



2025 GME Medical Education Benefits Guide

Human Resources Benefits | (239) 624-5944

Visit [MyNCH > Departments > Human Resources > Benefits](#)

Living Longer, Happier and Healthier Lives

Welcome to the 2025 NCH Benefit Guide

Dear NCH Team,

As we introduce the 2025 NCH Benefit Guide, I want to take a moment to express our sincere gratitude for your unwavering dedication to our patients and our community. Over the past year, your commitment to excellence has been truly inspiring, and it is thanks to each of you that NCH continues to be a leader in providing exceptional healthcare.

Our continued success is reflected in the national recognition we've received. For the third consecutive year, NCH has been ranked in the top 5% in the nation for overall clinical excellence by Healthgrades. In addition, we have been named a Primary Stroke Center by The Joint Commission—the only one in our region. NCH Cardiac Services also continues to excel, ranked by Money Magazine among the top 50 in the nation. These accolades are a testament to **your** hard work and dedication, and we couldn't be more proud of what we've achieved together.

As we look to the future, we remain focused on our mission to build an advanced community healthcare system—one that prioritizes patient care, innovation, and the well-being of our employees. The 2025 Benefit Guide is designed to support that mission by offering you a comprehensive package of benefits, including paid time off, 401(k) retirement plans, health insurance options, and much more. This guide is a valuable resource that will help you navigate the many benefits available to you as a valued member of the NCH family.

We encourage you to review the guide in detail, and please reach out to Human Resources with any questions. Your health, well-being, and peace of mind are important to us, and we are committed to providing you with the resources you need to thrive both personally and professionally.

Thank you again for all that you do. Together, we will continue to raise the bar for healthcare excellence and make a lasting impact on the lives of those we serve.

Sincerely,

A handwritten signature in blue ink that reads "Paul Hiltz".

Paul C. Hiltz, FACHE

President and CEO

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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.

What is New and Changing Effective January 1, 2025



MyNCH Benefits Intranet Site

Check out our Benefits Intranet site designed to help you easily find information, forms, documents, policies, annual notices and answers to all your benefit questions. With one click from our Benefits Home Page, you go to a separate page for each benefit. There you will find videos, contact information, links to websites, phone numbers, how to find providers, frequently asked questions and so much more. Click [HERE](#) to go the Benefits Home Page.

Employee Health Plan

- ⇒ Medical premiums are increasing effective January 1, 2025 See page 14 for new rates.
- ⇒ Spouse surcharge is increasing to \$100 bi-weekly for employees whose spouses have available medical insurance coverage through their own employer but choose to use the NCH medical insurance.

Surcharge Enrollment Process:

- Employees who choose to add their spouse to NCH medical coverage, and their spouse has other available coverage through an employer, must enroll in the Spouse Surcharge plan and pay the \$100 bi-weekly surcharge starting with your January 17th, 2025 paycheck.
- If your spouse doesn't have other available coverage through an employer or you're not enrolling a spouse in the medical plan, you must WAIVE the Spouse Surcharge plan.
- If you have a spouse on the medical plan and WAIVE the surcharge, you are **attesting*** that your spouse doesn't have other available coverage through an employer and the spouse will remain under NCH plan at no extra cost.

***IMPORTANT ATTESTATION DISCLOSURE:** Providing false information on the attestation portion constitutes insurance fraud, a serious offense with potential legal consequences. Any falsification of information, under our policy, is subject to termination. If your spouse is enrolled in the NCH medical plan and mid-year becomes eligible for coverage under an employer, **you MUST notify the HR Benefits team** to drop your spouse from the medical plan or enroll in the Spouse Surcharge Plan, if you decide to keep them covered under the NCH medical plan. **Failure to report such event will result in IMMEDIATE TERMINATION. (surcharge only applies to the medical plan).**

- ⇒ Medical W4U, W4U Choice and Basic Plan Deductibles, Co-Pays, Co-Insurance coverages remain the same.
- ⇒ Pharmacy benefits are the same under all three Medical Plan options.
- ⇒ Our joint venture with Value Health provides NCH employees with more options on outpatient procedures. Employees and dependents can now use the NCH Bonita Ambulatory Surgery Center under the NCH medical plan. The center is covered as a Tier 1 facility and subject to deductible and co-Insurance. See page 18 for more details.

Dental and Vision Plans

- ⇒ Dental bi-weekly premiums are increasing.
- ⇒ Vision bi-weekly premiums are remaining the same.

Flex Spending Account

- ⇒ Health Limit increases to \$3,300 effective January 1, 2025.

Employee myHealth

- ⇒ We have removed nicotine testing from 2025 W4U labs
- ⇒ The USPSTF guidelines has changed the age requirement for Breast Cancer Screening to ages 40-74
- ⇒ W4U Annual Well Exam complete before Aug 22 to be eligible for W4U in 2026
- ⇒ W4U Preventive Screenings & education Deadline is Aug 22 and earn HRA points for 2025 until Nov 28, 2025.

Contact List

Benefit	Provider	Phone Number	Website
Accident, Critical Illness, Whole Life Insurance, and Hospital Indemnity	Trustmark	800-918-8877	www.Trustmarkins.com
Dental	Cigna	800-244-6224	www.Mycigna.com
Disability—Short & Long Term	The Standard	888-937-4783	www.Standard.com
Employee Assistance Program	Cigna	877-622-4327	www.Mycigna.com
Flexible Spending Accounts	Allegiance	855-333-1002	www.Askallegiance.com/NCH
Health Reimbursement Accounts	Allegiance	855-333-1002	www.Askallegiance.com/NCH
Hinge Health	NCH	855-902-2777	www.Hinge.health/ nchhealthcaresystems
Legal Services & Identity Theft	Preferred Legal Services	888-577-3476	www.Preferredlegal.com
Life Insurance and Accidental Death & Dismemberment	The Standard	888-937-4783	www.Standard.com
Medical	Allegiance	855-333-1002	www.Askallegiance.com/nch
Prior Authorization for Services	Allegiance	800-342-6510	
Pharmacy	CVS Caremark	800-552-8159	www.Caremark.com
Retirement Plan—401K	Fidelity	800-343-0860	www.NetBenefits.com/NCH
Wellness For You & HRA Points	NCH	239-285-6701	myNCH Intranet Page www.ManageWell.com
	ManageWell	239-285-6701	
Education Assistance	Center for Learning and Innovation	239-624-4160	myNCH Intranet Page
Vision	Humana	800-865-3676	www.Humana.com
Wellness Centers	Briggs Wellness Center	239-624-2750	myNCH Intranet Page
	Whitaker Wellness Center	239-624-6870	Wellness@nchmd.org
Human Resources	NCH Benefits	239-624-5944	Benefits@nchmd.org

Annual Employer Notices



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 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 Summary of Benefits plan design changes effective January 2024 and 2025.

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 2025 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 Medical 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

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

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

Online Wellness Platform - www.managewell.com
The ManageWell site is used for tracking W4U/Choice incentives and HRA points earned in 2025. Employees / spouses have separate accounts.

Log into ManageWell account to see what items are due for you in 2025.

W4U Annual Well exam complete before Aug 22 to be eligible for W4U in 2026

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

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 \$7.00 per pay period rate. Full-Time Core employees with 10 years of consecutive service will receive free wellness. Employees with 20 years of consecutive service receive free employee and spouse memberships. Years of Service calculated at the end of each year. See details on page 31.

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 to change your contribution amount and update **beneficiary** information. *Note: Beneficiaries for 401k are separate from your Life Insurance beneficiaries designated in INFOR.*

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. Part-time employees with full-time benefits are only eligible for the part-time tenured stipend and no free wellness.

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.

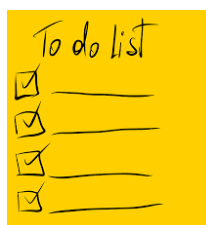
- ⇒ Marital Status Change
- ⇒ Number of Dependents Change
- ⇒ Loss of Coverage or New Eligibility Under Group/Government Health Plan
- ⇒ Employment Status Change

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 HR within 30 days.



Employees who have a Qualifying Event must submit their life event through INFOR within **30 days** of the event date. 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



New Employees, Rehires, and/or Transfers to Benefit-Eligible Positions use INFOR to set up your tax withholding, emergency contact and elect your benefits.



Make Benefit Decisions

- | | | |
|---|---|---|
| <input type="checkbox"/> Review 2025 Benefits Guide Book and myNCH Benefits Intranet Site | <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 INFOR | <input type="checkbox"/> Make Benefit Changes | <input type="checkbox"/> Submit Your Elections |
|--|---|--|

Upload Forms & Documentation

- | | | |
|---|--|--|
| Adding Dependents | New hires, Rehires and/or Transfers | Evidence of Insurability (EOI) |
| <input type="checkbox"/> Upload proof of dependent eligibility in INFOR during benefit enrollment | <input type="checkbox"/> Complete your benefit enrollment in INFOR | <input type="checkbox"/> Review The Standard and Long-Term Disability sections for New Hire and Open Enrollment EOI criteria |

Check Your Elections

- | | |
|---|--|
| <input type="checkbox"/> Sign into INFOR after your benefits are effective to confirm benefit elections are correct. | <input type="checkbox"/> Contact Human Resources immediately if you see any discrepancies. |
| <input type="checkbox"/> When uploading supporting documents in INFOR, all documents must be saved and uploaded as one file. Multiple file uploads will not be accepted. | |

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.

**ENROLL
NOW**

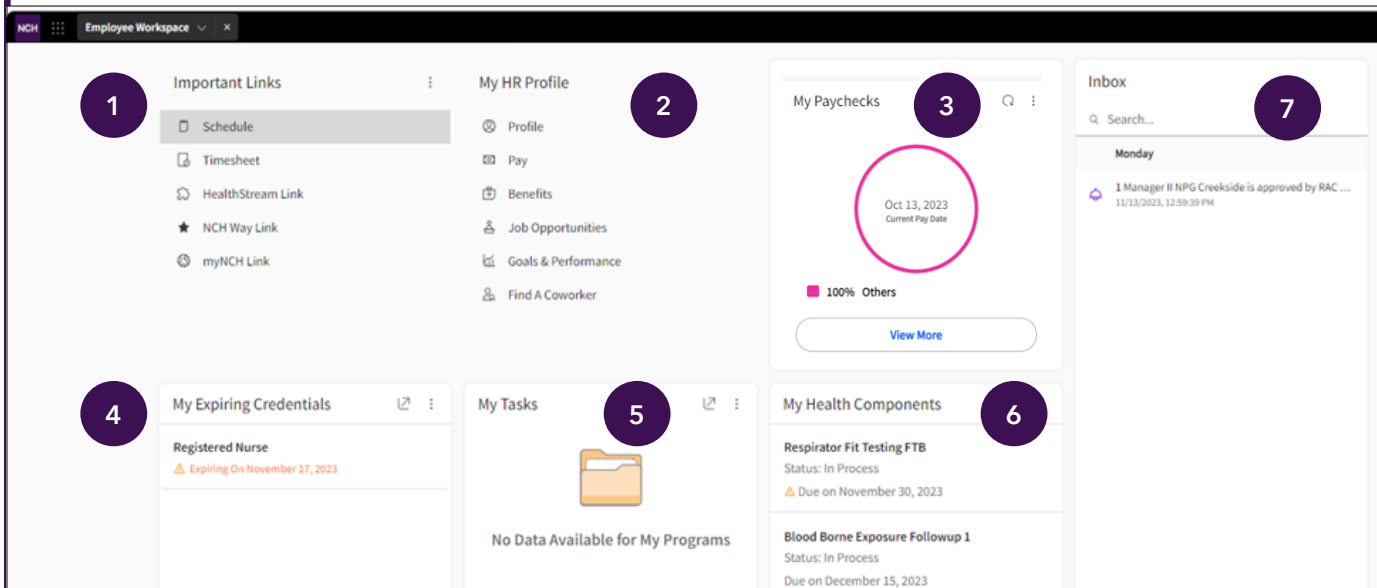
BENEFIT ENROLLMENT DEADLINES	
New Hires	Within first 30 days of employment
Rehires and Transfers	Within first 30 days of transfer or rehire date
Qualified Event	Within 30 days of qualifying event (Submit Life Event through INFOR)

INFOR



If prompted to sign in, use your **username@nchhcs.org** and NCH device password.

INFOR EMPLOYEE WORKSPACE



1. Important Links

View your benefits, and more.

2. My Profile

View, add, and update your information.

3. My Paychecks

View your pay details and update your tax forms.

4. My Tasks

Action items such as acknowledging updated job descriptions and performance reviews.

5. My Expiring Credentials

Notification of upcoming renewal dates.

6. My Health Components

See upcoming health related deadlines.

7. Inbox

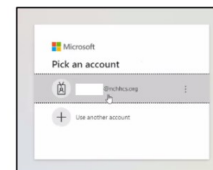
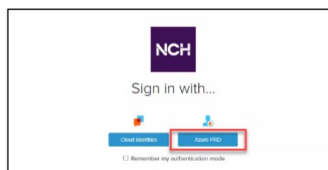
Notifications and important messages.

ACCESSING Infor

SIGNING IN



1. On the [MyNCH](#) home page, select
2. If prompted, enter your "active directory" **user name**, for example: [js032635@nchhcs.org](#) or older style example: [jsmith@nchhcs.org](#) and Password
3. Select Azure PRD, at initial sign in you'll notice the next screen also; click on your account.



4. Click **Sign In**

INFOR Support:

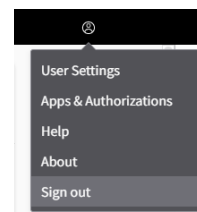
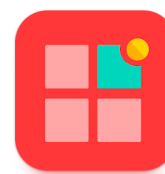
By Phone: (239) 624-2200

Email: Nchmd@service-now.com



MOBILE APP

- ☐ Download the **Infor Go** app from the App or Play Store
- ☐ Login to Infor from your desktop computer
- ☐ On the Employee Workspace, click on your name on the top right corner
- ☐ Click on **Apps & Authorizations**
- ☐ Scan your QR code to setup the mobile app



Infor GO (Android)



MY BENEFITS AND MY LIFE EVENTS

View your benefits, update life insurance beneficiaries, report life events and upload supporting documentation.

Benefits

Current

Dependents and Beneficiaries

Life Events

Information

Available Life Events

Life Event	Description
Adoption	Adoption
Beneficiary Change	Beneficiary Change
Birth of Child	Birth of Child
Change in PT/FT Status- Medical, Dental or Vision	New Coverage
Dependent Child Status Change	Dependent Child Status Change
Death	Death
Divorce	Divorce
Add NCH Coverage for Medical, Dental or Vision	Loss of Coverage
Marriage	
Remove NCH Coverage for Medical, Dental or Vision	

Benefits

Current

Dependents and Beneficiaries

Life Events

Information

Benefits

Plan	Pre Tax	After Tax	Total Contribution	Employer Total
A ACA ACA & Roth	14.00	0.00	14.00	0.00
D DENTAL Dental 9000 Elite <small>Employee</small>	11.50	0.00	11.50	14.04
C CHILD SUPP ADD Supp Child ADD Waive	0.00	0.00	0.00	0.00
C CHILD SUPP LIFE Supp Child Life Waive	0.00	0.00	0.00	0.00
F FSA DEP SDCARE FSA Dependent Care Waive	0.00	0.00	0.00	0.00
F FSA HEALTH FSA Health	80.00	0.00	80.00	0.00
E EMPLOYEE BASIC LIFE Basic Employee Life (Paid By NCH) Salary Protection 2 Coverage Including Amount Subject To EOC: 311,000.00 Coverage Amount: 311,000.00	0.00	0.00	0.00	0.00
L LONG TERM DIS LTD Buy Up Waive	0.00	0.00	0.00	0.00
M MEDICAL Medical WEL <small>Employee</small>	0.00	0.00	0.00	214.89
S SPOUSE SUPP ADD Spousal Spouse ADD Waive	0.00	0.00	0.00	0.00
S SPOUSE SUPP LIFE Spousal Spouse Life Waive	0.00	0.00	0.00	0.00

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
401K	EE	NCH	•	•		
Accident Insurance	EE		•	•		
Basic Life & AD&D		NCH	•	•		
Medical Insurance	EE	NCH	•	•		
Critical Illness	EE		•	•		
Dental Insurance	EE	NCH	•	•		
Employee Assistance Program		NCH	•	•		
Flexible Spending Account	EE		•	•		
Hospital Indemnity	EE		•	•		
Long Term Disability	EE	NCH	•	•		
Preferred Legal	EE		•	•		
Short Term Disability	EE		•	•		
Supplemental Life and AD&D	EE		•	•		
Tuition Reimbursement		NCH	•	•		
Vision Insurance	EE		•	•		
Wellness Center Discount	EE	NCH	•	•	•	•
Whole Life	EE		•	•		



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.



SEE NEXT PAGE FOR IMPORTANT
INFORMATION ABOUT MEDICAL PLANS

Medical Insurance Bi-Weekly Premium

Coverage Level	Full Time W4U	Full Time W4U Choice	Full Time Basic	Part Time W4U	Part Time W4U Choice	Part Time Basic
Employee Only	\$53.50	\$100.00	\$91.00	\$134.00	\$175.00	\$135.50
Employee & Child	\$97.50	\$139.00	\$188.50	\$195.00	\$236.00	\$265.00
Employee & Children	\$123.50	\$165.00	\$242.50	\$221.00	\$262.00	\$319.00
Employee (EE) & Spouse	\$169.00	\$210.50	\$207.50	\$300.50	\$342.00	\$284.00
EE & Spouse w/ Surcharge	\$269.00	\$310.50	\$307.50	\$400.50	\$442.00	\$384.00
Full Family	\$188.50	\$229.50	\$262.00	\$320.00	\$361.00	\$338.00
Full Family w/ Surcharge	\$288.50	\$329.50	\$362.00	\$420.00	\$461.00	\$438.00

Important Things To Know About Medical Plan



****SPOUSE SURCHARGE**—A spouse surcharge of **\$100.00 bi-weekly** will be added for spouses who choose to remain under the NCH medical plan but have access to other coverage through their employer. During the enrollment process, employees that waive the surcharge are self-attesting that their spouse does not have other available coverage through their employer. By self-attesting, your spouse doesn't have available coverage under an employer and will remain covered under the NCH medical plan at no extra cost.

Important: Providing false information on the attestation portion constitutes insurance fraud, a serious offense with potential legal consequences. Any falsification of information, under our policy, is subject to termination. If your spouse is enrolled and in NCH medical and becomes eligible under their employer mid year, employees must report the qualifying event to HR Benefits team to drop spouse from coverage or begin paying the surcharge if they decide to keep their spouse under the NCH coverage. Failure to report such event will result in IMMEDIATE TERMINATION.

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 Maribel Rodriguez, HR Manager of Benefits 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.

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 INFOR. Update dependent addresses during Open Enrollment or contact HR for assistance.



Mission

Our mission is to help everyone live a longer, happier and healthier life.

Vision

Our vision is that NCH will be a world-class leader of excellence in healthcare.

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%
Out-of-Pocket Maximum (Deductible, Copays, Coinsurance and Pharmacy)			
Employee	\$6,000	\$7,500	\$8,150
Employee + 1	\$12,000	\$15,000	\$16,300
Employee + 2 or more	\$12,000	\$15,000	\$16,300
Office Visit Provider Services			
Tier 1 - NCH Medical 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
Emergency Room			
Tier 1, Tier 2 and Tier 3 (True Emergency)	Deductible + 20%	Deductible + 20%	Deductible + 40%
Facility Services (In-Patient and Out-Patient)			
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	Deductible + 30%	30% NCH Only
Out-of-Network	Not Covered	Not Covered	Not Covered
Outpatient Diagnostic Services			
Outpatient Labs (Labcorp)**	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. Labcorp partnership effective August 5th, 2024.

Medical Insurance Important Information

CVS CAREMARK—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

How to Find a Tier 1 or Tier 2 Medical Provider

Tier 1 NCH Medical Group & Facilities	Go to www.nchmd.org , select Affiliation “NCH Medical Group”
Tier 2 Cigna Open Access Plus Providers	Go to www.askallegiance.com/NCH ; select Tier 2 Cigna—In-Network then pick Medical Plan and select Cigna Open Access Plus Network

Required Prior Authorizations For Services Outside of NCH Facilities, Therapy and Imaging	Tiers	Wellness For You	Wellness For You Choice	Basic
In Patient/Out Patient Facilities	NCH	NO	NO	NO
	Tier 2	YES	NO	YES
Advanced Imaging	NCH/ProScan	NO	NO	NO
	Tier 2	YES	NO	YES
Therapy (PT, OT, Speech)	NCH	NO	NO	NO
	Tier 2	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 NCH and other providers in CIGNA Open Access Plus network)
- ⇒ Go to 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

Hinge Health/ NCH Bonita ASC/ NCH Immediate Care

HINGE HEALTH

Hinge Health is available at no cost to you! **100% covered by NCH!**

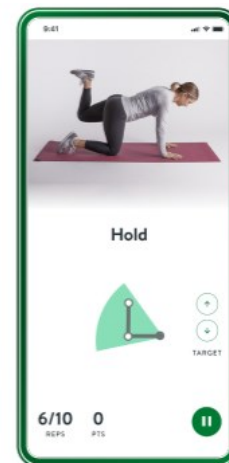
Note: Employees and dependents 18+ enrolled in an NCH medical plan are eligible



www.hingehealth.com/for-individuals/

HINGE HEALTH

- Earn HRA Points
- From the comfort of your home
- No referral or diagnosis needed from a doctor
- 10-minute exercise therapy sessions
- Assigned a personal health coach and physical therapist
- Wearable sensors
- Recover from a past injury
- Reduce stiffness in achy joints



NCH Bonita Ambulatory Surgery Center



Ambulatory Surgery Center

NCH employees and dependents enrolled in the NCH medical plan can now use the NCH Bonita ASC facility. The center is covered as a Tier 1 facility and subject to deductible and co-Insurance. Visit NCHmd.org or click [HERE](#) for more information.

Bonita Springs	24040 S Tamiami Trail Suite 201, Bonita Springs, FL 34134	239-624-6930
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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	239-624-8000
Vanderbilt	801 Vanderbilt Beach Rd Naples, FL 34108	239-624-8220
Bonita Springs	28410 Bonita Crossings Blvd Suite 140 Bonita Springs, FL 34135	239-624-1070

Wellness For You (W4U) and W4U Choice

Employees and covered spouses must complete all preventive measures listed in the table below by the applicable deadlines to be eligible to earn incentive of lower premiums on Wellness For You /Choice in 2026



Wellness For You and Wellness For You Choice—Requirements and Preventive Screenings	Due Date
W4U Annual Well Exam Schedule Annual Well Exam with your physician ASAP and no later than Aug 22, 2025	August 22, 2025
Age and Gender Preventive Health Screenings <i>*If your birthday falls on or before Aug 22, 2025, you need to complete by the deadline to earn incentive</i> Completion for Age & 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 & Gender Screenings completed between July 1 – Aug 22, 2025 Colon Cancer Screening - 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 Cervical Cancer Screening - (pap smear) Every 3 years between ages 21* - 29 and every 5 years between ages 30*- 65 for females . Breast Cancer Screening - (Mammogram) Every 2 years between ages 40* - 74 for females. Mammograms must be performed at ProScan or NCH Imaging Centers. Schedule an appointment by calling 239-624-4443. Employees hired Feb 28, 2025 and earlier need to meet 2025 W4U deadlines to earn incentive and be eligible for W4U in 2026. Employees (and covered spouses) hired after March 1, 2025 do NOT need to meet 2025 W4U deadlines to earn incentive and be eligible for W4U in 2026.	August 22, 2025
Tobacco / Nicotine Free Status When selecting W4U/Choice during open enrollment you and your family are agreeing to be nicotine free. We do understand that 'Life Happens' and an employee/spouse 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 Maribel Rodriguez, HR Manager of Benefits 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.	Calendar year of 2025
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.	

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 28, 2025.

Points earned during 2025 are available to use in 2026 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

**250 Points for completion of all W4U items (on employees account). Opportunity to earn an additional 500 HRA points through health education activities.*

***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 2025. Improved values are based upon changes between the 2024 & 2025 W4U results.

Log into ManageWell account to view W4U status, track Points and view activities

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

Allegiance 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 Allegiance.

New Hires and Transfers

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

Employees hired March 01, 2025 and after do not need to complete W4U/Choice items in 2025. 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
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 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	\$9.50	\$11.50	\$14.50
Employee + 1	\$18.00	\$23.00	\$27.50
Family	\$23.00	\$28.50	\$34.00

Bi-Weekly Premium—Part Time

Employee	\$16.50	\$22.00	\$26.50
Employee + 1	\$30.50	\$42.00	\$48.00
Family	\$40.00	\$53.50	\$60.50



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 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 > 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*
Maximum	\$3,300	\$5,000
Minimum	\$260	\$260

***Employees whose annual earnings were greater than \$155,000 in 2024 are not eligible to participate in Dependent Care FSA for 2025, per IRS regulations.**



Eligible Expenses

Eligible health care expenses include deductibles, copays and coinsurance, for medical, prescription, dental and vision expenses. Click [HERE](#) for list of eligible 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 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

FSA: Compare the Numbers...Compare the Savings

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

401k Retirement Plan



Start investing in your future today with help from the NCH 401k retirement 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
1st Year	4%	0%
2nd Year and Ongoing	0%	0%
	1%	1%
	2%	2%
	3%	2.5%
	4%	3%
	5%	3.5%
	6%	4%
	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, 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 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	Full-Time	Part-Time
Coverage	2 times base salary up to max \$200,000 *	\$10,000
Benefits Reduction	Benefits reduce to 65% at age 70, 50% at age 75 (Coverage Amount in INFOR does not reflect age reduction)	

***All new hires will be automatically enrolled in 2 times base salary for Basic Life Insurance.**

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	
Maximum Benefit	5 times annual base pay to a max of \$500,000
Minimum Benefit	\$10,000
Guaranteed Issue *	\$150,000
Benefit Reduction Schedule	65% at age 70, 50% at age 75 (Coverage Amount displayed in INFOR does not reflect age reduction)
*Does not apply to AD&D benefits	

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



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](#))

Employees/spouses who have been denied EOI are not eligible to increase life insurance amounts at any time.

Employee, Spouse and Dependent **AD&D** coverage can be increased in any eligible amounts 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](#).

Protect your loved ones from Financial Hardship.

Why Life Insurance Matters: Learn more [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

Maximum Benefit	50% of the Employee's elected amount
Minimum Benefit	\$10,000
Guaranteed Issue *	\$50,000

Spouse coverage terminates at spouse age 70.

***Does not apply to AD&D benefits**

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	\$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	\$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, login to INFOR to make your beneficiary changes.



NCH will automatically reduce benefits to ensure compliance with plan rules. Check your benefits in INFOR 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. **Contact The Standard to file a disability claim (800) 368-2859.**

Short Term Disability	
Weekly Benefit	60% of base pay
Maximum Benefit	\$500 per week
Benefit Waiting Period	14 days
Biweekly Premium	Calculated with Scheduled Hours & Base Hourly Rate
Maximum Benefit Duration	11 weeks
Pre-Existing Limits	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	
Weekly Benefit	50% of base pay; 60% with buy-up option
Maximum Benefit	\$15,000 per month
Benefit Waiting Period	90 days
Biweekly Premium	Calculated with Scheduled Hours & Base Hourly Rate
Maximum Benefit Duration	Normal Retirement Age
Pre-Existing Limits	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

Identity Theft	Employee Only	\$4.15
Identity Theft	Employee + Spouse	\$8.31
Preferred Legal	Employee + Family	\$6.44



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.

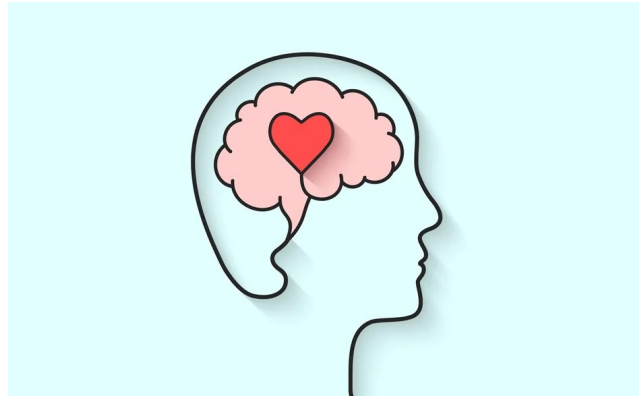
Products underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Your individual policy will contain complete details, exclusions, limitations and full descriptions of covered conditions.

Sign up for coverage during Open Enrollment by speaking with a Trustmark Enrollment Specialist. Visit MyNch > HR > Benefits > Trustmark or click [HERE](#) for contact information.

Employee Assistance Program



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.



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

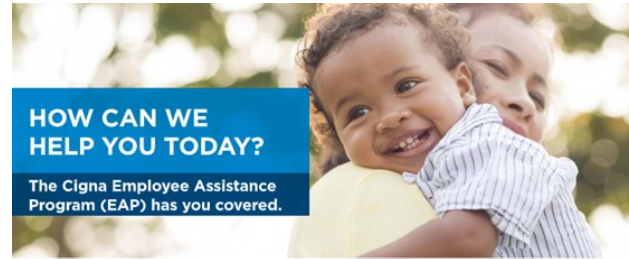
EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

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

Call 877-622-4327

**Login to www.myCigna.com
Go to "Review My Coverage" tab
Select "Employee Assistance Program"**

**First-time Registration
Use Employer ID: NCH**



**HOW CAN WE
HELP YOU TODAY?**

The Cigna Employee Assistance Program (EAP) has you covered.

National Suicide Prevention Lifeline:

1 (800) 273-8255

Crisis Text Line:

Text HOME to 741741 from anywhere in the USA.

Cigna Veteran Support Line:

1 (855) 244-6211

Cigna Customers can also call the number on your ID card, or contact your EAP/Employee Assistance Program.



WE CAN HELP

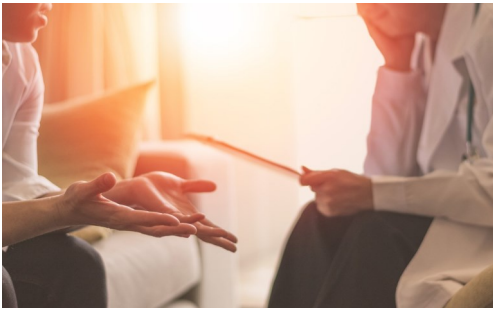
YOU WITH THAT

Explore the programs and services available to you.

EAP (cont.)/Leave of Absence



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.



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Select "Employee Assistance Program"**

**First-time Registration
Use Employer ID: NCH**

Leave of Absence

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 beginning on the first day of their program as follows:

- Provides residents and fellows with a minimum of six weeks of approved medical, parental, and caregiver leave(s) of absence for qualifying reasons that are consistent with applicable laws one time at any given time during and ACGME accredited program starting the day the resident or fellow is required to report to work.
- Provides residents and fellows with a minimum of one week of paid time off reserved for the use outside of the first six weeks of the first approved medical parental or caregiver leave(s) of absence.
- This benefit is available only to residents and fellows while working on the ACGME program.
- Residents and fellows can use medical/parental/caregiver leave to cover absences related to parental leave (birth, adoption, placement for adoption, or fostering.), a personal 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.
- Eligibility for 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 and within 90 days of the event. Eligibility for caregiver leave will require a medical certification form 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 and disability insurance are continued at the same employee cost as when actively at work.

Leave of Absence (cont.)/Designated Off Time

Leave of Absence (Continued)

- This paid 6 weeks leave of absence runs concurrently with any, and all applicable NCH Healthcare System and Family Medical Leave (FMLA) policies.
- Residents must use all available Designated Time Off (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.
- FMLA guidelines will be used to determine eligibility based upon medical condition or circumstances.
- Parental leave is intended to allow all new parents, including birthing and non-birthing parents, adoptive/foster parents, and surrogates to take paid time off.
- 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



Designated Off Time (DOT)

- 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 that are not used are forfeited.

Applying for a 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 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.





BANK OF AMERICA

The Banking and Investing Program for NCH



As employees of NCH, you have special access to enroll in the Bank of America Preferred Rewards® program with Gold tier benefits.¹ Explore how this program can help make your financial life better.

BANK OF AMERICA

Preferred Rewards

Your special access to enroll in the Bank of America Preferred Rewards® program provides Gold tier benefits without the requirement to have a combined qualifying balance of \$20,000.¹

BANKING SERVICES

No fees

On select everyday banking services²

CREDIT CARD

25%

Rewards bonus on eligible Bank of America credit cards³

SAVINGS

5%

Interest rate booster on a Bank of America Advantage Savings account⁴

MERRILL GUIDED INVESTING

0.05%

Annual program fee discount⁵
Other fees may apply*

More information at NCH's intranet page.

Enhance your financial wellness with **CAPTRUST at Work**



- How do I budget towards my financial goals?
- How do I manage debt I have accumulated?
- How do I save for my child's education?
- Am I on track for retirement?



Personalized, objective financial
guidance is at your fingertips

Visit **captrustatwork.com** to make an appointment

Call CAPTRUST at **800.967.9948**

The CAPTRUST at Work team is available to provide you with financial guidance for your goals, including your retirement plan decisions.



Scan here to learn more about
financial guidance services.



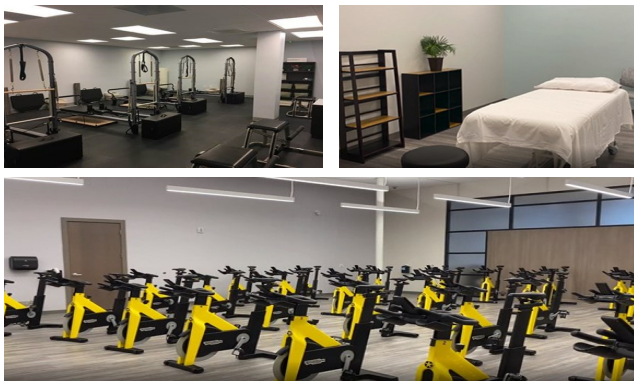
Scan here to schedule
an appointment.

Call  **800.967.9948** or visit  www.captrustatwork.com



CAPTRUST

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 150 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 Types	Bi-Weekly Payroll Deduction
Employee **Full-Time Core employees with 10+ years of consecutive service	\$7.00 **FREE
Spouse **Spouse (Employee with 20 YOS)	\$15.00 **FREE
Child (ages 12-26)	\$10.00 each
<p><i>Children under the age of 16 must be supervised by a parent or guardian at all times.</i></p> <p>**Years of service (YOS) is calculated at end of each calendar year</p> <p>Like us at www.facebook.com/NCH Wellness for the latest updates.</p>	



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 for Undergraduate or B or better to receive reimbursement for Graduate.

Contact Human Resources at (239) 624-4503 for more details.

Employee Medical Center

The Employee Medical Center accepts all employees and family members (children age 5 and up) with an open insurance (PPO) plan. We offer a wide array of services including primary care, preventive screenings for women, physicals, and illness management, sports physicals, and other services. We have same day appointments in most cases.

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.Askalliance.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 at NCH 239-659-7770

MANAGEWELL WELLNESS & HRA POINTS

Login at 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-239-285-6701

CVS/CAREMARK PHARMACY

Login at 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

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

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

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

Customer Care—888-577-3476

TRUSTMARK ACCIDENT, CRITICAL CARE AND UNIVERSAL LIFE INSURANCE

LOGIN AT WWW.TRUSTMARKINS.COM



NCH Human Resources**Benefits**

Benefits Team—(239) 624-5944
Benefits@nchmd.org
myHealth@nchmd.org

Leave of Absence

LOA —(239) 624-5943
LOA@nchmd.org

Main HR line

Human Resources—(239) 624-4503
HRHumanResources@nchmd.org

Employment/Recruitment/Education

Employment—(239) 624-4509
Nchjobs.org

Education—(239) 624-4160
Education@nchmd.org

We are just getting



STARTED