Open Enrollment 2023

Presented by:

NFP
Benefit Review 2023-2024 (Benefits Effective 7/1/2023)

• **Medical**
  - Remaining with CIGNA
  - No Plan Design Changes
  - Continuing to fund HSA $500 / $1,000 through HSA Bank
  - Small Premium Increase to Payroll Deductions

• **Dental**
  - Remaining with CIGNA
  - No Plan Design Changes
  - No Increase to Payroll Deductions

• **Voluntary Vision**
  - Remaining with Anthem
  - No Plan Design Changes
  - No Increase to Payroll Deductions
Benefit Review 2023-2024

- **Employer Paid Life & AD&D**
  - Remaining with Cigna
  - 100% Paid for by The Village

- **Voluntary Life & AD&D**
  - Remaining with Cigna

- **Voluntary Short-Term Disability**
  - Remaining with Cigna
  - CT Paid Family Leave Implemented 1/1/2022

- **Long Term Disability**
  - Remaining with Cigna
  - 100% Paid for by The Village
<table>
<thead>
<tr>
<th>Benefit</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$2,500 Individual / $5,000 Family</td>
<td>$5,000 Individual / $10,000 Family</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>N/A</td>
<td>30%</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$3,500 Individual / $7,000 Family</td>
<td>$7,000 Individual / $14,000 Family</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Covered at 100%, Deductible Waived</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Office Visit / Specialist Visit</td>
<td>$0 after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$0 after deductible</td>
<td>Same as in network</td>
</tr>
<tr>
<td>Outpatient / Inpatient</td>
<td>$0 after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>RX</td>
<td>Retail</td>
<td>Mail Order</td>
</tr>
<tr>
<td>Tier 1 / Tier 2 / Tier 3</td>
<td>$5 / $35 / $50 after deductible</td>
<td>$10 / $70 / $100 after deductible</td>
</tr>
</tbody>
</table>

The Village will continue to fund $500 for individuals and $1,000 for families through HSA bank. The contribution will be pro-rated based on months of employment for those who are new to The Village.
Routine Preventive Services In-Network

Routine Services Covered at 100%

- Services must be preventive in nature, not to diagnose, monitor or treat an illness
- Routine Adult Physicals and Immunizations
- Routine Gynecological Exams
- Routine Well Child Exams and Immunization
- Routine Mammograms
- Routine Colorectal Screenings

- **Age and frequency apply for certain services**
- **Additional member cost sharing will apply for out-of-network services**
Two Components of an HSA Plan

- Pre-tax Contributions
- Tax Free Growth
- Tax Free Distributions for Qualified Healthcare Expenses
- Unused Funds Roll-over
- 20% Penalty Tax for Non-Qualified Healthcare Expenses

Max Contribution - 2023

- Single: $3,850
- Family: $7,750
- Age 55+: $1,000

- Checkbook / Debit Card

Cigna High Deductible Health Plan

Medical Plan Details

Preventative Services Covered at 100%
No Member Services

Deductible: $2,500 / $5,000
Coincidence: 100% after deductible

RX: $5/35/50 after deductible

Funds in Health Savings Account Used Medical Expenses

Health Savings Account (HSA)

- Pre-tax Contributions
- Tax Free Growth
- Tax Free Distributions for Qualified Healthcare Expenses
- Unused Funds Roll-over
- 20% Penalty Tax for Non-Qualified Healthcare Expenses

Max Contribution - 2023

- Single: $3,850
- Family: $7,750
- Age 55+: $1,000

- Checkbook / Debit Card

The Village will contribute $500/individual and $1,000/family into your HSA Account.
The Village HSA Contribution

$500 given for single coverage / $1,000 for family
*made in 2 separate half contributions (July & January)

Current participants, the recurring contributions will continue to be made in advance in July and January (by end of the month).

New Hires/New Enrollments, employees who become participants during the plan year, will receive a pro rata contribution before receiving the normal recurring distribution. See the New Hire/New Enrollments HSA Schedule.

**If you do not have an account opened, you will not be able to get the free Village contribution!**
HSA BANK

In order to enroll and/or receive The Village’s contribution you will need to open up an HSA with HSA Bank. This simple step is completed within our benefits system when you enroll and/or make changes. The HSA contribution section states “you must enroll in an HSA to receive the free Village contribution”.

[Image of HSA Bank's online enrollment screen]
New Hire/New Enrollments HSA Contribution Schedule

<table>
<thead>
<tr>
<th>First Month of Coverage</th>
<th>Month ER Contribution Made</th>
<th>Amount of Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Single</td>
</tr>
<tr>
<td>January</td>
<td>February</td>
<td>250</td>
</tr>
<tr>
<td>February</td>
<td>March</td>
<td>200</td>
</tr>
<tr>
<td>March</td>
<td>April</td>
<td>150</td>
</tr>
<tr>
<td>April</td>
<td>May</td>
<td>100</td>
</tr>
<tr>
<td>May</td>
<td>June</td>
<td>50</td>
</tr>
<tr>
<td>June</td>
<td>July</td>
<td>250</td>
</tr>
<tr>
<td>July</td>
<td>August</td>
<td>250</td>
</tr>
<tr>
<td>August</td>
<td>September</td>
<td>200</td>
</tr>
<tr>
<td>September</td>
<td>October</td>
<td>150</td>
</tr>
<tr>
<td>October</td>
<td>November</td>
<td>100</td>
</tr>
<tr>
<td>November</td>
<td>December</td>
<td>50</td>
</tr>
<tr>
<td>December</td>
<td>January</td>
<td>250</td>
</tr>
</tbody>
</table>
Medical Plan Costs

Medical Insurance — CIGNA

MyCigna.COM MOBILE SITE & MYCIGNA℠ APP

• Available for all members

• All customers can access myCigna.com via mobile device using internet browser

• myCigna mobile app available through app. store

Features:

• Find an in-network doctor, pharmacy or facility
• View, print, and email ID card information
• View plan coverage
• Search and view claims
• Prescription drug search: cost & comparison tool
• Organize and manage personal health information with the health wallet
• Access health status
CIGNA – Digital ID Cards

- Cigna is transiting to Digital ID Cards through myCigna.com or myCigna.App.
  - Log into myCigna.com or myCigna.app
  - Click or tap “ID Cards’
  - View cards
  - Save Cards to your mobile device

- Physical ID Cards – you will still have access to physical medical ID cards through myCigna.com where you can request a physical card to be mailed to you at the address on file. You can expect to receive the physical ID card within two weeks of your request.

- Current ID card experience is not changing … Digital ID Cards are available for Medical with separate Digital ID cards for Dental.

- Real-time changes
Telemedicine Available – MDLIVE

- Register online prior to needing the benefit – www.mycigna.com
- Available for all members on your CIGNA health plan
  - Up to a charge of $55 with each MDLIVE Online visit
- Simple and fast assistance for commonly treatable medical conditions:
  - Cold & flu symptoms
  - Allergies & asthma
  - Bronchitis and sore throat
  - Skin inflammations
  - Sinus & respiratory infections
  - Ear infections
## Medical Insurance — CIGNA

### Costs per pay period

<table>
<thead>
<tr>
<th></th>
<th>Employee only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full Time</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(40 hours)</td>
<td>$72.26</td>
<td>$155.37</td>
<td>$150.30</td>
<td>$206.68</td>
</tr>
<tr>
<td><strong>Part Time 2</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(30 to 39 hours)</td>
<td>$82.08</td>
<td>$273.44</td>
<td>$264.55</td>
<td>$363.74</td>
</tr>
<tr>
<td><strong>Part Time 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(20 to 29 hours)</td>
<td>$173.43</td>
<td>$372.89</td>
<td>$360.74</td>
<td>$496.08</td>
</tr>
</tbody>
</table>

For those employee 65 or older please contact HR for cost of medical plan.
### Total CIGNA DPPO

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$50 / 3 x Individual</td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Care</td>
<td>100%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Care</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,500 per person (applies to all tiers)</td>
<td></td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td>50% coinsurance to $1,500 lifetime maximum for dependent children through age 18 (child must have been banded prior to their 19th birthday in order to receive coverage)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Bi-weekly Employee Contribution</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$8.44</td>
<td>$16.03</td>
<td>$18.90</td>
<td>$27.51</td>
</tr>
</tbody>
</table>

Dental plan runs on a calendar year basis
# Vision Insurance — Anthem

## Anthem Blue View Vision

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In Network (member cost)</th>
<th>Out of Network (reimbursement)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam (once/calendar year)</td>
<td>$10 copay</td>
<td>Up to $30</td>
</tr>
<tr>
<td>Frames (once every 2 calendar years)</td>
<td>$130 allowance, then 20% off any remaining balance</td>
<td>Up to $64 allowance</td>
</tr>
<tr>
<td>Standard Plastic Lenses (once every calendar year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single/Bifocal/Trifocal</td>
<td>$10 copay</td>
<td>Up to $36/$54/$69</td>
</tr>
</tbody>
</table>

## Bi-weekly Employee Contribution

<table>
<thead>
<tr>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2.65</td>
<td>$5.04</td>
<td>$5.30</td>
<td>$7.80</td>
</tr>
</tbody>
</table>
Life and Disability Insurance – CIGNA

• **Life Insurance – Employer Paid**
  – 1 x Salary up to $200,000
  – Spousal coverage at $2,000
  – Child(ren) coverage at $1,000
    • Child coverage begins on the 15th day from birth to the age of 26

• **Short Term Disability - Voluntary**
  – 14th day due to injury
  – 14th day due to sickness
  – 24-week duration
  – 60% of pre-disability earnings to $1,000
  – Employees who waived previously will need to complete evidence of insurability

• **Long Term Disability – Employer Paid**
  – 60% of Salary
  – 180 day wait / Age 65+ benefit duration

CT Paid FMLA went into effective 1/1/2022
• **Employee**
  - Increments of $10,000 to a maximum of $300,000
    - Employees are guaranteed $150,000 without health questionnaire, anything over will require a health questionnaire
    - Accidental Death & Dismemberment available
• **Spouse**
  - Increments of $5,000 to 100% of employee’s coverage to a maximum of $100,000
  - Spouses are guaranteed $35,000 without health questionnaire, anything over will require a health questionnaire
• **Child(ren)**
  - Flat $10,000
  - Not to exceed 100% of the employee's coverage

Employees who previously waived or are increasing their current benefit will need to complete the CIGNA Evidence of Insurability form
Valued Added Services – CIGNA

- Life Assistance Program
  - Counseling
  - Legal
  - Financial planning

- My Secure Advantage
  - Identity Theft
  - Money Coaching
  - Financial planning

- Travel Protection
  - Pre-Trip Planning
  - Traveling Assistance
  - Emergency Assistance
- Full Medical Reimbursement **NOT** available for those enrolled in the HSA plan
- Pretax funding for eligible expenses
- **$3,050** Annual maximum for Medical Reimbursement with **$610** rollover provision
- **$5,000** Annual maximum for Dependent Care Account
- Over the Counter Prescriptions don’t require a prescription from physician
Open Enrollment Information

- Starting on **Wednesday, May 24th** you will have 24/7 access to the benefits (Bswift) online portal in Paylocity.

- All benefits eligible employees who are making a change to their current benefit election must complete their online enrollment by **Friday, June 2nd**.

- If you are adding, changing or dropping any benefits coverage, you must use the Web Benefits online portal in Paylocity to make those changes.

- If you are increasing or decreasing your Health Savings Account (HSA) contribution, make sure to change the amount while in the online portal.

- If you are opting to enroll in the Flexible Spending Account (FSA) plan, make sure to elect an amount while in the online portal. FSA enrollment is required each year.
NFP Group Contact

1-800-388-9771

Dawn DeMatteo 1-860-507-8884

Dawn.dematteo@NFP.com

Carrier Contacts listed in brochure
Thank You!