

The Village for Families and Children



Open Enrollment 2023

Presented by:



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

CIGNA High Deductible Health Plan Open Access Plus –

Benefit	In Network	Out of Network
Deductible	\$2,500 Individual / \$5,000 Family	\$5,000 Individual / \$10,000 Family
Co-Insurance	N/A	30%
Out of Pocket Maximum	\$3,500 Individual / \$7,000 Family	\$7,000 Individual / \$14,000 Family
Preventive Care	Covered at 100%, Deductible Waived	30% after deductible
Office Visit / Specialist Visit	\$0 after deductible	30% after deductible
Emergency Room	\$0 after deductible	Same as in network
Outpatient / Inpatient	\$0 after deductible	30% after deductible
Lifetime Maximum	Unlimited	Unlimited
RX	Retail	Mail Order
Tier 1 / Tier 2 / Tier 3	\$5 / \$35 / \$50 after deductible	\$10 / \$70 / \$100 after deductible

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*



Cigna High Deductible Health Plan

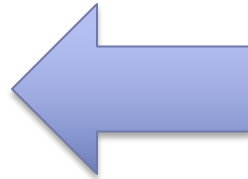
Medical Plan Details

**Preventative Services
Covered at 100%
No Member Services**

Deductible: \$2,500 / \$5,000
Coinsurance: 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".



The screenshot shows the HSA Bank website interface. At the top left is the HSA Bank logo with the tagline "own your health™". Below the logo is a progress bar with four steps: "Welcome", "Step 1", "Step 2", and "Confirmation". The "Welcome" step is currently active. To the right of the progress bar is a "Resources" dropdown menu. The main content area features a green banner with a lightbulb icon and the text: "Welcome to The Village for Families and Children's Group Online Enrollment". Below this banner, there is a paragraph of text: "This service is provided for the employees of **The Village for Families and Children**. If you are currently not employed by **The Village for Families and Children**, or if you do not recognize the company name, please contact your employer to confirm that you are using the appropriate link to enroll in your Health Savings Account." At the bottom of the banner is a red button with the text ">> BEGIN ONLINE ENROLLMENT". The background of the page shows a woman in a yellow shirt stretching her arms.

New Hire/New Enrollments HSA Contribution Schedule

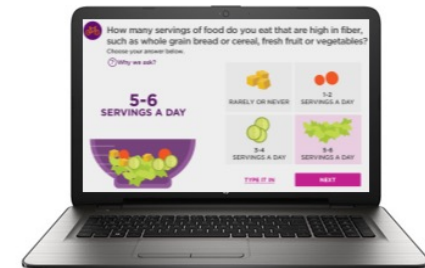
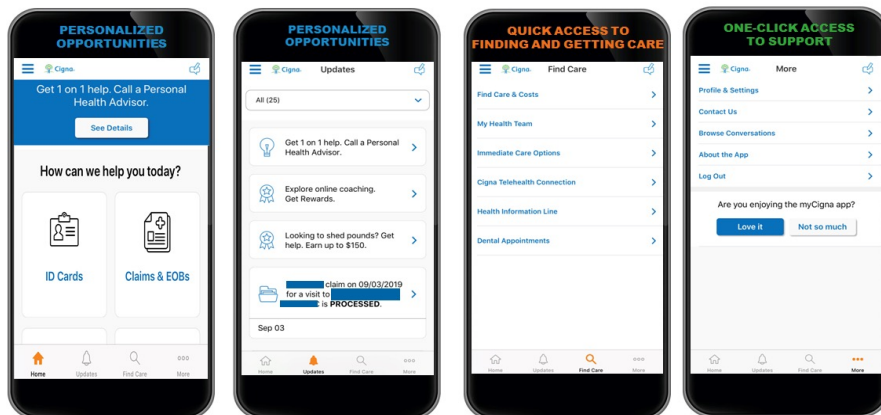
First Month of Coverage	Month ER Contribution Made	Amount of Contribution	
		Single	Family
January	February	250	500
February	March	200	400
March	April	150	300
April	May	100	200
May	June	50	100
June	July	250	500
July	August	250	500
August	September	200	400
September	October	150	300
October	November	100	200
November	December	50	100
December	January	250	500

MyCigna.COM MOBILE SITE & MYCIGNASM 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 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 treated medical conditions:
 - Cold & flu symptoms
 - Allergies & asthma
 - Bronchitis and sore throat
 - Skin inflammations
 - Sinus & respiratory infections
 - Ear infections



Costs per pay period

	Employee only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Full Time (40 hours)	\$72.26	\$155.37	\$150.30	\$206.68
Part Time 2 (30 to 39 hours)	\$82.08	\$273.44	\$264.55	\$363.74
Part Time 1 (20 to 29 hours)	\$173.43	\$372.89	\$360.74	\$496.08

For those employee 65 or older please contact HR for cost of medical plan.



Total CIGNA DPPO

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

Bi-weekly Employee Contribution

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$8.44	\$16.03	\$18.90	\$27.51

Dental plan runs on a calendar year basis



Anthem Blue View Vision

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

Bi-weekly Employee Contribution

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$2.65	\$5.04	\$5.30	\$7.80



- **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

WHATEVER LIFE THROWS AT YOU - THROW IT OUR WAY.

Life Assistance ProgramSM

Life. Just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, your Life Assistance & Work/Life Support Program is there for you. It can help you and your family find solutions and restore your peace of mind.

Call us anytime, any day.

We're just a phone call away whenever you need us. At no extra cost to you. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.

Achieve work/life balance.

For help handling life's challenges go on line for articles and resources. We'll help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.

Visit a specialist.

You have three face-to-face sessions with a behavioral counselor available to you - and your household members. Call us to request a referral.

Monthly Webinars

SOLUTIONS FOR ALL TYPES OF PERSONAL FINANCIAL CHALLENGES

My Secure Advantage

Cigna knows that financial issues are one of the leading causes of stress in America. That's why we offer a full-service financial wellness program. My Secure Advantage can help support the financial health of your household, at no additional cost.

MY SECURE ADVANTAGE PROGRAM INCLUDES:

My Secure Advantage (MSA) Money Coaching

- You can take advantage of a free 30-minute consultation with a certified financial expert before you decide to participate in Money Coaching.
- Individuals and couples can work with a designated Money Coach for 30 days, paid for by Cigna.
- Your Money Coach can help you handle a wide range of financial challenge, including but not limited to: basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more.
- Through an easy-to-use online portal, you can communicate with your Coach, view educational webinars and access a library of financial tools, forms and tips.
- After the first 30-day coaching period, you may continue working with your Money Coach for \$39.95 per month.
- Even if you don't participate in Money Coaching you can get a 25% discount on tax planning and preparation.

Identity theft protection and insurance services include:

- Education on how to avoid identity theft consultation with a Fraud Risk Advisor.
- A fraud resolution kit that provides the documents to use and steps to follow.
- Online resources to create and execute specific wills, powers of attorney and other important legal documents.
- Free 30-minute legal consultation with practicing attorney to obtain advice on documents, and a 25% discount off the hourly attorney's fees.

Call 888.724.2262, Monday through Friday, from 8:00 am to 10:00 pm EST (6:00 am to 8:00 pm PST) to speak with an MSA representative.

All you'll need to give is your name, city, state, zip code and the name of your employer or plan sponsor. You can also visit cigna.mysecureadvantage.com for more information, or to register and access online tools and educational resources and create legal documents.

Cigna Group InsuranceSM

ADDITIONAL PROTECTION WHEN YOU TRAVEL

Emergencies can happen while traveling, but help is only a phone call away with Cigna Secure Travel.

Cigna Secure TravelSM offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365 - in an emergency you can even call collect.

PRE-TRIP PLANNING	TRAVELING ASSISTANCE	EMERGENCY ASSISTANCE SM
<ul style="list-style-type: none"> Immunization requirements Visa and passport requirements Embassy/consular referrals Foreign exchange rates Travel advisories and weather conditions Cultural information 	<ul style="list-style-type: none"> 24-hour multilingual assistance and referral to interpretation and translation services Referrals to physicians, dentists, medical facilities and legal assistance providers Arrangements for payment of medical expenses up to \$10,000 if required prior to treatment^{**} Assistance with lost or stolen items, including luggage and prescription replacement services^{**} Emergency cash advances, up to \$1,000^{**} Advancement of bail^{**} 	<ul style="list-style-type: none"> Emergency evacuation and repatriation, when medically necessary, arrange and cover the cost of transportation to the nearest adequate medical facility^{**} Travel arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency Cover round-trip transportation as well as accommodations, up to \$100 per day (in up to seven days, for a family member or friend to visit a covered person who is hospitalized more than 100 miles away from home for more than seven days) Arrange and cover the costs associated with returning a deceased covered person's remains to his or her place of residence for burial Emergency message relay, toll-free Assistance with making emergency travel arrangements^{**}

Cigna Secure Travel

From the United States and Canada, call 888.226.4567

From other locations, call collect 202.371.7635

Line 202.371.1238 - Twerk (Cigna's new team)

Emergency services must be coordinated through Cigna Secure TravelSM.

Services coordinated outside of the program may not be eligible for payment.

Member name: _____ Group ID: _____

Policy # _____



To learn more call 888.226.4567

* Emergency Assistance services may be limited under a group or blanket insurance policy issued by the Insurance Company of North America or Cigna Life Insurance Company of New York. All other Cigna Secure Travel services are NOT insurance and do not provide reimbursement of expenses or financial losses. Coverage for medical care is not covered.

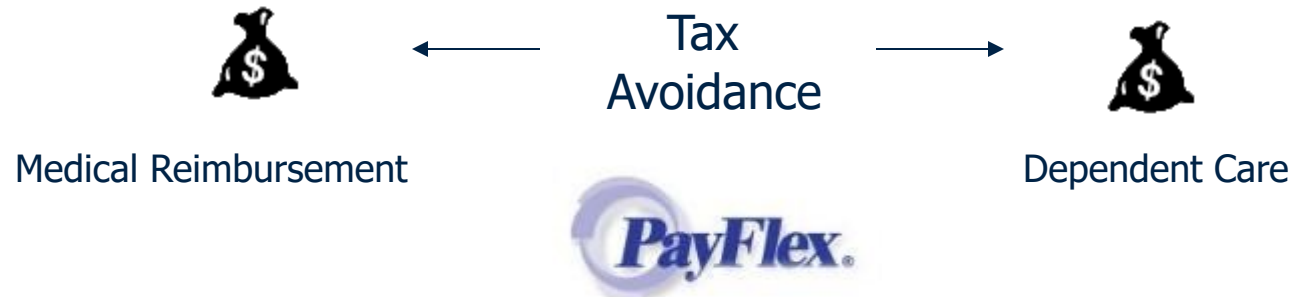
** Covered person is responsible for any advances, payments, travel-related replacement costs, and must provide confirmation of reimbursement. Credit cards will be guaranteed reimbursement must have sufficient available limit to cover the amount of the advance.

*** Initial transport by ambulance following a covered medical emergency is included.

Together, all the way.SM

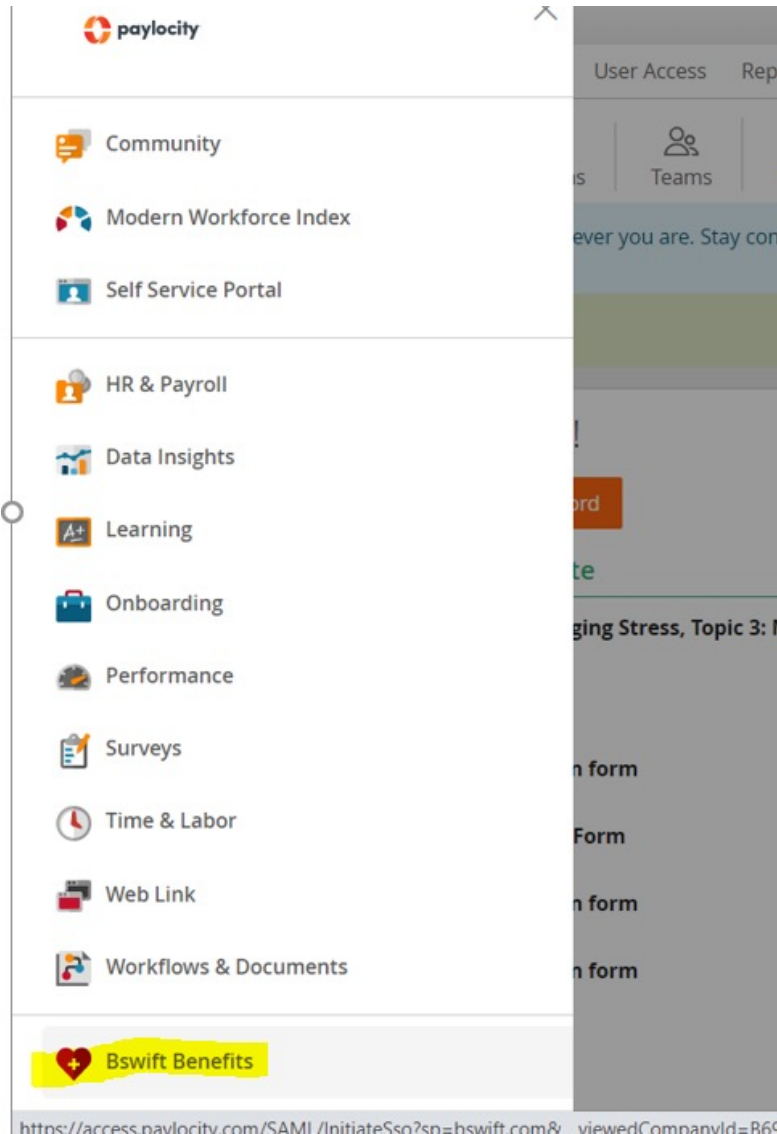


- Life Assistance Program
 - Counseling
 - Legal
 - Financial planning
- My Secure Advantage
 - Identity Theft
 - Money Coaching
 - Financial planning
- Travel Protection
 - Pre-Trip Planning
 - Traveling Assistance
 - Emergency Assistance



- 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!*

