	4%	0%
	0%	0%
<b>2nd Year and Ongoing</b>	1%	1%
	2%	2%
	3%	2.5%
	4%	3%
	5%	3.5%
	<b>6%</b>	<b>4%</b>
	7 - 75%	4%

### Vesting Schedule

NCH match becomes 50% vested after 2 years of service and 100% after 3 years. Your contributions to the 401k plan are immediately 100% vested.

### Combined 401k and 401k Roth Enrollment

If enrolling in both 401k and 401k Roth be sure your combined percentage is 6% or higher. If combined contributions are less than 6% NCH will move the Roth contribution percentage into the 401k account.



### Online Services

NetBenefits offers a straightforward, convenient process to manage your retirement account. Log into [www.netbenefits.com](http://www.netbenefits.com), call 800-343-0860 or download the NetBenefits mobile app to:

- Designate beneficiaries
- Change deferral percentage
- Change investment selections
- Add 401k Roth or Catch Up (age 50 and up) accounts

### Annual Increase Program

Fidelity offers an easy way to annually increase your contribution rate by 1% or 2% each year without even thinking about it. Make it easier to reach your retirement goals by enrolling in the Annual Increase Program.

Login to [www.netbenefits.com/NCH](http://www.netbenefits.com/NCH) or NetBenefits App

Go to "Quick Links"

Select "Contribution Amount"

Click on "Annual Increase Program"

### Managed Account Services

Fidelity 401K offers a Personalized Planning and Advice service to help you on your journey to meeting your retirement goals. Fidelity Personalized Planning and Advice works with you to create a plan, to put the plan into action, and to track your progress against your stated goals. With ongoing management of your investments, Fidelity will support you as your life and financial situation evolve.

For more information about Fidelity Personalized Planning and Advice please click [here](#).

# Life and Accidental Death & Dismemberment Insurance



## Basic Life and Accidental Death & Dismemberment

NCH provides Basic Term Life and Accidental Death & Dismemberment (AD&D) insurance benefits to help create a “safety net” for your designated beneficiaries. Basic Life pays in the event of your death for any cause. AD&D pays if an accident causes death, dismemberment, paralysis, loss of sight, speech or hearing. Employer paid Life and AD&D coverage amounts are based on your employment status.

Life and AD&D Benefits	Full-Time	Part-Time
<b>Coverage</b>	2 times base salary up to max \$200,000	\$10,000
<b>Benefits Reduction</b>	Benefits reduce to 65% at age 70, 50% at age 75 (Coverage Amount in Kronos HR/Payroll system does not reflect age reduction)	

### Imputed Income (applies to Basic Life only)

If your basic life coverage exceeds \$50,000, you may elect a maximum coverage of \$50,000 to avoid imputed income. Under current IRS regulations the cost of Employer-paid insurance which exceeds \$50,000 is considered “imputed income”. It is added to an employee’s W-2 as taxable income and is subject to both federal tax and FICA tax. The imputed income tax on basic life insurance is generally not a significant amount but it does increase with your age and income. NCH calculates your imputed income automatically.

### Employee Supplemental Life and AD&D

NCH offers the opportunity to purchase Supplemental Life and AD&D Insurance through The Standard. All supplemental life coverage is offered to you at low group rates on an after tax-basis.

Supplemental Employee Life and AD&D Insurance	
<b>Maximum Benefit</b>	5 times annual base pay to a max of \$500,000
<b>Minimum Benefit</b>	\$10,000
<b>Guaranteed Issue *</b>	\$150,000
<b>Benefit Reduction Schedule</b>	65% at age 70, 50% at age 75 (Coverage Amount displayed in Kronos HR/Payroll system does not reflect age reduction)
<b>*Does not apply to AD&amp;D benefits</b>	

## Supplemental Employee Life Monthly Rates per \$10,000

Age	Rate	Age	Rate
Less than 20	\$0.50	50-54	\$3.07
20-24	\$0.58	55-59	\$4.57
25-29	\$0.66	60-64	\$6.89
30-34	\$0.75	65-69	\$9.79
35-39	\$0.83	70-74	\$15.11
40-44	\$1.16	75-79	\$21.75
45-49	\$1.83	80+	\$32.54

## Supplemental Employee AD&D Monthly Rate

\$0.12 per \$10,000 in coverage

**During 2023 Open Enrollment ONLY** employees can elect up to 5 times their base salary to a maximum \$150,000 Guarantee Issue (GI) amount for Employee Supplemental Life **without** Evidence of Insurability (EOI); up to \$50,000 Guarantee Issue for Spouse Supplemental Life **without** EOI.

### Evidence of Insurability

New Hires can purchase Supplemental Life up to the Guaranteed Issue (GI) of \$150,000 for employee and \$50,000 for spouse without completing the Evidence of Insurability (EOI) application.

If you would like to elect more than the GI amount you must submit your completed EOI forms directly to The Standard for evaluation. ([complete online EOI form](#))

Employee, Spouse and Dependent **AD&D** coverage can be increased in any eligible amount and never requires EOI.

### What is an Evidence of Insurability?

EOI is a medical underwriting process in which the employee submits an EOI application including medical history to The Standard. They will review the application then approve or deny the request to increase life insurance coverage for employee and/or spouse. The increased amount will become effective and deductions increased when NCH receives confirmation from Standard.

**Find policy details, forms, certificates of coverage and EOI applications on myNCH> Departments>HR>Benefits or by clicking [HERE](#).**

## Life and Accidental Death & Dismemberment Insurance



### Spouse Supplemental Life and AD&D

Coverage is also available for spouses up to age 70. Spouse coverage cannot exceed 50% of the employee's elected coverage.

Supplemental Spouse Life and AD&D Insurance	
<b>Maximum Benefit</b>	50% of the Employee's elected amount
<b>Minimum Benefit</b>	\$10,000
<b>Guaranteed Issue *</b>	\$50,000
<b>Spouse coverage terminates at spouse age 70.</b>	
<b>*Does not apply to AD&amp;D benefits</b>	

### Continuation of Coverage

Basic, optional employee and dependent life and accidental death & dismemberment insurance may be continued until age 70 by paying required premiums when employment ends for a reason other than sickness, injury or retirement and coverage has been in force for a least 12 month. Contact Human Resources for more information.

### Supplemental Spouse Life Monthly Rates per \$10,000

Age	Rate	Age	Rate
Less than 20	\$0.83	50-54	\$5.64
20-24	\$0.83	55-59	\$8.88
25-29	\$0.83	60-64	\$13.70
30-34	\$0.83	65-69	\$21.66
35-39	\$1.16	70-74	\$33.53
40-44	\$1.99	75-79	\$33.53
45-49	\$3.40	80+	\$33.53

### Supplemental Spouse AD&D Monthly Rate

\$0.20 per \$10,000 in coverage

### Dependent Children Supplemental Life

Dependent children can be covered up to age 26\*. Coverage can be purchased in \$5,000 increments to a maximum of \$15,000 but cannot exceed 50% of the employee's elected coverage. The cost to cover your child(ren) is the same no matter how many children you cover.

The Supplemental Child Life and AD&D is Guaranteed Issue as a new hire and during the annual enrollment period.

*\*Special rules apply for newborn children less than 6 months of age.*

### Supp Child Life and AD&D Monthly Coverage Rates

Benefit Amount	\$5,000	\$10,000	\$15,000
Child Life	\$0.42	\$0.83	\$1.25
Child AD&D	\$0.10	\$0.20	\$0.30
Employee Minimum Election	\$10,000	\$20,000	\$30,000

### Keep Beneficiary Information Up-to-Date

It is important you keep both your primary and contingent beneficiaries for your Basic Insurance up-to-date. The beneficiaries you designate for Basic Life will also apply to your Basic AD&D and Supplemental Life and AD&D Insurance.

If you wish to designate different beneficiaries for your Basic and Supplemental Life or AD&D coverages or to make changes during the year, complete the Beneficiary Designation Form located on myNCH > Human Resources > Benefits.



*NCH will automatically reduce benefits to ensure compliance with plan rules. Check your benefits in Kronos on the benefits effective date to ensure your benefits are correct. Examples include: exceed max benefit based on salary; EOI not completed/approved; dependent coverage without employee coverage.*



## Short & Long Term Disability



### Short Term Disability

Short Term Disability (STD) can replace part of your income when you cannot work because of a non-occupational illness or injury. STD is provided on an after-tax basis so that any benefits paid to you will be tax-free. Benefits paid will be offset by other income (for example by Social Security disability benefits); see your plan summary for details.

During the 14 day STD waiting period, you will use Paid Time Off (PTO) for the first week and/or PTO and Extended Illness Bank (EIB) for the next. Employees can use PTO or EIB to make up the difference in coverage between STD and regular scheduled hours. At no time can an employee receive more than 100% of base pay.

Short Term Disability	
<b>Weekly Benefit</b>	60% of base pay
<b>Maximum Benefit</b>	\$500 per week
<b>Benefit Waiting Period</b>	14 days
<b>Biweekly Premium</b>	Calculated with Scheduled Hours & Base Hourly Rate
<b>Maximum Benefit Duration</b>	11 weeks
<b>Pre-Existing Limits</b>	3/6*

### Long Term Disability

Long Term Disability (LTD) is designed to replace part of your income if you should become ill or injured and are unable to work for a longer time. NCH provides and pays the entire cost of LTD, which offers financial protection once STD ends.

Benefits will be paid for as long as you remain disabled under the terms of the plan. Any benefits paid will be offset by other income (for example by Social Security disability benefits); see your plan summary for details. If you become disabled after age 60, the maximum duration of benefit payments under the LTD Plan will be determined by a schedule based on your age when disability occurs.

Those employees receiving a LTD benefit will be able to continue the employee rate on their health, dental and vision insurance for up to 12 months from the last day worked. Any lapse in monthly premium payments will disqualify the employee for continued coverage.



### Long Term Disability Buy-Up

In addition to the 50% benefit provided by NCH, you may purchase an additional 10% of coverage for a total of 60%.

If LTD benefits are not elected during the initial enrollment period, employees must complete a medical underwriting process. To start the process, complete an Evidence of Insurability (EOI) form and forward it directly to The Standard.

Long Term Disability	
<b>Weekly Benefit</b>	50% of base pay; 60% with buy-up option
<b>Maximum Benefit</b>	\$15,000 per month
<b>Benefit Waiting Period</b>	90 days
<b>Biweekly Premium</b>	Calculated with Scheduled Hours & Base Hourly Rate
<b>Maximum Benefit Duration</b>	Normal Retirement Age
<b>Pre-Existing Limits</b>	3/12*

\*A pre-existing condition is defined as an injury or illness which the employee is treated for, diagnosed with or for which the employee takes prescription drugs in the 3 months prior to the STD/LTD effective date. The pre-existing condition limitation is satisfied when the employee has been actively at work and is insured for STD coverage for 6 consecutive months or LTD coverage for 12 consecutive months.



**Find policy details, forms, certificates of coverage and EOI applications on myNCH>Departments>HR>Benefits or by clicking [HERE](#).**



## Legal Services and Accidental, Critical Care & Universal Life



### Preferred Legal

NCH offers personal legal coverage through Preferred Legal Plan. This benefit provides employees with legal assistance on all types of legal services including divorce, traffic tickets, real estate, loan modification, foreclosure defense, wills, probate, bankruptcy, immigration, credit report issues, child custody and support, identity theft issues, criminal defense, civil litigation, personal injury, landlord-tenant disputes, domestic violence and many more. All pre-existing issues are covered.



### Identity Theft Protection

Identity Works provides more than identity protection. They provide peace of mind. As a part of Experian, a leader in credit services and decision analytics, Identity Works uses world-class security and technology standards. Program features include:

- Early warning Surveillance Alert notifications via email or text with daily credit monitoring
- \$1,000,000 Identify Theft Insurance
- Identity Theft Resolution agents
- Complete personal credit report available daily

#### Legal & Identity Theft Bi-Weekly Rates

<b>ID Theft and Preferred Legal</b>	Employee Only	\$7.82
<b>ID Theft and Preferred Legal</b>	Employee + Spouse	\$11.05
<b>ID Theft Alone</b>	Employee Only	\$4.15
<b>ID Theft Alone</b>	Employee + Spouse	\$8.31
<b>Preferred Legal Only</b>	Employee + Family	\$4.60



### Universal LifeEvents® Insurance with Long-Term Care Benefit

Provides financial protection for your family if something happens to you. Universal LifeEvents offers a combination of permanent life insurance and an accelerated death benefit for long-term care services, so you're covered for both in one affordable and portable plan.



Universal LifeEvents is permanent life insurance that matches your needs throughout your lifetime. It pays a higher death benefit during your working years when expenses are higher and you need maximum protection. Then, at age 70, when your financial needs are lower, your death benefit reduces to one-third. However, your benefit for long-term care services never reduces.\* [HERE](#) for more details.

*\*Death benefit reduces to one-third at latter of age 70 or the 15th policy anniversary. Issue age is 18-64.*

### Accident Insurance



Helps pay for medical and out-of-pocket expenses that result from unexpected accidents. It provides benefits for initial care, injuries and follow-up care, plus a wellness benefit to keep you and your family healthy. [HERE](#) for more details.

- 24-hour coverage for ambulance rides, emergency room visits, hospital admissions and treatments for broken bones, concussions, lacerations and more. Provides coverage for on- and off-the-job accidents.
- A wellness benefit helps you stay healthy by paying a benefit for routine physicals, immunizations and health screening tests. **Pays \$100 each for up to two screenings per covered person per calendar year.**

### Critical Illness Insurance



Pays benefits upon the first diagnosis of a covered critical illness or condition. It provides a lump-sum cash payment that can help with everyday expenses and treatments not covered by most medical plans. Benefits pay before most high-deductible health plan benefits begin. **Pays \$100 per calendar year for each covered person.** [HERE](#) for more details.

### Hospital Indemnity



Trustmark Hospital StayPay is designed to pair with your medical plan; when you combine the two, you can be more confident in your protection. You can get cash benefits for hospital stays due to a covered sickness or accident, normal childbirth or mental wellness/addiction recovery. You also receive \$50 each for 3 doctor's visits and take advantage of a 25% boost in your benefit when you seek treatment at NCH hospitals. [HERE](#) for more details.

*Products underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Your individual policy will contain complete details, exclusions, limitations and full descriptions of covered conditions.*

**Sign up for coverage during Open Enrollment by speaking with a Trustmark Enrollment Specialist 1-888-815-3949.**

## Employee Assistance Program



**Cigna** Personal and workplace challenges can negatively affect your wellness. As an employee, you have access to the valuable Cigna Employee Assistance Program (EAP) at no cost to you.



EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

- 3 face-to-face counseling sessions
- Legal Assistance
- Financial Wellbeing
- Resources & Referrals for Parenting, Eldercare & Petcare
- Identity Theft Resolution

**We're here to listen.  
Contact us any day, anytime.**

**Call 877-622-4327**

Login to [www.myCigna.com](http://www.myCigna.com)  
Go to "Review My Coverage"  
tab  
Select "Employee Assistance  
Program"

First-time Registration  
Use Employer ID: NCH

## Leave of Absence (LOA)

Residents and Fellows of the Accreditation Council for Graduate Medical Education (ACGME) medical residency and fellowship programs are eligible for a one-time benefit of six weeks of paid leave for medical, parental, or caregiver leave and one week of paid time off reserved for use outside the first six weeks of the first approved medical, parental, or caregiver leave of absence as follows.

- This benefit is available only to residents and fellows while working in the ACGME program.
- Family Medical Leave (FMLA) provides up to 12 weeks of unpaid, job protected leave of absence for a Resident's own serious health condition, birth or adoption of a child, foster care for a child or serious health condition of a spouse, children or parents. This paid 6 weeks leave of absence runs concurrently with any, and all applicable NCH Healthcare System leave and FMLA policies.
- Residents must use all available DOT time during the six weeks of paid leave and additional one week of paid time off. Additional paid time off hours will be added as needed to satisfy this leave policy.
- Residents and fellows can use medical, parental, or caregiver leave to cover absences related to a personal illness or injury, parental leave (birth, adoption, placement for adoption or fostering), or immediate family member's illness/injury. For purposes of this policy, immediate family includes spouse, domestic partner, grandparents, parents, stepparents, brothers, sisters, children and grandchildren of both the Resident and spouse.

## Leave of Absence (LOA)

- FMLA guidelines will be used to determine eligibility based upon medical condition or circumstances.
- Eligibility for the Resident's medical leave will require a medical certification from the Resident's physician and will be approved under the same conditions provided under the Family Medical Leave Act (FMLA). Prolonged leave due to serious illness, injury, or pregnancy is to be used in conjunction with FMLA.
- Parental leave can be taken after delivery or adoption of a child within 90 days of the event and is intended to allow all new parents - including birthing and non-birthing parents, adoptive and foster parents and surrogates - to take time off.
- Eligibility for caregiver leave will require a medical certification from the Resident's family member's physician and will be approved under the same conditions provided under the Family Medical Leave Act.
- Benefits including health, dental, vision and disability insurance are continued at the same employee cost as when actively at work.
- Leave of absence may cause the training period to be extended. Extension of training is at the discretion of the Program Director and subject to availability.

### Procedures to Apply for Six Week Paid Leave

- When possible, Residents should seek a minimum of 30 days advanced notice from the Program Director to ensure optimal planning time for schedules and discuss impact on board eligibility.
- Residents should reach out to the HR Benefits Specialist immediately at [loa@nchmd.org](mailto:loa@nchmd.org) or 239-624-5943 to determine the appropriate leave of absence paperwork the residents will need to complete.
- Residents have 15 days from receipt of paperwork to return completed documentation to the HR Benefits Specialist.



## Designated Time Off

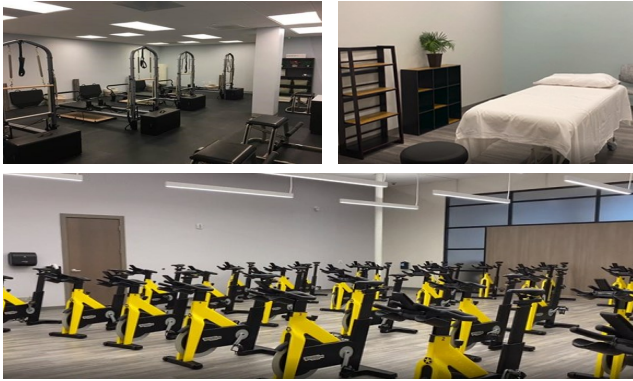


### Designated Time Off

Residents are eligible for 26 days (208 hours) of Designated Off Time (DOT) immediately upon date of hire. DOT hours are front loaded each academic year. Hours will be prorated based upon scheduled hours if less than 40 hours per week.

DOT hours are used for time off including vacation, sick and holiday. Residents can carry over a maximum of 80 hours at the end of the academic year; all other hours in excess of 80 are forfeited.

# Wellness Centers, Employee Medical Center & Tuition Reimbursement



## Wellness Centers

NCH is proud to offer two comprehensive Wellness Centers that provide an extensive menu of programs and services. Massage therapy, personal training, small group training (NCH Fit), fitness testing, Pilates reformer private/group sessions and more than 180 weekly group exercise classes are available. All group exercise classes are included in your membership and range from Zumba, Bootcamp, Pilates, Yoga, Barre Fusion to specialized programming through MOSSA and Less Mills.

[View Group Fitness Class Schedules](#)

[Schedule massages/Pilates Here](#)

### Stop by the Wellness Centers to Enroll

Briggs Wellness Center  
399 9th Street N  
Naples, FL 34102  
(239) 624-2750

Whitaker Wellness Center  
2330 Immokalee Road, Suite 1  
Naples, FL 34110  
(239) 624-6870

Membership Type	Bi-Weekly Payroll Deduction
Employee	\$5.00
Employee with 20 years service	FREE
Spouse	\$15.00
Spouse (Employee with 20 yr. service)	FREE
Child (ages 12-26)	\$10.00 each
<i>Children under the age of 16 must be supervised by a parent or guardian at all times.</i>	
<b>Like us at <a href="https://www.facebook.com/NCHWellness">www.facebook.com/NCH Wellness</a> for the latest updates.</b>	

## Tuition Reimbursement



NCH understands the importance of partnering with you to invest in your future. Our Tuition Reimbursement Program provides opportunities for lifelong learning to support your career development.

Education courses and degree programs, that assist employees in performing their essential job functions and increase contributions to the organization are eligible for reimbursement.

Both Undergraduate and Graduate tuition assistance are available. Eligible employees must be in good standing, completed 90 days of employment and receive a passing grade of C or better to receive reimbursement.

Contact the Center for Learning and Innovation Department at 239-624-4160 for more details.

## Employee Medical Center

Employee Medical Center provides preventive and supportive health care for the employees of the NCH Healthcare System. We provide quality, timely and affordable services to our employees. Services range from preventive care and occupational health surveillance to prompt access and management of work injuries and minor illnesses.

FREE Mental Health Counseling for employees. Call 239-624-4632 to leave a message and someone will contact you to schedule an appointment.

### Medical Center

2330 Immokalee Road  
Naples, FL 34110  
(239) 624-4630  
Mon-Fri 6:30am - 4:00pm  
Provider Hours 7:30am-4:00pm





## NCH Benefit Websites, Login Instructions and Customer Care

### ALLEGIANCE MEDICAL, FLEXIBLE SPENDING AND HRA ACCOUNTS

Login at [www.askallegiance.com/NCH](http://www.askallegiance.com/NCH)

To create an Allegiance account, login and click **Register a New User**.

To view all **Tier 1 and Cigna Tier 2 Medical Claims**, login and select **Health Accounts** then go to **Status** and **Claims History**.

To view **Flexible Spending Accounts (FSA)** and **HRA Accounts**, login and select **Reimbursement Accounts**.

To set up **FSA and HRA Direct Deposit**, login and select **Reimbursement Accounts** go to **Profile tab** and **Banking/Cards**.

Customer Care

Medical—855-333-1002

FSA/HRA—877-424-3570

Prior Authorization for Services Not @ NCH—239-659-7770

### MANAGEWELL WELLNESS & HRA POINTS

Login at [www.ManageWell.com](http://www.ManageWell.com)

Tracks HRA points, W4U and Preventive Screening status.

To **Register**, click **Sign UP** under **Not Signed Up?**

Enter **Employee ID - NCH\_**\_\_\_\_\_ (Use lead "0" if <5 digits)  
(Example: **Employee ID#** 12345 **ManageWell ID** **NCH12345**  
**Spouse ID** **NCH12345SO**)

Enter your **email address** (personal or work) and the **requested information**. Once registration is complete, it will bring you to your account home page

**Employees and Spouses** must **individually register** and **create separate user accounts**.

Customer Care-239-450-6925

### CVS/CAREMARK PHARMACY

Login at [www.Caremark.com](http://www.Caremark.com)

To create a **CVS/Caremark account**, login and click **Register Now** then follow the instructions.

Customer Care—866-217-4488

### EMPLOYEE ASSISTANCE (EAP)

24x7 Employee Assistance & Work Life Support

Call—877-622-4327

### CIGNA DENTAL

Login at [www.mycigna.com](http://www.mycigna.com)

To create a **Cigna Dental account**, login and click **Login to myCigna** then **Register Now**.

Customer Care—800-244-6224

### HUMANA VISION

Login at [www.humana.com](http://www.humana.com)

Scroll down and click **Find a Doctor** or Pharmacy.

Select **Vision** under **Type** and hit go.

Select **Vision Coverage through your employer** or purchased on your own and hit go.

Select **Humana Vision (Humana Insight Network)**.

To create a **Humana account**, click **Sign In** then **Register Now**.

Customer Care—800-865-3676

### FIDELITY RETIREMENT (401K)

Login at [www.NetBenefits.com/NCH](http://www.NetBenefits.com/NCH)

To create a **Fidelity account**, login and click **Register as a New User**.

To **change your beneficiary**, login and go to Fidelity net benefits **Profile page**.

To **change you contribution amount**, login and scroll down to **401k balance**, click **View Summary** then

Select the **Contribution Tab**.

Customer Care—800-343-0860

### PREFERRED LEGAL—IDENTIFY THEFT

Login at [www.PreferredLegal.com](http://www.PreferredLegal.com)

Customer Care—888-577-3476

### TRUSTMARK ACCIDENT, CRITICAL CARE AND UNIVERSAL LIFE INSURANCE

LOGIN AT [WWW.TRUSTMARKINS.COM](http://WWW.TRUSTMARKINS.COM)

CALL 800-918-8877 OR FOR HOSPITAL INDEMNITY 866-813-7192



CONTACT HR BENEFITS  
IF YOU HAVE QUESTIONS

239-624-5944



## Notes

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