



BENEFITS |
GUIDE

2023



CAREER
CERTIFIED



TABLE OF CONTENTS

Eligibility and Enrollment	3
Enrollment Instructions	4
Medical and Prescription Drugs	5
MDLIVE	7
Health Savings Account (HSA)	8
Flexible Spending Accounts (FSAs)	9
Dental	10
Vision	11
Life and Accidental Death and Dismemberment	12
Disability	14
Employee Assistance Program (EAP)	15
Voluntary Benefits	16
Voluntary ID Theft Insurance	17
Contact Information	18

This is a high-level summary of your benefit coverage. Full coverage details are available in your plan documents. In the event there is a discrepancy between what is reflected in this guide and what is communicated in those documents, the terms of those documents will prevail.

ELIGIBILITY AND ENROLLMENT

Career Certified cares about you and your family. We offer a comprehensive benefits program that allows you to choose the benefits that are best for you. This guide provides a broad overview of the options. Please review your plan documents for more details.

New Hire Enrollment

Welcome to our team! As a new employee, you're eligible for coverage on the first of the month following 30 days of employment.

Annual Enrollment

Annual enrollment is your opportunity to review your benefits and make changes for the next plan year. You can add, change, or decline coverage and add or drop family members.

Changing Benefits Mid-Year

Once you make your elections, you won't be able to change them until next year's annual enrollment, unless you experience a qualifying life event.

Examples of qualifying events:

- Change of legal marital status (e.g., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (e.g., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status

You must make changes to your benefits within 30 days of your qualifying life event. If you miss the deadline, you may have to wait until next year's annual enrollment.*

* The 30-day deadline may be subject to certain extensions per Department of Labor guidance on the COVID-19 outbreak period.

Benefits Eligibility

Covering Yourself

You may enroll in the benefits program if you're a regular full-time employee actively working at least 30 hours per week.

Covering Your Family Members

Eligible dependents generally include legally married spouses, domestic partners (same and opposite sex), and children up to age 26. This includes natural and adopted children, step-children, and children for whom you are the court-appointed legal guardian.

Eligibility Documentation

Please be prepared to share dependent eligibility information during enrollment, including dates of birth and Social Security numbers. Other documentation may be required depending on your elections.





ENROLLMENT INSTRUCTIONS

You have two options to enroll in benefits. You may either utilize the self-service portal or call a benefit counselor to make your elections.

To enroll via the self-service portal, visit <https://metlife.benselect.com/CareerCertified>. There, you can review plan documents, add dependents, select beneficiaries, and elect your benefits.

To speak with a telephonic benefit counselor, call **877.261.2720**.

Portal Login Instructions

- Your username is your entire Social Security Number with no dashes.
 - Example: if your SSN is 123-45-6789, you would enter 123456789.
- Your password is the last four digits of your Social Security Number and the last two digits of your birth year.
 - Example, if your date of birth is 7/4/1970, your password would be 678970.
- If you are asked for a PIN at the end of your enrollment, use your password as your PIN.

Enrollment Tips

- Make sure the Social Security information and date of birth for you and your dependents is correct, as well as your email address for your email confirmation.
- As you make your elections, review the available benefit information to ensure you make informed decisions.
- If you have questions about your benefits, call the benefit enrollment center and speak to a counselor at **877.261.2720**.

MEDICAL AND PRESCRIPTION DRUGS

Career Certified will now be partnering with Cigna to offer medical and prescription drug insurance.

Plan Highlights

You have the option of choosing one of three plans. Our plans offer coverage for most healthcare services. When you receive care in-network, you benefit from our the negotiated discounts between Cigna and the provider.

Cigna Member Site

Visit www.mycigna.com:

- Search for in-network providers and pharmacies
- See a list of covered medications
- Manage and track claims

Medical/Rx Contributions Per Pay Period

	Non-Tobacco			Tobacco		
	QHDHP	Low PPO	High PPO	QHDHP	Low PPO	High PPO
Employee	\$0.00	\$57.71	\$102.98	\$20.00	\$77.71	\$122.98
Employee + Spouse	\$286.89	\$360.20	\$372.74	\$306.89	\$380.20	\$392.74
Employee + Children	\$249.47	\$313.21	\$324.12	\$269.47	\$333.21	\$344.12
Family	\$386.68	\$485.58	\$502.39	\$406.68	\$505.58	\$522.39

Tobacco Surcharge

To promote healthy lifestyle choices, Career Certified requires tobacco users to pay a surcharge of \$40 per month (\$20 per paycheck). A tobacco user is defined as someone who is not currently in a cessation program and has used tobacco products including, but not limited to, pipes, cigarettes, e-cigarettes, cigars, chewing tobacco, snuff, or any other type of smoking or smokeless tobacco more than 3 times in the last six months.

If you stop using tobacco or complete a tobacco cessation program during the plan year, it is your responsibility to notify Human Resources.

What is a Network?

Your plan contracts with a group of providers for discounted rates. You will almost always pay less when you receive care from these in-network providers.

If you choose to see an out-of-network provider, you may be balance billed, which means you will be responsible for charges above Cigna's reimbursement amount.

Medical and Prescription Drugs

	QHDHP In-Network	Low PPO In-Network	High PPO In-Network
Deductibles			
Individual	\$5,000	\$3,000	\$1,500
Family	\$10,000	\$9,000	\$4,500
Out-of-Pocket Max (includes deductible)			
Individual	\$6,350	\$6,500	\$4,500
Family	\$12,700	\$13,000	\$9,000
Office Visits			
Preventive Care	100% no deductible	100% no deductible	100% no deductible
Primary Care Physician	70% after deductible	\$30 copay	\$30 copay
Specialist	70% after deductible	\$60 copay	\$60 copay
Urgent Care	70% after deductible	\$60 copay	\$60 copay
Hospital Services			
Inpatient	70% after deductible	70% after deductible	70% after deductible
Outpatient	70% after deductible	70% after deductible	70% after deductible
Emergency Room	70% after deductible	70% after deductible	70% after deductible
Prescription Drugs			
Retail (30-Day Supply)			
Generic	\$15 copay after deductible	\$15 copay	\$15 copay
Preferred Brand	\$50 copay after deductible	\$50 copay	\$50 copay
Non-Preferred Brand	\$75 copay after deductible	\$75 copay	\$75 copay
Specialty	30% to \$150 maximum after deductible	30% to \$150 maximum	30% to \$150 maximum
Retail/Mail Order (90-Day Supply)			
Generic	\$45 copay after deductible	\$45 copay	\$45 copay
Preferred Brand	\$150 copay after deductible	\$150 copay	\$150 copay
Non-Preferred Brand	\$225 copay after deductible	\$225 copay	\$225 copay

All medical plans offer out-of-network benefits. Please refer to your plan documents for more detailed information regarding covered services received from non-participating providers. Prescription drugs at out-of-network pharmacies are not covered.

The deductibles and out-of-pocket maximums in the above plans are embedded. This means all individual deductible and out-of-pocket maximum amounts will count toward the family deductible and out-of-pocket maximum, but an individual will not have to pay more than the individual deductible and out-of-pocket maximum amount.

Medical ID Cards will be mailed 3-4 days after eligibility is loaded into the system. You can view your digital ID card at any time on mycigna.com and/or the Cigna Mobile App on the effective date.

MDLIVE

Career Certified is partnering with MDLIVE, Cigna’s virtual visit partner, to give you access to a doctor online for non-emergency care 24/7/365, including holidays. MDLIVE is a convenient and affordable way for you to get a doctor’s care through a private video visit using your smartphone, tablet, or computer. You can be at home, traveling, or even on vacation—access MDLIVE by going to mycigna.com and clicking on “Talk to a doctor”. You can also call MDLIVE at **888.726.3171**.

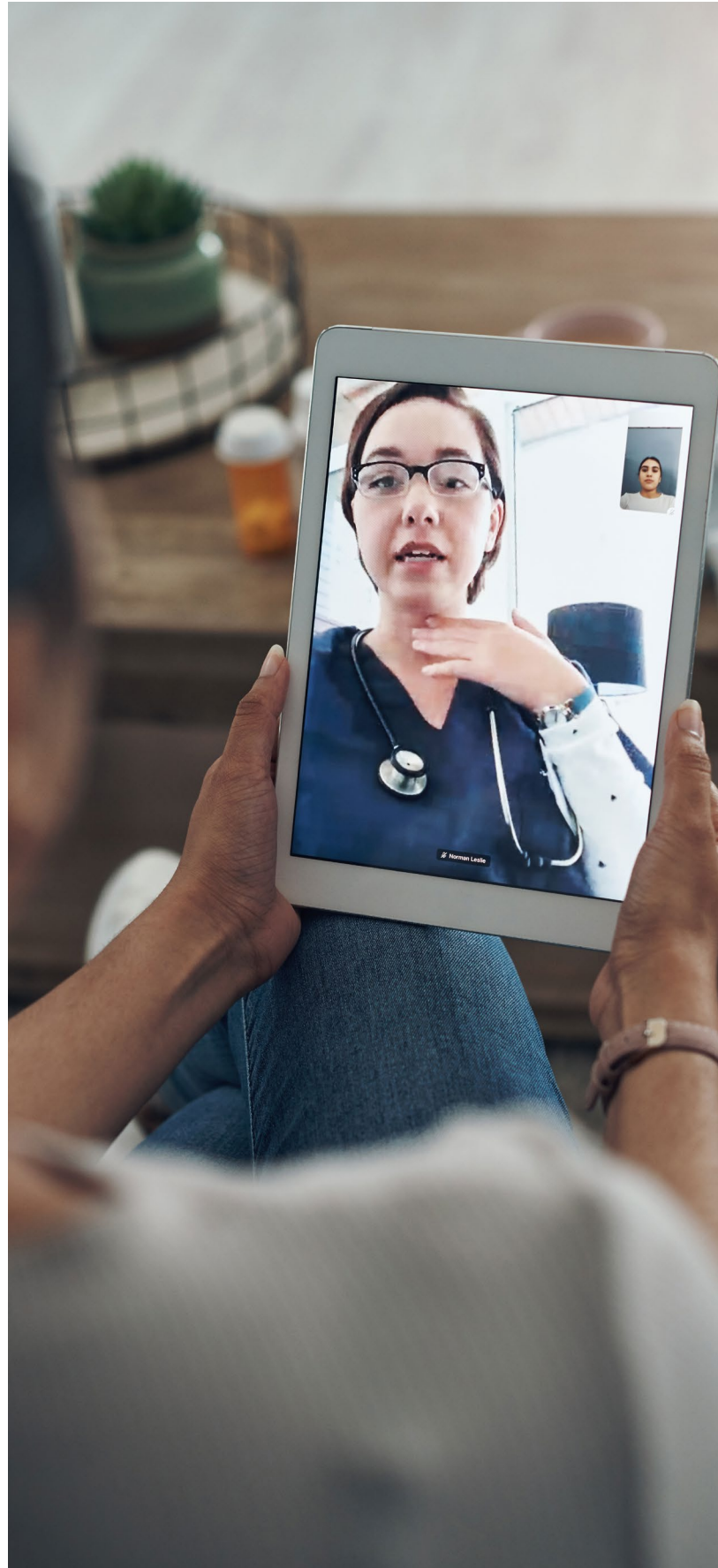
Board-certified doctors can provide primary, behavioral, and dermatological care and send prescriptions to your pharmacy if needed.* Doctors can diagnose and treat a wide range of medical conditions via a virtual visit, including the following:

- Bladder infection/urinary tract infection
- Cold/flu
- Bronchitis
- Fever
- Diarrhea
- Pink eye
- Rash
- Sore throat
- And more

What Does it Cost?

- Low and High PPO members:
 - \$30 copay for Primary Care Physician
 - \$60 copay for Specialist
- QHDHP members:
 - Virtual visits will be covered at 70% after deductible

* Prescription availability is defined by physician judgment and state regulations. Some state limitations may apply.



HEALTH SAVINGS ACCOUNT (HSA)

A health savings account (HSA) is a tax-favored personal savings account that works with your high deductible health plan. You can use it to pay qualified medical expenses such as deductibles, copays, dental, and vision care. For a complete list of qualified medical expenses, see IRS Publication 502 at www.irs.gov.

HSA Major Benefits

- Your account always belongs to you; you can take it with you when you leave or retire.
- Your balance rolls over from year to year.
- Contributing lowers your taxable income.
- The account helps you build a healthcare nest egg for emergencies or retirement.

Triple Tax Savings

- Tax deduction when you contribute to your account.
- Tax-free earnings through investment.
- Tax-free withdrawal for qualified expenses.

2023 HSA Funding Limits	
Coverage Level	Limit*
Individual Coverage	\$3,850
Family Coverage	\$7,750

* Individuals age 55 and older may contribute a further \$1,000 in addition to these amounts in "catch up" contributions.

HSA Eligibility

You may open and contribute to an HSA if you're enrolled in the QHDHP Medical plan and you:

- Are not enrolled in a traditional PPO plan through your spouse or other employer-sponsored plan options.
- Are not enrolled in a government-sponsored program (Medicare, Medicaid, Tricare, etc.).
- Have not received VA benefits within the last three months (unless for a service-related disability).
- Are not claimed as a dependent on someone else's tax return.
- Do not have a healthcare FSA; your spouse also cannot have a healthcare FSA through their own employer.



FLEXIBLE SPENDING ACCOUNTS (FSAs)

Flexible spending accounts (FSAs) allow you to set aside pre-tax dollars from your paycheck to cover qualified expenses you would normally pay out of your pocket. We offer two types of FSAs.

Healthcare FSA

A healthcare FSA helps you pay IRS-approved medical expenses. The maximum contribution for 2023 is \$3,050.

Funds you elect to contribute to the healthcare FSA are available in full on the first day of the plan year. For example, if you elect to contribute \$1,000, the full election is available on day one. You can only open an FSA if you aren't enrolled in the QHDHP Medical plan.

Dependent Care FSA

A Dependent Care FSA helps to cover out-of-pocket expenses related to dependent care, such as daycare, after school programs, or adult daycare. Funds are available as you accrue them. A Dependent Care FSA does not affect your eligibility for an HSA, so you can be enrolled in both benefits at the same time.

Use It or Lose It

Carefully consider your FSA contribution amounts for the plan year. At the end of the year, you lose any money left over in your Dependent Care FSA. Furthermore, you lose any money left over in your Healthcare FSA above \$610. \$610 is the maximum amount of Healthcare FSA funds which may be rolled over to the next plan year.

Additional FSA Resources from Navia

The [Navia Benefits Academy](#) has some wonderful resources and is a one-stop shop for all your open enrollment needs.

While you have access to all of Navia's [Benefit Education Resources](#), the below links might be most helpful for you when deciding to enroll:

- [Find out if FSA is right for you](#)
- Video: [Enroll in your Navia FSA!](#)
- [FSA Healthcare & Day Care PDF](#)
- [Day Care FSA Debit Card](#)
- [Navia Technology](#)
- Benefit Guides: [Healthcare FSA Guide](#), [Day Care FSA Guide](#)

The [Navia Resource Library](#) includes general forms and documents and helpful tutorial videos like how to submit a claim and use the MyNavia Mobile App that can be used throughout the plan year.

Eligible Expenses

HEALTHCARE FSA

- Doctor's visit copays
- Prescription drug copays
- Medical and dental deductibles
- Over-the-counter medications (with a written prescription)

DEPENDENT CARE FSA

- Child or adult daycare*
- Nursery
- Preschool (excludes kindergarten)

* Eligible dependents are tax dependent children under age 13 and tax dependent spouses, partners, or children unable to care for themselves.

DENTAL

We partner with Cigna to offer you and your family members dental insurance.

	Low Plan In-Network	High Plan In-Network
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Calendar Year Maximum (Progressive)		
	\$1,000	\$1,500
Coinsurance		
Preventive	100% no deductible	100% no deductible
Basic	80% after deductible	90% after deductible
Major	50% after deductible	60% after deductible
Orthodontia		
Coinsurance	50%	50%
Lifetime Maximum	\$1,000	\$1,500
Benefit Applies To	Children through age 18	Children through age 18

Dental Contributions Per Pay Period

	Low Plan	High Plan
Employee	\$12.63	\$21.17
Employee + Spouse	\$25.25	\$42.34
Employee + Children	\$26.41	\$44.30
Family	\$40.31	\$67.61

Progressive Maximum Benefit

Members of Career Certified's Dental plan are able to take advantage of Cigna's Progressive Maximum Benefit. This program allows you to increase your calendar year max by \$150 if you received preventive care the prior year. This can occur a total of three times, allowing you to reach \$1,450 or \$1,950, depending on the plan.

Year	Low Plan Calendar Year Max	High Plan Calendar Year Max
2023	\$1,000	\$1,500
2024	\$1,150	\$1,650
2025	\$1,300	\$1,800
2026	\$1,450	\$1,950

Finding In-Network Providers

Remember to visit in-network dentists for richer benefits. Cigna has two networks, the DPPO and DPPO Advantage, through which providers will offer their services to you at a discount.

To find in-network dentists, visit [Cigna.com](https://www.cigna.com), select "Find a Doctor, Dentist, or Facility," and choose "DPPO/EPO > Advantage DPPO" when prompted.

Examples of Services*

- **Preventive**—exams, cleanings, fluoride, X-rays, and sealants
- **Basic**—fillings, endodontics, periodontics, and extractions
- **Major**—crowns, onlays, dentures, and dental implants

* Exclusions and limitations may apply to certain services. Please refer to your plan documents for more information.

Dental ID cards will be non-personalized ID cards, meaning they will have the group name, group number, claim submission, and member service details, but will not have any member or dependent information. Digital Dental ID Cards are viewable on mycigna.com or the Cigna Mobile App on the effective date.

VISION

We partner with Cigna to offer you and your family members vision insurance.

	Vision Plan Benefits	
	In-Network	Out-of-Network
Exam		
	\$10 copay	\$45
Lenses/Frames		
Single	\$20 copay	Up to \$40
Bifocal	\$20 copay	Up to \$65
Trifocal	\$20 copay	Up to \$75
Frames	\$180 allowance then 20% off remaining balance	Up to \$100
Contacts		
Medically Necessary	Covered in full	Up to \$210
Elective Non-Disposable	\$180 allowance then 15% off remaining balance	Up to \$144
Frequency		
Exam		12 months
Lenses		12 months
Contacts (in lieu of glasses)		12 months
Frames		24 months

Vision Contributions Per Pay Period

	Voluntary Vision
Employee	\$3.96
Employee + Spouse	\$7.84
Employee + Children	\$8.13
Family	\$12.22

Finding In-Network Providers

Remember to visit in-network providers for richer benefits and deeper discounts.

1. Log into [myCigna.com](https://mycigna.com), click "Coverage", and select "Vision page". Click on "Visit Cigna Vision". Then select "Find a Cigna Vision Network Eye Care Professional" to search the Cigna Vision Directory.
2. If you do not have access to [myCigna.com](https://mycigna.com), you may go to [Cigna.com](https://cigna.com), at the top of the page, select "Find A Doctor, Dentist or Facility" then click "Cigna Vision Directory" under "Additional Resources".

Vision ID cards are subscriber based cards, meaning they will have your information on them, but not your dependent's information. You and your dependents share a common identification number which is shown on the cards. Cigna will mail 2 Vision ID Cards to your home address. These will mail 5-7 days after eligibility is loaded into the system. Digital Vision ID Cards are viewable on mycigna.com or the Cigna Mobile App on the effective date.



LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT

Life and accidental death and dismemberment insurance is provided through New York Life.

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Career Certified automatically provides a basic life and AD&D benefit of \$15,000, at no cost to eligible employees. Benefit reductions apply for employees age 65 and older.

Employee Voluntary Life and AD&D Insurance

Career Certified knows that not everyone’s financial needs are the same, which is why you’re also eligible to purchase voluntary life insurance at competitive group rates. Employee coverage is available in increments of \$10,000 up to a maximum benefit of 5× your salary or \$300,000, whichever is less. You will automatically receive the same amount of voluntary AD&D insurance to match the amount of voluntary life insurance elected.

Spouse and Dependent Voluntary Life and AD&D Insurance

If you elect voluntary life coverage for yourself, you can also elect voluntary life coverage for your spouse in increments of \$5,000 up to a maximum of \$150,000. Dependent child life coverage is available in increments of \$2,000 up to a maximum of \$10,000. Please note that spouse coverage cannot exceed 50% of the amount you elected for yourself. Voluntary AD&D coverage for dependents will automatically match voluntary life elections.

Employee/Spouse Voluntary Life Rates	
Age	Rate/\$1,000 of coverage
Under 25	\$0.07
25-29	\$0.06
30-34	\$0.08
35-39	\$0.10
40-44	\$0.17
45-49	\$0.25
50-54	\$0.40
55-59	\$0.63
60-64	\$0.92
65-69	\$1.56
70-74	\$3.54
75+	\$8.01
Child Voluntary Life Rate	\$0.21

Voluntary AD&D Rates	
	Rate/\$1,000 of coverage
Employee	\$0.03
Spouse	\$0.03
Child	\$0.03



Cost Calculation Example

Let's assume you're a 45-year-old employee and would like to enroll in \$100,000 of voluntary life and AD&D coverage. Below is how you would calculate your cost per (semi-monthly) pay period.

How to Calculate Your Costs Per Pay Period					
Monthly rate (\$0.25+\$0.03)	Multiplied by elected coverage	Divided by \$1,000	Equals \$28 per month	Divide by 2	\$14.00 per paycheck
\$0.28	x \$100,000	/ \$1,000	=\$28	/ 2	\$14.00

What is Evidence of Insurability (EOI)?

EOI is information about your health, which the insurance company may require to approve you for coverage.

This year only, you can elect up to the guaranteed issue amount without submitting EOI.

The guaranteed issue amounts are shown below.

- Employee: \$100,000 or 5x annual compensation
- Spouse: \$25,000
- Child(ren): \$10,000



Company-Paid Short Term Disability (STD)

Career Certified provides Short Term Disability insurance at no cost to you. You will be automatically enrolled in this benefit. The plan covers 60% of your pre-disability earnings for up to 12 weeks or until you're no longer disabled. Benefit payments will begin on the 8th day of non-occupational accident or illness. Benefits for pregnancy are provided and treated in the same way as a disability caused by an illness.

Voluntary Long Term Disability (LTD)

You may enroll in long term disability insurance at competitive group rates to replace a portion of your income in the event you're unable to work for an extended period. The plan covers 60% of your pre-disability earnings, up to \$5,000 per month. Benefits begin on the 90th day of disability and continue to normal Social Security retirement age or until you are no longer disabled.

Voluntary LTD Rate	
Age	Monthly Rate Per \$100 of Covered Payroll
Under 25	\$0.110
25-29	\$0.110
30-34	\$0.179
35-39	\$0.289
40-44	\$0.420
45-49	\$0.606
50-54	\$0.882
55-59	\$1.130
60-64	\$1.158
65-69	\$1.034
70-74	\$1.930
Over 74	\$2.302

Cost Calculation Example

Let's assume you're a 50-year-old employee and you earn \$80,000 per year. If you would like to enroll in voluntary LTD coverage, below is how you would calculate your cost per (semi-monthly) pay period.

How to Calculate Your Costs Per Pay Period					
Annual earnings	Divided by 12 (months per year)	Multiplied by the rate	Divided by \$100	Divided by 2 (paychecks per month)	Cost per pay period
\$80,000	/ 12	x \$0.882	/ \$100	/ 2	\$29.40

EMPLOYEE ASSISTANCE PROGRAM (EAP)

We partner with New York Life and ComPsych to provide an employee assistance program to help you and your family members find solutions and resources to tackle life's challenges. From simple topics such as quick ways to de-stress or how to find more time in your schedule, to more difficult issues such as finding support after the loss of a loved one, your program is there to work with you and offer suggestions, options, and information.

EAP specialists will confidentially discuss challenges you may be facing and provide consultation, information, action plans, and resources. The EAP program offers 3 face-to-face visits for help with a short-term problem.

The EAP program is available to ALL employees, regardless of enrollment in other benefits.

Accessing the EAP

- **800.344.9752**
- Online tools and resources: guidanceresources.com and enter code NYLGBS

Strict standards of confidentiality are in place to protect your privacy. Treatment information is not shared with anyone without your written permission.

Counseling Services

- Stress management
- Work and home relationships
- Dependent care
- Legal and financial consultations
- Identity theft



VOLUNTARY BENEFITS

Voluntary benefits, administered by MetLife provide an added layer of financial protection for you and your family. These benefits will help cover any extra out-of-pocket expenses if you suffer an unexpected serious illness or qualifying accident.

You'll be able to elect Accident, Critical Illness, and Hospital Indemnity Insurance when you enroll.

Accident Insurance

Accident insurance provides direct payments to you in the case of an off-the-job accident that results in:

- Emergency care and/or follow-up care
- Hospital admission
- Hospital confinement
- Accidental death

Critical Illness

Critical illness insurance provides direct payments to you if you are diagnosed with a covered critical illness such as:

- Cancer
- Heart attack
- Stroke
- Major organ transplant
- End stage renal failure

Employees may elect up to \$30,000 for themselves and up to \$15,000 for their dependents.

Hospital Indemnity

Hospital indemnity insurance provides direct payments if you are hospitalized. It includes separate amounts for events such as:

- Hospital admission
- Hospital confinement
- Hospital intensive care

Voluntary Accident Contributions Per Pay Period

Coverage Level	You Pay
Employee	\$6.53
Employee + Spouse	\$10.32
Employee + Children	\$10.33
Family	\$14.13

Voluntary Critical Illness Contributions Per Pay Period

Age	You Pay (\$10,000 Benefit)
Under 25	\$1.95
25-29	\$2.30
30-34	\$2.80
35-39	\$3.60
40-44	\$4.85
45-49	\$6.65
50-54	\$8.70
55-59	\$11.95
60-64	\$15.70
65-69	\$21.60
70-74	\$28.55
Over 74	\$40.20

Voluntary Hospital Indemnity Contributions Per Pay Period

Coverage Level	You Pay
Employee	\$7.70
Employee + Spouse	\$16.12
Employee + Children	\$12.49
Family	\$20.92

VOLUNTARY ID THEFT INSURANCE

Norton LifeLock helps provide you peace of mind with comprehensive identity theft protection, device security, and online privacy. If a potential threat is detected, you are notified via email, text, phone, or mobile app alerts. Should you become a victim of identity theft while a LifeLock member, LifeLock provides resources to help restore your identity.

Sample Services	Essential	Premier
Identity Lock—Allows you to lock your TransUnion credit file to help protect against ID thieves opening accounts or taking loans in your name.	X	X
Social Media Monitoring—Monitors your linked accounts on the most popular social media sites and notify you if they believe your account may be compromised.	X	X
Home Title Monitoring—Notifies you if they detect changes made at the county recorder's office related to your home's title.		X
Dark Web Monitoring—Scans the dark web and notifies you if we find your username/email and passwords paired together.	X	X
Bank Account Alerts—Searches for your personal information in new bank account applications at banks and credit unions.		X
ID Restoration Specialists—U.S.-based Identity Restoration Specialists will personally handle your case and help restore your identity.	X	X
Stolen Wallet Protection—Replaces and cancels credit cards, driver's licenses, Social Security cards, insurance cards, and more.	X	X
Online Threat Protection—Helps protect your private and financial information when you go online.	X	X
Parental Control—Helps your children explore the Web more safely by keeping you informed of which sites they visit and allows you to restrict access to certain sites.	X	X
Norton Secure VPN—Gives you online privacy via a virtual private network. With a secure VPN, your data will be encrypted and converted into an untraceable format.	X	X
Voluntary ID Theft Contributions Per Pay Period	Essential	Premier
Employee Only	\$4.50	\$7.50
Family	\$8.99	\$14.99

CONTACT INFORMATION



ENROLLMENT ASSISTANCE/ BENEFITS QUESTIONS

877.261.2720

Enroll at: [https://metlife.benselect.com/
CareerCertified](https://metlife.benselect.com/CareerCertified)



MEDICAL/RX

Cigna

800.997.1654

www.mycigna.com



HEALTH SAVINGS ACCOUNT (HSA)

Navia Benefit Solutions

800.669.3539

www.naviabenefits.com



FLEXIBLE SPENDING ACCOUNT (FSA)

Navia Benefit Solutions

800.669.3539

www.naviabenefits.com



DENTAL

Cigna

800.997.1654

www.mycigna.com



VISION

Cigna

800.997.1654

www.mycigna.com



LIFE

New York Life

800.225.5695

www.newyorklife.com



DISABILITY

New York Life

800.225.5695

www.newyorklife.com



EMPLOYEE ASSISTANCE PROGRAM

New York Life

800.225.5695

www.newyorklife.com



VOLUNTARY

MetLife

800.638.5433

www.metlife.com



ID THEFT

Norton LifeLock

800.607.9174

www.nortonlifelock.com

**QUESTIONS? CALL 877.261.2720 FOR
ENROLLMENT HELP AND BENEFITS ASSISTANCE.**

Notes



Please read thoroughly. This publication contains important information about your employee benefit program.

This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.