

# New Employee Benefits Packet

**Town of Webster**  
**350 Main Street**  
**Webster, MA 01570**

Courtney M. Friedland  
Health Insurance Coordinator  
(508) 949-3800 ext. 1005  
ctyrrell@webster-ma.gov

## **Your Information. Your Rights. Our Responsibilities.**

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. **Please review it carefully.**

### **Your Rights**

#### **You have the right to:**

- Get a copy of your paper or electronic medical record
- Correct your paper or electronic medical record
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

➤ **See page 2 for more information on these rights and how to exercise them**

### **Your Choices**

#### **You have some choices in the way that we use and share information as we:**

- Tell family and friends about your condition
- Provide disaster relief
- Include you in a hospital directory
- Provide mental health care
- Market our services and sell your information
- Raise funds

➤ **See page 3 for more information on these choices and how to exercise them**

### **Our Uses and Disclosures**

#### **We may use and share your information as we:**

- Treat you
- Run our organization
- Bill for your services
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests
- Work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

➤ **See pages 3 and 4 for more information on these uses and disclosures**

## Your Rights

### When it comes to your health information, you have certain rights.

This section explains your rights and some of our responsibilities to help you.

#### Get an electronic or paper copy of your medical record

- You can ask to see or get an electronic or paper copy of your medical record and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health information, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

#### Ask us to correct your medical record

- You can ask us to correct health information about you that you think is incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing within 60 days.

#### Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will say "yes" to all reasonable requests.

#### Ask us to limit what we use or share

- You can ask us **not** to use or share certain health information for treatment, payment, or our operations. We are not required to agree to your request, and we may say "no" if it would affect your care.
- If you pay for a service or health care item out-of-pocket in full, you can ask us not to share that information for the purpose of payment or our operations with your health insurer. We will say "yes" unless a law requires us to share that information.

#### Get a list of those with whom we've shared information

- You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

#### Get a copy of this privacy notice

- You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

#### Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

#### File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information on page 1.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/).
- We will not retaliate against you for filing a complaint.



## Your Choices

**For certain health information, you can tell us your choices about what we share.** If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

**In these cases, you have both the right and choice to tell us to:**

- Share information with your family, close friends, or others involved in your care
- Share information in a disaster relief situation
- Include your information in a hospital directory

*If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.*

**In these cases we *never* share your information unless you give us written permission:**

- Marketing purposes
- Sale of your information
- Most sharing of psychotherapy notes

**In the case of fundraising:**

- We may contact you for fundraising efforts, but you can tell us not to contact you again.

## Our Uses and Disclosures

### How do we typically use or share your health information?

We typically use or share your health information in the following ways.

#### Treat you

- We can use your health information and share it with other professionals who are treating you.

**Example:** A doctor treating you for an injury asks another doctor about your overall health condition.

#### Run our organization

- We can use and share your health information to run our practice, improve your care, and contact you when necessary.

**Example:** We use health information about you to manage your treatment and services.

#### Bill for your services

- We can use and share your health information to bill and get payment from health plans or other entities.

**Example:** We give information about you to your health insurance plan so it will pay for your services.

*continued on next page*



**How else can we use or share your health information?** We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html).

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**Help with public health and safety issues**

- We can share health information about you for certain situations such as:
  - Preventing disease
  - Helping with product recalls
  - Reporting adverse reactions to medications
  - Reporting suspected abuse, neglect, or domestic violence
  - Preventing or reducing a serious threat to anyone's health or safety

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**Do research**

- We can use or share your information for health research.

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**Comply with the law**

- We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

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**Respond to organ and tissue donation requests**

- We can share health information about you with organ procurement organizations.

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**Work with a medical examiner or funeral director**

- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

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**Address workers' compensation, law enforcement, and other government requests**

- We can use or share health information about you:
  - For workers' compensation claims
  - For law enforcement purposes or with a law enforcement official
  - With health oversight agencies for activities authorized by law
  - For special government functions such as military, national security, and presidential protective services

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**Respond to lawsuits and legal actions**

- We can share health information about you in response to a court or administrative order, or in response to a subpoena.
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### **Our Responsibilities**

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- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

### **Changes to the Terms of this Notice**

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, in our office, and on our web site.

*July 16, 2018*

**This Notice of Privacy Practices applies to the following organizations.**

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*Courtney M. Friedland  
(508) 949-3800 ext. 1005  
ctyrrell@webster-ma.gov*



# New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved  
OMB No. 1210-0149  
(expires 3-31-2017)

## PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact \_\_\_\_\_.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.



## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Town of Webster		4. Employer Identification Number (EIN) 046001342	
5. Employer address 350 Main Street		6. Employer phone number 508-949-3800 extn 1005	
7. City Webster		8. State MA	9. ZIP code 01570
10. Who can we contact about employee health coverage at this job? Courtney Friedland			
11. Phone number (if different from above) 508-949-3800 extn 1005		12. Email address ctyrrell@webster-ma.gov	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

☐ All employees. Eligible employees are:

☐ Some employees. Eligible employees are:  
Defined Under Massachusetts General Law 32B

- With respect to dependents:

☐ We do offer coverage. Eligible dependents are:  
Defined Under Massachusetts General Law 32B

☐ We do not offer coverage.

- ☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](http://HealthCare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](http://HealthCare.gov) to find out if you can get a tax credit to lower your monthly premiums.

**Town of Webster  
350 Main Street  
Webster, MA 01570**

**Continuation Coverage Rights Under COBRA**

**Introduction**

You are receiving this notice because you have recently become covered under a group health plan with the Town of Webster. This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.**

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**You may have other options available to you when you lose group health coverage.** For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

**What is COBRA Continuation Coverage?**

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because any of the following qualifying events happens:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happens:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the plan as a "dependent child."

### **When is COBRA Coverage Available?**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, or the employee becoming entitled to Medicare benefits (under Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

### **You Must Give Notice of Some Qualifying Events**

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs.

You must provide this notice to: Town of Webster

### **How is COBRA Coverage Provided?**

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the employee, the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), your divorce or legal separation, or a dependent child's losing eligibility as a dependent child, COBRA continuation coverage lasts for up to a total of 36 months. When the qualifying event is the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered employee becomes entitled to Medicare 8 months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the qualifying event (36 months minus 8 months). Otherwise, when the qualifying event is the end of employment or reduction of the employee's hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period of COBRA continuation coverage can be extended.



### ***Disability extension of 18-month period of continuation coverage***

If you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage.

### ***Second qualifying event extension of 18-month period of continuation coverage***

If your family experiences another qualifying event while receiving 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second qualifying event is properly given to the Plan. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the Plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

### **Are there other options besides COBRA Continuation Coverage?**

Yes, Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period". Some of these options may cost less than COBRA continuation. You can learn more about many of these options at [www.HealthCare.gov](http://www.HealthCare.gov), or 1-800-318-2596.

### **If You Have Questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa). Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov).

### **Keep Your Plan Informed of Address Changes**

In order to protect your family's rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

### **Plan Contact Information**

The Plan Administrator is the Town of Webster. Group Benefits Strategies is responsible for administering Cobra continuation Coverage. Group Benefits Strategies is located at 11 Midstate Drive, Suite 110, Auburn, MA 01501. (800) 229-8008.

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2015. Contact your State for more information on eligibility –

MASSACHUSETTS – Medicaid and CHIP	MAINE – Medicaid
Website: <a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a> Phone: 1-800-462-1120	Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a> Phone: 1-800-977-6740 TTY: 1-800-977-6741
NEW HAMPSHIRE – Medicaid	RHODE ISLAND – Medicaid
Website: <a href="http://www.dhhs.nh.gov/oii/documents/hippapp.pdf">http://www.dhhs.nh.gov/oii/documents/hippapp.pdf</a> Phone: 1-603-271-5218	Website: <a href="http://www.ohhs.ri.gov">http://www.ohhs.ri.gov</a> Phone: 1-401-462-5300
VERMONT – Medicaid	
Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427	

To see if any other states have added a premium assistance program since January 31, 2015, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

**Town of Webster**  
**Open Enrollment Rates Effective 7/1/2023**

*Active Employees and Non- Medicare Eligible Retirees  
(7/1/2023 - 6/30/2024)*

		Monthly Rate	Monthly Retiree 50%	Monthly Employee 25%	Employee Pay Periods		
					52	26	39
<b>HPI - Harvard Pilgrim EPO</b>	Individual	\$893.28	\$446.64	\$223.32	\$51.54	\$103.07	\$68.71
	Family	\$2,319.20	\$1,159.60	\$579.80	\$133.80	\$267.60	\$178.40
<b>HPI - Harvard Pilgrim PPO</b>	Individual	\$1,178.10	\$589.05	\$294.53	\$67.97	\$135.94	\$90.62
	Family	\$2,932.06	\$1,466.03	\$733.02	\$169.16	\$338.32	\$225.54
<b>HPI - Harvard Pilgrim EPO QHDP</b>	Individual	\$650.10	\$325.05	\$162.53	\$37.51	\$75.01	\$50.01
	Family	\$1,722.60	\$861.30	\$430.65	\$99.38	\$198.76	\$132.51

		Monthly Rate	Employee Pay Periods		
			52	26	39
<b>Altus Dental Plan - Low</b> <i>(7/1/2023 - 6/30/2024)</i>	Individual	\$38.28	\$8.83	\$17.67	\$11.78
	2-Person	\$76.56	\$17.67	\$35.34	\$23.56
	Family	\$116.52	\$26.89	\$53.78	\$35.85

		Monthly Rate	Employee Pay Periods		
			52	26	39
<b>Altus Dental Plan - High</b> <i>(7/1/2023 - 6/30/2024)</i>	Individual	\$48.94	\$11.29	\$22.59	\$15.06
	2-Person	\$97.86	\$22.58	\$45.17	\$30.11
	Family	\$152.76	\$35.25	\$70.50	\$47.00

		Monthly Rate	Employee Pay Periods		
			52	26	39
<b>Altus Vision (7/1/2023- 6/30/2024)</b>	Employee	\$5.05	\$1.17	\$2.33	\$1.55
	Emp. plus spouse	\$10.10	\$2.33	\$4.66	\$3.11
	Employee plus one or more children	\$12.96	\$2.99	\$5.98	\$3.99
	Family	\$19.81	\$4.57	\$9.14	\$6.10

**USAbLe Life Insurance**      Group Life and AD&D  
*(7/1/2023 - 6/30/2024)*      \$5000/\$5000    \$ 3.40/month





# Member Enrollment / Change Form

Employer Name: **Town of Webster**

Group Number: **BP3**

**To Be Completed by Employer** (this section must be completed prior to submitting to Health Plans)

Hire Date: \_\_\_\_\_ Effective Date: \_\_\_\_\_ Termination Date: \_\_\_\_\_ Change Effective Date: \_\_\_\_\_

Please indicate: ☐ Active ☐ COBRA Department/Division/Location (if applicable): \_\_\_\_\_

Please indicate reason(s) for change or enrollment: ☐ New Employee ☐ Open Enrollment ☐ Change of Address ☐ Special Enrollment  
☐ Add Dependent Coverage – Reason: \_\_\_\_\_ if requesting coverage for employee's spouse: \_\_\_\_\_ date of marriage  
☐ Terminate Dependent Coverage – Reason: \_\_\_\_\_  
☐ Change of Status – Reason: \_\_\_\_\_ ☐ Other: \_\_\_\_\_

## To Be Completed by Employee

Employee Last Name		First Name		MI	Social Security Number		Date of Birth
Mailing Address				City		ST	ZIP Code
Gender	Marital Status		Email Address			Primary Phone	

## Health Coverage Election

Medical Plan Option (select one):

☐ Network (EPO)- QHDP ☐ PPO Plan ☐ Network Tiering

Employee Only or Employee + : Spouse/Partner Family Ex-Spouse  
☐ Medical ☐ Medical ☐ Medical ☐ Medical ☐ Medical

## Dependents

Last Name	First Name	MI	Gender	Date of Birth	Relationship	Dependent Social Security Number (REQUIRED)	Add Dependent	Drop Dependent
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

Are you or any of your dependents covered by another **medical** plan? ☐ Yes ☐ No ☐ Self ☐ Spouse/Partner ☐ Child(ren) ☐ Ex-Spouse

If yes, Medical Policy No. & Insurance Co.: \_\_\_\_\_ Policyholder: \_\_\_\_\_

Name/Address of Policyholder's Employer: \_\_\_\_\_

## Election of Coverage

\*\*\*Important\*\*\*

To accept coverage, select YES, sign, and date this section.

☐ **YES** • I wish to elect coverage under my employer's benefit plan for the coverage indicated above. I understand that my application will be subject to the terms of the Plan. I authorize any required deductions from my earnings. I authorize the release of medical records to Health Plans, Inc. or its representatives. A photocopy shall be as valid as the original. • I certify that the above information is accurate and complete and I am actively working the minimum number of hours required for coverage.

Signature: \_\_\_\_\_  
Signature of Employee Date Signed

## Waiver of Coverage

☐ **NO** • If you are declining enrollment in the Plan for yourself and/or your dependents (including your spouse) because you and/or your dependents are covered under other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this Plan, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

Signature: \_\_\_\_\_  
Signature of Employee Date Signed

\*\*\* PLEASE RETURN COMPLETED FORM TO YOUR HUMAN RESOURCES DEPARTMENT \*\*\*

Health Plans, Inc. — Corporate Headquarters • PO Box 5199 • Westborough, MA 01581 • 800-532-7575

Enroll\_Med\_All\_040118

**Town of Webster – Network Plan***Medical Benefits for Group BP3 Effective 7/1/2023*

Covered Services	Tier 1	Tier 2	Tier 3
Deductible & Out-of-Pocket			
Plan Year Deductible <div>Single Family</div>	None None	\$250 \$750	\$250 \$750
Annual Out-of-Pocket Maximum (includes Deductible, Coinsurance and Copayments) <div>Single Family</div>	\$2,500 \$5,000	\$2,500 \$5,000	\$2,500 \$5,000
Preventive Care			
Routine Physicals, Gynecological Exams & Family Planning	No Charge	No Charge	No Charge
Routine Hearing Exams & Routine Vision Exams (one Vision Exam every 24 months)	No Charge	No Charge	No Charge
Other Services			
Office Visit – Primary Care and Urgent Care	\$20 copay	\$20 copay	\$20 copay
Office Visit – Specialist Care	\$35 copay	\$35 copay	\$35 copay
Chiropractic Visit, Speech Therapy, Occupational & Physical Therapy (up to 60 visits per Plan year for Occupational and Physical Therapy)	\$25 copay	\$25 copay	\$25 copay
Diagnostic Lab & X-Ray	No Charge	Deductible then no charge	Deductible then no charge
CT, MRI, PET Scan & Nuclear Cardiac Imaging Tests (done in general hospitals per category, per service date)	\$100 copay	Deductible then \$100 copay	Deductible then \$100 copay
CT, MRI, PET Scan & Nuclear Cardiac Imaging Tests (done by other covered providers)	\$100 copay	\$100 copay	\$100 copay
Ambulatory Surgical Facility per Admission	\$150 copay	\$150 copay	\$150 copay
Inpatient Hospital & Surgical Day Care Unit per Admission	\$300 copay	Deductible then \$300 copay	Deductible then \$700 copay
Mental Health Hospital or Substance Abuse Facility	\$150 copay	\$150 copay	\$150 copay
Mental Health or Substance Abuse Treatment	\$15 copay	\$15 copay	\$15 copay
Home Health Care and Hospice	No Charge	No Charge	No Charge
Emergency Room (copay waived if admitted)	\$100 copay	\$100 copay	\$100 copay
Nurse Practitioner (not billed by PCP)	\$15 copay	\$15 copay	\$15 copay
Fitness Reimbursement & Weight Loss Reimbursement	\$150 per year each per category		
Prescription Drug Benefits			
Express Scripts			
Retail Pharmacy (up to a 30-day supply)	\$10 (Generic) / \$25 (Preferred Brand) / \$50 (Non-Preferred Brand)		
Mail Order (up to a 90-day supply)	\$20 (Generic) / \$50 (Preferred Brand) / \$110 (Non-Preferred Brand)		

**NOTE:** This Summary provides you with an overview of your Plan benefits and is not a complete statement of all Plan provisions, limitations and exclusions. Please refer to your Summary Plan Description and amendments for complete details. In the event of any inconsistency between this Summary and your Plan Document, the Plan Document and any applicable amendments will govern. Please refer to your Plan Document and Amendments for complete details as well as the services that require prior authorization.

**Town of Webster — PPO Plan**

Medical Benefits for Group BP3 Effective 7/1/2023

Covered Services	In-Network Providers	Out-of-Network Providers
Deductible & Out-of-Pocket		
Plan Year Deductible <div>Single Family</div>	\$250 \$750	\$400 \$800
Plan Year Out-of-Pocket Maximum (includes Deductible coinsurance and copays) <div>Single Family</div>	\$2,000 \$4,000	\$3,000 per member
Preventive Care		
Routine Physicals, Gynecological Exams & Family Planning	No Charge	No Charge
Routine Hearing Exams & Routine Vision Exams (one Vision Exam every 24 months)	No Charge	No Charge
Other Services		
Office Visit – Primary Care and Urgent Care	\$20 copay	Deductible then 20%
Office Visit – Specialist Care	\$35 copay	Deductible then 20%
Chiropractic Visit, Speech Therapy, Occupational & Physical Therapy (up to 60 visits per Plan year for Occupational and Physical Therapy and up to 20 visits per plan year for Chiropractic)	\$20 copay	Deductible then 20%
Diagnostic Lab & X-Ray	Deductible then no charge	Deductible then 20%
CT, MRI, PET Scan & Nuclear Cardiac Imaging Tests (done in general hospitals per category, per service date)	Deductible then \$100 copay	Deductible then 20%
CT, MRI, PET Scan & Nuclear Cardiac Imaging Tests (done by other covered providers)	Deductible then \$150 copay	Deductible then 20%
Ambulatory Surgical Facility per Admission	Deductible then \$150 copay	Deductible then 20%
Inpatient Hospital & Surgical Day Care Unit per Admission	Deductible then \$300 copay Deductible then \$700 copay for certain hospitals	Deductible then 20%
Mental Health Hospital or Substance Abuse Facility	Deductible then \$200 copay	Deductible then 20%
Mental Health or Substance Abuse Treatment	Deductible then \$15 copay	Deductible then 20%
Home Health Care and Hospice	Deductible then no charge	Deductible then 20%
Emergency Room (copay waived if admitted)	\$100 copay	\$100 copay
Nurse Practitioner (not billed by PCP)	\$20 copay	Deductible then 20%
Fitness Reimbursement & Weight Loss Reimbursement	\$150 per year each per category	
Prescription Drug Benefits		
Express Scripts		
Retail Pharmacy (up to a 30-day supply)	\$10 (Generic) / \$25 (Preferred Brand) / \$50 (Non-Preferred Brand)	
Mail Order (up to a 90-day supply)	\$20 (Generic) / \$50 (Preferred Brand) / \$110 (Non-Preferred Brand)	

**NOTE:** This Summary provides you with an overview of your Plan benefits and is not a complete statement of all Plan provisions, limitations and exclusions. Please refer to your Summary Plan Description and amendments for complete details. In the event of any inconsistency between this Summary and your Plan Document, the Plan Document and any applicable amendments will govern. Please refer to your Plan Document and Amendments for complete details as well as the services that require prior authorization.



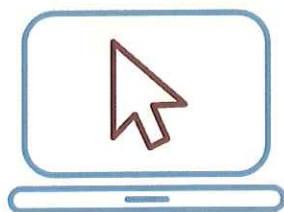
**Town of Webster — Network (EPO) Plan QHDP***Medical Benefits for Group BP3 Effective 7/1/2023*

Covered Services	In-Network Providers
<b>Deductible &amp; Out-of-Pocket</b>	
Plan Year Deductible	
Single	\$2,000
Family	\$4,000
Plan Year Out-of-Pocket Maximum ( <i>includes Deductible, coinsurance and copays</i> )	
Single	\$4,000
Family	\$8,000
Individual within the Family	\$4,000
<b>Preventive Care</b>	
Routine Physicals & Gynecological Exams	100% (deductible waived)
<b>Other Services</b>	
Office Visit – Primary Care	Deductible then 100%
Office Visit – Specialist Care	Deductible then 100%
Chiropractic Visit 20 visits per plan year	Deductible then 100%
Diagnostic Lab & X-Ray	Deductible then 100%
CT, MRI & PET Scan	Deductible then 100%
Outpatient Surgery	Deductible then 100%
Inpatient Hospital	Deductible then 100%
Behavioral Health Hospital Service	Deductible then 100%
Behavioral Health Office Visit	Deductible then 100%
Occupational and Physical Therapy 20 visits combined per plan year	Deductible then 100%
Speech Therapy	Deductible then 100%
Ambulance (emergency)	Deductible then 100%
Emergency Room	Deductible then 100%
Urgent Care	Deductible then 100%
Fitness Reimbursement	\$150 per plan year
<b>Prescription Drug Benefits</b>	
	<b>Express Scripts</b>
Retail Pharmacy ( <i>up to a 30-day supply</i> )	Deductible then \$10 (Generic) / Deductible then \$25 (Preferred Brand) / Deductible then \$40 (Non-Preferred Brand)
Mail Order ( <i>up to a 90-day supply</i> )	Deductible then \$20 (Generic) / Deductible then \$50 (Preferred Brand) / Deductible then \$120 (Non-Preferred Brand)

**NOTE:** This Summary provides you with an overview of your Plan benefits and is not a complete statement of all Plan provisions, limitations and exclusions. Please refer to your Summary Plan Description and amendments for complete details. In the event of any inconsistency between this Summary and your Plan Document, the Plan Document and any applicable amendments will govern. Please refer to your Plan Document and Amendments for complete details as well as the services that require prior authorization

# Manage your plan online With My Plan

*24/7 access to your plan and account details*



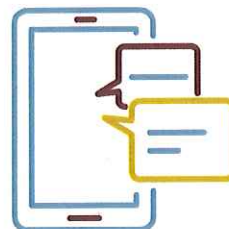
## Register in Minutes!

- 1** Go to the website listed on the back of your member ID card (it will be at the top)
- 2** Visit the **Members** section and click the link to **Get Registered**
- 3** Enter your information to create your username and password

*If you are a dependent, be sure to have the five-digit home ZIP Code and the last four digits of the employee's (plan subscriber's) social security number.*

## Access all of your account details\* in one secure location anytime, anywhere!

- Review your claims
- Check your benefits
- Access your prescription drug plan
- Search your provider network
- Download a report of your claims
- Request claim reimbursements
- View, print or order your member ID card
- View or print applicable tax forms
- Find a Primary Care Provider (PCP)
- View your health spending account details



\* You will have access to details applicable to your plan. Please note, not all of the items listed above apply for all plans.

*On your mobile device!*



Have questions? Contact HPI Customer Service at the phone number or website listed on the back of your member ID card.



**hpi**™



# Programs For Your Health

Personalized programs included in your benefit plan.

## Your Health. Your Benefits.

When it comes to feeling your best, your needs are unique to you. Sometimes a little encouragement, understanding and support is all you need to feel better. Whether you're actively trying to improve your well-being, or you're just thinking about it, you and your family have access to unlimited, confidential health coaching sessions to help you reach your goals.

### What is my health coaching benefit?

- Unlimited coaching sessions available to you and your covered family members
- Offered at no cost to you
- Completely confidential

### Health coaches can help you to:

- Make a personalized plan to help you achieve success
- Access tools to help you reach your goals
- Incorporate lifestyle changes that will help you maintain your goals for a lifetime such as:
  - Losing weight and keeping it off
  - Quitting tobacco use— for good
  - Reducing stress in all areas of your life
  - Feeling more physically fit
  - Gaining more control over your chronic condition (diabetes, high blood pressure, high cholesterol or asthma just to name a few)

*Or, just talk to someone about your health who can help motivate you.*

### How it works

- Talk with your coach over the phone at times convenient for you.
- Appointments can be up to one hour, depending on your needs.
- Coaches are available M–Th 8am to 10pm and Friday, 8am to 6pm (EST).

### Additional health programs

- Case management - support when you need it.
- Personalized preventive health report.



**To learn more, or to enroll in the program:**

Call (866) 234-4635 to speak to a health coach

Or, enroll online at [enroll.trestletree.com](http://enroll.trestletree.com)







# 3

## REASONS TO JOIN

The Diabetes Care Rewards Program

The **Good Health Gateway®** Diabetes Care Rewards Program, offered by the Massachusetts Strategic Health Group to their health plan members, **rewards you with \$0 copays on all covered diabetes medications and supplies** for managing your diabetes.

Join at **GoodHealthGateway.com**  
or by calling **800.643.8028**

### 1. YOUR DOCTORS

**Complete routine diabetes labs and exams with your doctors,** designed to keep your diabetes in check so you feel well and live healthy.



### 2. YOUR CARE PLAN

**Create a personalized Diabetes Health Action Plan®** care guide with the **Good Health Gateway** clinical team, designed to help you set goals to effectively manage your diabetes.



### 3. YOUR REWARDS

**Earn \$0 copays on all your covered diabetes medications and supplies** by completing your labs and exams and developing your action plan.



**Join Today**

800.643.8028

GoodHealthGateway.com



Good Health  
G A T E W A Y

Diabetes Care Rewards Program

**MSHG**

Massachusetts  
Strategic  
Health Group

The **Good Health Gateway** Diabetes Care Rewards Program is a private and confidential service provided by the MSHG for their health plan members. See backside for participating employers and eligible health plans.



## Why participate in the Diabetes Care Rewards Program

We'll help you improve your health and reduce your risk of heart disease and stroke. And you'll get a **Good Health Gateway® RX Rewards Card** to get your \$0 copays.

## How to get your Good Health Gateway RX Rewards Card for \$0 copays

Good Health G A T E W A Y Diabetes Care Rewards Program		RX REWARDS CARD	
\$0 COPAYS FOR DIABETES RX & SUPPLIES			
Name	Member's Name		
RxBIN	BIN	RxPCN	PCN
RxGrp	GroupName	ID	MemberId
This program does not replace your existing pharmacy benefit.			



Register at [GoodHealthGateway.com](http://GoodHealthGateway.com)

Or call our **Good Health Gateway** HelpLine at 800.643.8028 Monday through Thursday 8:30 am - 6:00 pm and Friday 8:30 am - 5:00 pm EST.



Call the **Good Health Gateway** HelpLine at 800.643.8028 to:

- Review the program requirements.
- Schedule a telephone appointment with our Diabetes Educator.



Complete the call with our Diabetes Educator to develop your personal **Diabetes Health Action Plan®** Care Guide.

And confirm you will share your action plan with the doctor that helps you manage your diabetes.



Submit a **Provider Confirmation Form** to verify completion of the required medical exams and lab tests listed below.

Any of the exams/labs completed in the past year will count toward the requirement.

- Annual foot exam
- Annual eye exam
- Annual laboratory work-up of your fasting blood lipid levels
- Annual laboratory work-up of your urine/protein levels
- Laboratory work-up of your Hemoglobin A1c levels every 6 months



Get \$0 copays on covered diabetes medications and supplies using your **Good Health Gateway RX Rewards Card** at your local, in-network pharmacy or through **OPTUMRx®** Home Delivery when the program requirements are met.

MSHG is committed to helping you achieve your best health status. Rewards for participating in this program are available to all eligible members who meet the program requirements. If your doctor determines you do not need one of the activities required in this program, they can simply indicate not needed beside that requirement, and you will receive credit for this requirement.

Participation in the program is voluntary and confidential. HIPAA privacy and security standards are used to ensure the protection of your healthcare information.

800.643.8028  
**GOODHEALTHGATEWAY.COM**





MSHG

Massachusetts  
Strategic  
Health Group



## Managing diabetes can be complicated.

The Massachusetts Strategic Health Group (MSHG) is pleased to offer the **Good Health Gateway®** Diabetes Care Rewards Program. The program is offered to MSHG health plan members living with diabetes or pre-diabetes who are on an active health plan.

**When you join the program, you receive expert support and guidance to help you manage your diabetes while earning \$0 copays on most diabetes medications and supplies for meeting program requirements.**

### How to get started



Join the Diabetes Care Rewards Program at **GoodHealthGateway.com**



Have a telehealth call with the Diabetes Educator to develop your personal **Diabetes Health Action Plan®** Care Guide.



See your doctors and complete important diabetes labs and exams to support your health.



**Get \$0 copays on most diabetes medications and supplies.**



Join the program at  
**GoodHealthGateway.com**  
or by calling the HelpLine at  
**800.643.8028.**  
Hablamos Espanol.

Participation in the program is voluntary and confidential. HIPAA privacy and security standards are used to ensure the protection of your healthcare information.

### Member Employers of MSHG

Town of Douglas  
Town of Webster  
Dudley Charlton Regional School District



Altus Dental Insurance Company, Inc.  
PO Box 1557  
Providence, RI 02901-1557  
877-223-0588

GROUP INFORMATION			
To be completed by Human Resources or Benefit Administrator.			
Employer / Group Name			Group No.
Dental Division No.	Vision Division No.	Date of Hire	Location No. (if applicable)

**I. SUBSCRIBER INFORMATION**

Subscriber Name (First, Last)		Date of Birth (MM/DD/YYYY)	Social Security / I.D. #	
Street Address / P.O. Box No.	Apt. No.	City	State	Zip
Preferred Mobile Number		Preferred Email		

**II. ENROLLMENT INFORMATION**

Effective Date of Action (MM/DD/YYYY)		<b>TYPE OF COVERAGE</b> <i>Check all that apply.</i>		<input type="checkbox"/> Dental Low Plan	<input type="checkbox"/> Vision
				<input type="checkbox"/> Dental High Plan	
<b>QUALIFYING EVENT</b>	<input type="checkbox"/> Open Enrollment	<input type="checkbox"/> Marriage	<input type="checkbox"/> Birth or Adoption	<input type="checkbox"/> Return from Leave of Absence	<input type="checkbox"/> Full-Time/Part-Time Status
	<input type="checkbox"/> New Hire/Re-hire	<input type="checkbox"/> Divorce	<input type="checkbox"/> Workers' Compensation	<input type="checkbox"/> Loss of Coverage	<input type="checkbox"/> Death of a Member
<b>ACTION CODE</b> <i>Check one.</i>	<u>ADDITIONS</u> <input type="checkbox"/> New Subscriber <input type="checkbox"/> Add Dependent to Family <input type="checkbox"/> Reinstatement	<u>TERMINATION</u> <input type="checkbox"/> Remove Subscriber <input type="checkbox"/> Remove Dependent <i>List name in Section III</i>	<u>STATUS CHANGE</u> <input type="checkbox"/> Name / Address Change <input type="checkbox"/> Transfer from Division #_____ to #_____ <input type="checkbox"/> Change Type of Coverage	<u>COBRA</u> <input type="checkbox"/> Reinstatement of Subscriber <input type="checkbox"/> Addition of Dependent Prior ID # _____	

**III. DEPENDENT INFORMATION**

First Name	Last Name (if different)	Date of Birth (MM/DD/YYYY)	Relationship	Enroll In:	
				Dental	Vision
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

I certify that all information is correct to the best of my knowledge. I understand that the effective date and termination date of my membership will be determined by my employer or plan sponsor in accordance with underwriting guidelines. If my employer requires employee contributions for this coverage, I authorize the deductions of these amounts from my wages periodically.

Employee Signature

Date

Benefits Administrator Authorization

Date

**NOTICE OF NONDISCRIMINATION AND ACCESSIBILITY POLICY**

Altus Dental does not discriminate on the basis of race, color, national origin, age, disability, or sex.

**Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-223-0588.

**Português (Portuguese):** ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-223-0588.

## MSHG - Town of Webster Low Plan

Group Number: 6401-0001

Altus Dental Plus - Includes Connection Dental and DenteMax Networks

Exams, cleanings, bitewing x-rays, single x-rays, fluorides, sealants and full mouth/Panorex x-rays don't count against your annual maximum.

### Annual Maximum

\$1,500

### Maximum Lifetime Cap

Unlimited

### Deductible

Individual \$0

Family \$0

### Dependent Coverage

Dependent children are covered under these benefits up until the end of the month that they turn 26.

**P** Pre-treatment Estimate Recommended

**A** Prior Authorization Required

See back page for additional information >

### Plan pays 100%; Member Coinsurance 0%

- Oral exam twice per calendar year
- Cleaning three per calendar year
- Fluoride treatment for children under age 19 twice per calendar year
- Bitewing x-rays one set per calendar year
- Complete x-ray series or panoramic film once every 36 months.
- Single x-rays as required
- Sealants for children under age 16, once every 36 months on unrestored permanent molars
- Space maintainers once per lifetime for lost deciduous (baby) teeth
- Periodontal maintenance following active therapy two per year

### Plan pays 80%; Member Coinsurance 20%

- Palliative treatment (minor procedures necessary to relieve acute pain) twice per calendar year
- Amalgam (silver) fillings and composite (white) fillings
- Extractions and other routine oral surgery when not covered by a patient's medical plan
- General anesthesia or intravenous (I.V.) sedation for certain complex surgical procedures
- Root canal therapy on permanent teeth one procedure per tooth per lifetime.
- P • Root planing and scaling once per quadrant every 24 months
- P • Osseous (bone) surgery once per quadrant every 24 months (bone grafts are not covered)
- P • Gingivectomies once per site every 24 months
- P • Soft tissue grafts once per site every 60 months
- P • Crown lengthening once per site every 60 months
- Repairs to existing partial or complete dentures once per calendar year
- Recementing crowns or bridges once every 60 months
- Rebasing or relining of partial or complete dentures once every 60 months

### Plan pays 50%; Member Coinsurance 50%

- P • Crowns over natural teeth, build ups, posts and cores replacement limited to once every 60 months
- P • Bridges and crowns over implants replacement limited to once every 60 months
- P • Partial and complete dentures replacement limited to once every 60 months
- P • Surgical placement of endosteal implant and abutment replacement limited to once every 60 months

Monthly Rates: 07/01/2022 - 06/30/2024:

Individual: \$38.28

Two Person: \$76.56

Family: \$116.52



This is a summary of benefits. The information shown here is not a guarantee of payment. Refer to the Certificate of Coverage for the full plan terms. The Certificate includes any limitations or exclusions not seen here. For a complete listing of frequencies and limitations go to [www.altusdental.com/el](http://www.altusdental.com/el). To be covered, services must be dentally necessary and appropriate as per our review guidelines.

**Note:** *This plan does not include a missing tooth clause. In addition, if covered, crowns, bridges, partials and complete dentures are paid when the permanent structure is inserted (seated) by the dentist.* Member coverage must be active on the date that the permanent structure is inserted and payment is based on benefits available on that day — for example, if the member's annual maximum has been paid prior to the insertion of the permanent structure, the service will not be paid.

\* Time limits on services (e.g. 6, 12, 24, 36, or 60 months) are figured to the exact day. Services are then covered the following day. For example, when a service is covered once every 12 months, if the service was done on July 1, it will not be covered again until the following year on July 2 or after.

### Out-of-Network Coverage

You have the freedom to choose any dentist, but it is important to know that your out-of-pocket costs may be higher when you visit a dentist who does not participate in our network. Non-participating dentists have not agreed to accept the Altus Dental allowance as payment in full, so services from an out-of-network dentist may cost you more. You may also have to pay the dentist at the time of service and file a claim yourself. To be eligible, all claims must be filed within one year of the date of service. To find a participating dentist near you, use our Find A Dentist tool at [www.altusdental.com/el](http://www.altusdental.com/el).

### How to Find a Dentist

Choose from Altus Dental's extensive network of dentists, you're sure to find one that's right for you. Visit [www.altusdental.com/el](http://www.altusdental.com/el) to use our online Find A Dentist tool. You can see if your current dentist participates with us or look for a new dentist by searching by name, location or specialty. Enter your address or other criteria important to you (extended hours, languages spoken, etc.), and our tool will return a list of dentists that meet your needs – as well as maps and driving directions.

### Beyond Benefits

When you visit us at [www.altusdental.com/el](http://www.altusdental.com/el), you can access a wealth of important dental health information and manage your plan by:

- Checking your benefits and claims
- Reviewing your deductibles and maximums
- Using our Find A dentist tool to find a dentist in your area

### Notice of Nondiscrimination and Accessibility Policy

Altus Dental does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-843-3582.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-843-3582.

## MSHG - Town of Webster High Plan

Group Number: 6401-0002

Altus Dental Preferred Point of Service Option - Includes Connection Dental and DenteMax Networks

Please note: Exams, cleanings, bitewing x-rays, single x-rays and full mouth/Panorex x-rays do not count against your annual maximum.

**Annual Maximum**

\$1,750

**Elective Orthodontic Lifetime Maximum**

\$1,000

**Maximum Lifetime Cap**

Unlimited

**In-Network Deductible**

Individual \$0

Family \$0

**Out-of-Network Deductible**

Individual \$50

Family \$150

**Dependent Coverage**

Dependent children are covered under these benefits up until the end of the month that they turn 26.

**P** Pre-treatment Estimate  
Recommended

**A** Prior Authorization  
Required

See back page for additional  
information >

**In Network: Plan pays 100%; Member Coinsurance 0%****Out of Network: Plan pays 100%; Member Coinsurance 0%**

- Oral exam twice per calendar year
- Cleaning three per calendar year
- Fluoride treatment for children under age 19 twice per calendar year
- Bitewing x-rays one set per calendar year
- Complete x-ray series or panoramic film once every 36 months. A panoramic film is a benefit for individuals ages 6 and older.
- Single x-rays as required
- Sealants for children under age 16, once every 36 months on unrestored permanent molars
- Space maintainers once per lifetime for lost deciduous (baby) teeth

**In Network: Plan pays 100%; Member Coinsurance 0%****Out of Network: Plan pays 80%; Member Coinsurance 20% - (Deductible Applies)**

- Palliative treatment (minor procedures necessary to relieve acute pain) twice per calendar year
- Amalgam (silver) fillings and composite (white) fillings
- Extractions and other routine oral surgery when not covered by a patient's medical plan
- General anesthesia or intravenous (I.V.) sedation for certain complex surgical procedures
- Root canal therapy on permanent teeth one procedure per tooth per lifetime.
- P • Root planing and scaling once per quadrant every 24 months
- P • Osseous (bone) surgery once per quadrant every 24 months (bone grafts are not covered)
- P • Gingivectomies once per site every 24 months
- P • Soft tissue grafts once per site every 60 months
- P • Crown lengthening once per site every 60 months
- Repairs to existing partial or complete dentures once per calendar year
- Recementing crowns or bridges once every 60 months
- Rebasing or relining of partial or complete dentures once every 60 months
- Periodontal maintenance following active therapy two per year

**In Network: Plan pays 60%; Member Coinsurance 40%****Out of Network: Plan pays 50%; Member Coinsurance 50% - (Deductible Applies)**

- P • Crowns over natural teeth, build ups, posts and cores replacement limited to once every 60 months
- P • Bridges and crowns over implants replacement limited to once every 60 months
- P • Partial and complete dentures replacement limited to once every 60 months
- P • Surgical placement of endosteal implant and abutment replacement limited to once every 60 months

**In Network: Plan pays 50%; Member Coinsurance 50%****Out of Network: Plan pays 50%; Member Coinsurance 50%**

- Elective orthodontic treatment for dependent children under the age of 19. Subject to a lifetime maximum. No pre-approval required.

Monthly Rates: 07/01/2022 - 06/30/2024:

Individual: \$48.94

Two Person: \$97.86

Family: \$152.76

This is a summary of benefits. The information shown here is not a guarantee of payment. Refer to the Certificate of Coverage for the full plan terms. The Certificate includes any limitations or exclusions not seen here. For a complete listing of frequencies and limitations go to [www.altusdental.com/el](http://www.altusdental.com/el). To be covered, services must be dentally necessary and appropriate as per our review guidelines.

**Note:** *This plan does not include a missing tooth clause. In addition, if covered, crowns, bridges, partials and complete dentures are paid when the permanent structure is inserted (seated) by the dentist.* Member coverage must be active on the date that the permanent structure is inserted and payment is based on benefits available on that day — for example, if the member's annual maximum has been paid prior to the insertion of the permanent structure, the service will not be paid.

\* Time limits on services (e.g. 6, 12, 24, 36, or 60 months) are figured to the exact day. Services are then covered the following day. For example, when a service is covered once every 12 months, if the service was done on July 1, it will not be covered again until the following year on July 2 or after.

### Out-of-Network Coverage

You have the freedom to choose any dentist, but it is important to know that your out-of-pocket costs may be higher when you visit a dentist who does not participate in our network. Non-participating dentists have not agreed to accept the Altus Dental allowance as payment in full, so services from an out-of-network dentist may cost you more. You may also have to pay the dentist at the time of service and file a claim yourself. To be eligible, all claims must be filed within one year of the date of service. To find a participating dentist near you, use our Find A Dentist tool at [www.altusdental.com/el](http://www.altusdental.com/el).

### How to Find a Dentist

Choose from Altus Dental's extensive network of dentists, you're sure to find one that's right for you. Visit [www.altusdental.com/el](http://www.altusdental.com/el) to use our online Find A Dentist tool. You can see if your current dentist participates with us or look for a new dentist by searching by name, location or specialty. Enter your address or other criteria important to you (extended hours, languages spoken, etc.), and our tool will return a list of dentists that meet your needs – as well as maps and driving directions.

### Beyond Benefits

When you visit us at [www.altusdental.com/el](http://www.altusdental.com/el), you can access a wealth of important dental health information and manage your plan by:

- Checking your benefits and claims
- Reviewing your deductibles and maximums
- Using our Find A dentist tool to find a dentist in your area

### Notice of Nondiscrimination and Accessibility Policy

Altus Dental does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-843-3582.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-843-3582.



# Preventive Rewards Program

Nothing is more important to us than your oral health. That’s why we’ve introduced the Preventive Rewards Program. When you choose this benefit enhancement, none of your preventive dental services count toward your annual maximum, allowing you to stretch your benefit dollars.

## Here’s how the Preventive Rewards Program works:

- Let’s say your annual maximum is **\$1,500**.
- Each year, you receive:
  - **Two cleanings**
  - **Two exams**
  - **X-rays**
  - **Fluoride Treatment**
  - **Sealants**
- At the end of the year, your annual maximum **remains \$1,500**

*Example only. Refer to your specific coverage.*

## The savings add up

Wondering how preventive benefits affect your annual maximum?  
Here’s an example:

	Without Option	With Option
ANNUAL MAXIMUM	\$1,500	\$1,500
FIRST EXAM	\$30	\$30
SECOND EXAM	\$30	\$30
FIRST CLEANING	\$78	\$78
SECOND CLEANING	\$78	\$78
X-RAYS (FULL MOUTH)	\$105	\$105
FLUORIDE TREATMENT	\$25	\$25
SEALANTS (4)	\$184	\$184
REMAINING MAXIMUM	\$970	<b>\$1,500</b>

*\*This example is based on preventive benefits covered at 100%. Please refer to your benefit summary for details on your specific coverage.*

**That’s it – no criteria to meet and this benefit enhancement is yours every year.**



## Why preventive services matter

Your mouth is a window to your body. Diseases such as cancer, heart disease, kidney disease and diabetes can sometimes be identified by your dentist during preventive services like routine dental exams, cleanings and x-rays.

Prevention plays a key role in good oral health, and that can lead to good overall health. Ask about our Preventive Rewards Program today.



## Benefits Summary: Altus Vision 150

Benefit	Description	Copay
<b>WellVision Exam®</b>		
Exams <i>1 exam every 12 months</i>	Comprehensive eye exam to ensure overall visual wellness	\$10
<b>Prescription Glasses</b>		\$25
Frames <i>1 pair every 24 months</i>	\$150 allowance for wide selection of frames; 20% savings on amount over allowance	Included in prescription glasses copay
	Frame allowance backed by a wholesale guarantee, meaning VSP fully covers more frames than retail allowance plans	
	Allowance may differ at Walmart, Sam's Club and Costco® Optical, however it is of equivalent value. Walmart or Costco Optical allowance of \$80 is equivalent to \$150 frame allowance at VSP doctor locations and participating retail chains	
Lenses <i>1 pair every 12 months</i>	Single vision, lined bifocal and lined trifocal lenses	Included in prescription glasses copay
Covered Lens Options	Impact-resistant lenses for children	\$0
	Standard Progressive Lenses	\$0
<b>Contact Lenses (instead of glasses)</b>		
Contacts <i>Every 12 months</i>	\$150 allowance for contacts; 20% savings on amount over allowance	
	Contact lens exam (fitting and evaluation)	Up to \$60
<b>Extra Savings</b>		
Additional Lens Enhancements	Average savings of 20–30% on enhancements including tints, UV protection, scratch-resistant coating, anti-glare coating and more	
Featured Frames	Extra \$20 allowance on featured frame brands, such as bebe, Calvin Klein, Flexon®, Lacoste, Nike, Nine West and more. Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details. Promotions do not apply at Walmart or Costco Optical	
Additional Glasses and Sunglasses	20% savings on additional prescription glasses and/or nonprescription sunglasses from any VSP provider within 12 months of last WellVision exam	
Laser Vision Correction	Average 15%–20% discount savings. See VSP.com for more information	
VSP Diabetic Eyecare Plus Program <sup>SM</sup>	Members with diabetes receive full retinal screening at no cost. Members with diabetic eye disease, glaucoma, and age-related macular degeneration (AMD) receive additional exams and services with \$20 copay. Limitations and coordination with medical coverage may apply	
TruHearing® <sup>1</sup>	Save up to 60% on the latest brand-name hearing aids. Visit TruHearing.com/VSP or call 877.396.7194 for more information	

See reverse side for more information.

Your Coverage with Out-of-Network Providers					
Exam	Up to \$55	Lined Bifocal Lenses	Up to \$50	Progressive Lenses	Up to \$50
Frame	Up to \$70	Lined Trifocal Lenses	Up to \$65	Elective Contact Lenses	Up to \$120
Single Vision Lenses	Up to \$30	Lenticular Lenses	Up to \$100	Necessary Contact Lenses	Up to \$210

VSP Choice Network	
39,000 preferred providers	100,000 access points

#### Items Not Covered

The following items are excluded under this plan: plano lenses (refractive correction of less than  $\pm .50$  diopter); two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics, vision training or supplemental testing; local, state and/or federal taxes, except where VSP is required by law to pay.

Items not covered under contact lens coverage: insurance policies or service agreements; artistically painted or non-prescription lenses; re-fitting of contact lenses after the initial (90-day) fitting period; additional office visits for contact lens pathology; contact lens modification, polishing or cleaning.

#### Dependent Coverage

Dependent children are covered up until the end of the month that they turn age 26.

#### Notice of Nondiscrimination and Accessibility Policy

Altus Dental does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-223-0588.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-223-0588.

VSP and WellVision Exam are registered trademarks, VSP Diabetic Eyecare Plus Program is a service mark of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners.

Coverage with a retail chain may be different or not apply. Log in to [vsp.com](http://vsp.com) to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

<sup>1</sup> VSP is providing information to its members, but does not offer or provide any discount hearing program. The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations, or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly.

TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain healthcare groups for hearing aid sales and services; TruHearing provides fitting, programming, and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those healthcare providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California.



**CAFETERIA PLAN ADVISORS**  
 – An Alera Group Company –  
 120 Longwater Dr., Suite 102  
 Norwell, MA 02061  
 Tel.: 781-848-9848

# Authorization for Pre-Tax Payroll Reduction

**Open Enrollment is May 1 – 19, 2023.**

**\* Late enrollments not accepted. \***

**INSTRUCTIONS:** If Already in Plan: **Re-enrollment is NOT automatic!** To enroll for the new plan year via your online account portal, go to [cpaemployee.lh1ondemand.com](http://cpaemployee.lh1ondemand.com)—**not the app**. Log-in on the left side of the sign-in screen. Once on your account homepage, click the blue **ENROLL/RE-ENROLL** button and follow the steps to enroll; click **Submit** at the end. (We recommend printing or saving your enrollment confirmation.)

New Enrollees: Complete & return this form to CPA via e-mail ([info@cpa125.com](mailto:info@cpa125.com)) or fax (781-848-8477).

## 1 Personal Information:

**Participant Name:** \_\_\_\_\_ **Employer:** **Town of Webster**

**Mailing Address:** \_\_\_\_\_ **Plan Year:** **7/1/2023 to 6/30/2024**  
 (Expenses must be incurred between these dates)

**City/Town, State:** \_\_\_\_\_ **ZIP:** \_\_\_\_\_ **SSN:** \_\_\_\_\_ **DOB:** \_\_\_\_\_

**E-Mail:** \_\_\_\_\_ **Daytime Phone:** \_\_\_\_\_ ☐ personal ☐ work

**2 I work for (check one):** ☐ Schools ☐ Town → **I am paid (check one):** ☐ Weekly ☐ Weekly 39 ☐ Bi-weekly lump

## 3 Flexible Spending Account (FSA) Benefit Selections:

☐ **Health Care FSA Election:** \$\_\_\_\_\_ for the plan year for employee, legal spouse, and eligible dependents' qualified medical, dental, vision expenses. *Benefit card included.*

**Max. Annual Election: \$3,050.**

**Rollover Option:** Any unspent Health Care balance—**up to \$610**—will roll over to the next plan year if you re-enroll for that next plan year. (Note: The maximum rollover for the 2022-2023 plan year is **\$570**; re-enrollment is required for funds to roll over.)

**Ineligibility Note:** You are **NOT** eligible for this plan if you or your spouse have a Health Savings Account ("HSA").

☐ **Dependent Care FSA Election:** \$\_\_\_\_\_ for the plan year for qualified **childcare** expenses of eligible dependents under age 13, and elderly or special needs dependents requiring daycare.

**Max. Annual Election: \$5,000. per family**

*Claim-based plan; no benefit card. Participants must submit claim(s) each plan year to receive accrued funds.*

*See Open Enrollment flyer for more plan information.*

**4 Direct Deposit Info.** Direct deposit is our preferred method of expense reimbursement. Unless your banking info. is already on file with Cafeteria Plan Advisors, please set up direct deposit online via your account portal once you receive enrollment confirmation.

**5 Certification.** I hereby authorize a salary reduction agreement for the amount(s) shown above and understand that:

- Cafeteria Plan Advisors will hold these funds until eligible expenses are incurred and a claim is submitted. FSA expenses must be consistent with allowable deductions under Internal Revenue Service (IRS) Publication 969, and funds may be forfeited in accordance with the same publication if eligible balance isn't incurred and/or submitted for reimbursement by plan year deadline.
- All claims for the Plan Year must be submitted within ninety (90) days of the end of the Plan Year.
- Your Health Care FSA plan has a **Rollover option**. Eligible balances roll over to the next plan year when you re-enroll in the Health Care FSA for the new plan year and the rollover occurs after the current plan year's 90-day claim submission ("run-out") period ends.
- **This election cannot be revoked or changed** during the plan year unless the participant experiences a qualifying event as defined by the IRS.
- **Current participants must enroll each plan year; re-enrollment is not automatic.**
- **Health Care FSA cards**, if offered through your employer's plan, **will reload** at the start of each plan year when you re-enroll; keep until they expire.
- Additional certification for Dependent Care Plan Participants: I understand that the Dependent Care Reimbursement Plan Guidelines can be found at [CPA125.com](http://CPA125.com) and I qualify to participate in the FSA Dependent Care plan. I agree to notify the plan administrator in writing within 30 days should I experience a change in need or no longer meet the IRS's eligibility criteria. Dependents must qualify under regulations set forth in IRC sections 152 and 129.
- **Tax advice:** It is suggested you consult with a tax advisor to determine your tax savings and/or limits on tax deductions.

➤ **Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

A system-generated e-mail confirmation will be sent once your enrollment is processed.

Sign up **NOW**  
for the  
**2023–2024**  
Plan Year!

# Flexible Spending Benefits Town of Webster

## One of the Few Gifts the IRS Gives!

Discover the benefit that **SAVES YOU MONEY**. This perk allows you to set aside a portion of your pay—**BEFORE TAXES**—to cover out-of-pocket expenses in these categories:

- ◆ **HEALTH CARE.\*** Eligible expenses and services include: non-cosmetic medical, dental, and vision care services; prescription medications; over-the-counter ‘medicines’ (not vitamins or supplements); orthodontics; prescription eyeglasses, contact lenses, laser eye surgery; mental health services; alternative health therapies (e.g. chiropractic, acupuncture), and **MORE!**

**Max. Annual Health Care Election: \$3,050.**

**Who’s Covered?** You, your legal spouse, and your dependents as defined by the Internal Revenue Service, including those claimed on your tax return and adult children under age 26.

**Benefit Cards.** New Health Care FSA enrollees will receive **2 cards** that can be used at most medical facilities, dental offices, optical shops, and pharmacies to pay for eligible expenses. **Keep your cards!** They will reload each plan year that you enroll.

**Rollover Option.** Health Care FSA balances—**up to \$610**—will roll over to the next plan year as long as you re-enroll for that new plan year. Funds roll over after the prior plan year’s 90-day claim submission (“run out”) deadline. (Note: The max. rollover for the 2022-2023 plan year is **\$570**; re-enrollment is required for funds to roll over.)

**HSA Ineligibility.** If you or your spouse have a Health Savings Account (‘HSA’), you are **NOT** ELIGIBLE to participate in the Health Care FSA plan.

- ◆ **DEPENDENT CARE.\*\*** For qualified **childcare** expenses for dependent children under age 13, elderly dependents, and dependents with special needs. Eligible expenses include daycare, pre-school, before/after school care, day camp, elder daycare.

**Max. Annual Dep. Care Election: \$5,000 per family**

Annual FSA administration fee is paid by your employer, so you save even more!

\* Not all Health Care expenses are FSA-eligible, such as: cosmetic procedures or products (e.g. Botox, teeth whitening, veneers, etc.), couples/family counseling, general health/wellness expenses (e.g. toothbrushes, toothpastes, non-prescription sunglasses, gym dues, etc.), and federally non-permissible products. Some healthcare-related expenses, such as medical equipment and some services, may require a physician’s Letter of Medical Necessity in order to be FSA-eligible. Visit <https://fsastore.com/CPAEligibility> for more info. on specific products and services.

\*\* Overnight camp and school tuition for kindergarten and above are not FSA-eligible; day camp is eligible when utilized as a form of childcare in order for the parent(s)/guardian(s) to be able to work; extra-curricular and enrichment programs/activities that aren’t daycare/childcare-based are not eligible; money paid to a childcare provider who doesn’t report it as income on their taxes is not FSA-eligible.

**Enroll by 5/19/2023**  
for the  
**7/1/2023 – 6/30/2024**  
Plan Year

### Already in the FSA Plan?

Re-enrollment is **NOT** automatic!

► **Re-enroll** via your online account portal—not the mobile app! Go to [cpaemployee.lh1ondemand.com](https://cpaemployee.lh1ondemand.com) and log-in on the LEFT side of the sign-in screen. On your account homepage, click the blue **Enroll/ Re-enroll** button and follow the steps to enroll for the new plan year. Be sure to click **Submit** at the end of the process. (We suggest printing or saving your enrollment confirmation.)

► **New to the FSA Plan?** Complete the “Authorization for Pre-Tax Payroll Reduction” form and send it to **Cafeteria Plan Advisors** via e-mail ([info@cpa125.com](mailto:info@cpa125.com)) or fax (781-848-8477) by the deadline shown above.

### Track Your Account and File Claims 24/7!

Log in to your **employee portal** via our website ([www.CPA125.com](http://www.CPA125.com)), or use our app: **CPA Flex Mobile**.



Flexible Spending Plans administered by...

**CAFETERIA PLAN ADVISORS** | 120 LONGWATER DRIVE, SUITE 102, NORWELL, MA 02061 | [www.CPA125.com](http://www.CPA125.com)  
**TEL.: 781.848.9848** | **FAX: 781.848.8477** | **E-MAIL: INFO@CPA125.COM**



# Open Enrollment is here!

Outsmart inflation with a flexible spending account (FSA) and unlock tax savings on eligible healthcare items and services.

Shop Worry-Free



Save even more with your FSA


A gift for you – code **TAKE5**



**\$5 OFF**

One use per customer  
Exp 1/1/2024





# New OTC Expenses Now Eligible For Your FSA Funds

When you participate in a Flexible Spending Account (FSA), you're able to contribute pre-tax funds for use on hundreds of eligible expenses. Recently, you gained even more flexibility in your ability to save when the CARES Act was signed into law.

This new legislation expanded the list of expenses that are considered eligible by **including popular over-the-counter products**, which consumers can now purchase with their FSA without a prescription. This change went into effect on January 1, 2020, and allows over 20,000 new expenses as eligible moving forward. That's great news for consumers, since the average American shops for over-the-counter medications 26 times each year.

**Here are five of the most common expenses that are now eligible to use FSA funds without a prescription.**

## Pain relief medications

Headaches. Muscle soreness. Sprains. There are so many reasons to need pain relievers. There are two common types of over-the-counter pain medications: acetaminophen and nonsteroidal anti-inflammatory drugs (NSAIDs), both of which are now among the eligible expenses available from an FSA.

## Cold and flu products

Winter may be behind us, but cold and flu season never really goes away. As much as 20 percent of the U.S. population gets the flu, on average each season. Fortunately, the over-the-counter medicines taken to cope with a severe cough or congestion are now eligible expenses.

## Allergy products

Thirty percent of American adults and 40 percent of children suffer from allergies. And the cost of allergies to the healthcare system is estimated at \$18 billion. Those who do have allergies can now find relief with their HSA and FSA funds in the form of over-the-counter antihistamines and decongestants.

## Heartburn medications

Heartburn is among the more common afflictions in this country. That's why Americans spend billions of dollars each year on medicines that treat heartburn. The CARES Act means that these over-the-counter drugs are FSA eligible without a prescription.

## Menstrual products

The CARES Act also included menstrual care products as eligible expenses for FSAs. Eligible products include tampons, pads and menstrual sponges.

## **How do I know what qualifies?**

- Consumers can simply scan a product bar code right in their mobile app to help determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.
- Online shopping for eligible expenses can be done on sites like FSA Store. This site is dedicated to items that are eligible under pre-tax accounts like FSAs.

**How it Works:** Use the Debit Card: Once retailers have updated their payment systems and inventories consumers can simply use their card to pay for these newly eligible items, but they should still remember to save their receipts in case the purchase needs to be verified later. Submit a Claim: Consumers can submit claims for reimbursement through their online account or using the mobile app.





## ***Important Information About Your PREPAID BENEFITS CARD***

If you're newly enrolled in the Flexible Spending Account Program, you will automatically receive the new blue Prepaid Benefits Card. You'll receive two cards at your home address for you and your family members to use. The Cards will arrive in a special envelope that looks like this – so please don't throw it out!



Your Prepaid Benefits Card is loaded with the value of your annual FSA\HSA election amount (less any amounts you have already spent in this plan year.) Using your Card helps you keep cash in your wallet and makes accessing your FSA funds easy. The Card can be used, instead of cash, to pay for qualified health care expenses such as:

- Prescription and health plan copayments, deductibles and coinsurance
- "Amount Due" on medical/dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items

*\*If applicable, eligible Commuter Transit and/or Parking expenses. The card will be loaded with funds after they are deducted from your paycheck and posted to your account*

You'll simply swipe your Card each time you incur a qualified health care expense and the amount of your purchase will be deducted from your FSA– automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe. You'll have no claim forms to complete and you won't have to wait to get a check in the mail. You can check balances or account details anytime – online at [www.cpa125.com](http://www.cpa125.com) or via the mobile app -- **CPA FLEX MOBILE**. It's that easy!

### **It's Important to Save Your Receipts!**

Your Prepaid Benefits Card will definitely improve your cash flow. However, be aware that the IRS requires the Card be used only for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. Yet, there are instances when you'll receive a letter/notification asking you to furnish an itemized receipt to verify the expense. When you receive such a request, make sure you submit the receipts as soon as possible to avoid having your Card suspended until receipts have been submitted and approved.

### **What is an itemized receipt?**

An itemized receipt must include: merchant or provider name, services received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, card transaction receipts or previous balance receipts cannot be used to verify an expense.

### **Using Your Card is as Easy as 1-2-3!**

Look for additional information about how to use your new Prepaid Benefits Cards included with your card packet in the mail. We hope you enjoy this new exciting feature of your plan! Remember, the Card will not work at gas stations or restaurants – only at health care related providers.

**Save your card. Every year you re-enroll, the funds get loaded on to this card!**



## EMPLOYEE BENEFITS SUMMARY | 50019104 TOWN OF WEBSTER

FOR ALL RETIREES WITHOUT VGTL/VADD COVERAGE PRIOR TO RETIREMENT

### GROUP TERM LIFE

EMPLOYER CONTRIBUTION: 0%

**AMOUNT OF COVERAGE:** You may purchase a flat benefit of \$1,000 without evidence of insurability.

*Benefit does not reduce, and terminates when you are no longer eligible.*

**GROUP TERM LIFE** insurance is designed to provide benefits to your designated beneficiary for loss of life.

**GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:**

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Travel Assistance

### DEPENDENT LIFE

EMPLOYER CONTRIBUTION: 0%

**Spouse:** You may purchase coverage for your eligible spouse in the amount of \$5,000.

**Children:** You may purchase coverage for your eligible children between the ages of 6 months and 26 years in the amount of \$1,000. Benefits are reduced to \$500 for children from Live Birth to 6 months.

*Benefit does not reduce, and terminates when you are no longer eligible.*

### Important Note

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of USABLE Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain participation requirements, limitations, or exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a certificate of insurance. Please read your insurance documents carefully.

This benefit summary was generated by USABLE Life on 4/7/2021 at 11:56 AM and may not reflect changes recently submitted to USABLE Life.





## EMPLOYEE BENEFITS SUMMARY | 50019104 TOWN OF WEBSTER

FOR ALL RETIREES WITH VGTL/VADD COVERAGE PRIOR TO RETIREMENT

### GROUP TERM LIFE

EMPLOYER CONTRIBUTION: 0%

**AMOUNT OF COVERAGE:** You may purchase a flat benefit of \$1,000 without evidence of insurability.

*Benefit does not reduce, and terminates when you are no longer eligible.*

**GROUP TERM LIFE** insurance is designed to provide benefits to your designated beneficiary for loss of life.

**GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:**

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Travel Assistance

### DEPENDENT LIFE

EMPLOYER CONTRIBUTION: 0%

**Spouse:** You may purchase coverage for your eligible spouse in the amount of \$5,000.

**Children:** You may purchase coverage for your eligible children between the ages of 6 months and 26 years in the amount of \$1,000. Benefits are reduced to \$500 for children from Live Birth to 6 months.

*Benefit does not reduce, and terminates when you are no longer eligible.*

### VOLUNTARY GROUP TERM LIFE

EMPLOYER CONTRIBUTION: 0%

**Employee:** If you are age 69 or younger, you may purchase coverage in the amount of \$5,000 without evidence of insurability.

*Benefit terminates at age 75 when you are no longer eligible or your retirement, whichever occurs first.*

**VOLUNTARY GROUP TERM LIFE (VGTL)** If you need additional term life protection for you and your eligible family members, think about US Able Life's low cost VGTL coverage. You select the benefit amounts to suit your specific situation and premium payments are made through payroll deduction.

**VOLUNTARY GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:**

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)

### VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT

EMPLOYER CONTRIBUTION: 0%

**Employee:** You may purchase coverage in the amount of \$5,000 without evidence of insurability.

*Benefit terminates at age 75 when you are no longer eligible or your retirement, whichever occurs first.*

**VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D)** coverage allows you to purchase benefits to provide protection in the event of an unexpected loss of accidental death or dismemberment. Protection is issued on a 24-hour basis for you and your eligible family members and covers you as the result of a covered accident anywhere in the world.

**VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:**

- Seat Belt/Air Bag Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Special Education Coverage

### Important Note

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the



## EMPLOYEE BENEFITS SUMMARY | 50019104 TOWN OF WEBSTER

FOR ALL FULL TIME ACTIVE EMPLOYEES

GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT	EMPLOYER CONTRIBUTION: 50%
--	----------------------------

**AMOUNT OF COVERAGE:** You may purchase a flat benefit of \$5,000 without evidence of insurability.

*Benefit does not reduce, and terminates when you are no longer eligible or your retirement, whichever occurs first.*

**GROUP TERM LIFE** insurance is designed to provide benefits to your designated beneficiary for loss of life.

**ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)** is payable, if within 365 days of a covered accident, you suffer loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

**GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:**

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Portability
- Seat Belt/Air Bag Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Special Education Coverage
- Travel Assistance

DEPENDENT LIFE	EMPLOYER CONTRIBUTION: 0%
----------------	---------------------------

**Spouse:** You may purchase coverage for your eligible spouse in the amount of \$5,000.

**Children:** You may purchase coverage for your eligible children between the ages of 6 months and 26 years in the amount of \$1,000. Benefits are reduced to \$500 for children from Live Birth to 6 months.

*Benefit does not reduce, and terminates when you are no longer eligible or your retirement, whichever occurs first.*

VOLUNTARY GROUP TERM LIFE	EMPLOYER CONTRIBUTION: 0%
---------------------------	---------------------------

**Employee:** If you are age 69 or younger, you may purchase coverage in units of \$10,000 to a maximum of \$100,000 without evidence of insurability. Coverage over these amounts to a maximum of \$350,000 is available with evidence of insurability.

*Benefits reduce, based on your age, to 65% at age 70, to 50% at age 75, to 35% at age 80, to 25% at age 85, to 20% at age 90, to 15% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first.*

**Spouse:** If you have purchased Voluntary GTL for yourself, you may purchase coverage for your eligible spouse, age 69 or younger, in units of \$5,000 to a maximum of \$30,000 through age 69, and \$0 after reaching age 70 without evidence of insurability. Coverage over these amounts to a maximum of \$50,000 is available with evidence of insurability.

*Benefits reduce, based on spouse's age, to 65% at age 70, to 50% at age 75, to 35% at age 80, to 25% at age 85, to 20% at age 90, to 15% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first.*

**Child:** If you have purchased Voluntary GTL for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years from \$5,000 to \$10,000 in increments of \$5,000. Benefits reduce to \$1,000 for children from live birth to 6 months.

*Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.*

**VOLUNTARY GROUP TERM LIFE (VGTL)** If you need additional term life protection for you and your eligible family members, think about US Able Life's low cost VGTL coverage. You select the benefit amounts to suit your specific situation and premium payments are made through payroll deduction.

**VOLUNTARY GROUP TERM LIFE ALSO INCLUDES THE FOLLOWING:**

- Accelerated Benefit
- Portability
- Extended Life Insurance Benefit (Waiver of Premium)

**VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT****EMPLOYER CONTRIBUTION: 0%**

**Employee:** You may purchase coverage in units of \$10,000 to a maximum of \$350,000 without evidence of insurability.

*Benefits reduce, based on your age, to 65% at age 70, to 50% at age 75, to 35% at age 80, to 25% at age 85, to 20% at age 90, to 15% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first.*

**Spouse:** If you have purchased Voluntary AD&D for yourself, you may purchase coverage for your eligible spouse in units of \$10,000 to a maximum of \$50,000 without evidence of insurability.

*Benefits reduce, based on spouse's age, to 65% at age 70, to 50% at age 75, to 35% at age 80, to 25% at age 85, to 20% at age 90, to 15% at age 95, and terminate when you are no longer eligible or your retirement, whichever occurs first.*

**Child:** If you have purchased Voluntary AD&D for yourself, you may purchase coverage for your eligible children between the ages of 6 months and 26 years from \$5,000 to \$10,000 in increments of \$5,000. Benefits reduce to \$1,000 for children from live birth to 6 months.

*Benefits terminate when they are no longer eligible, or at the termination of your eligibility, whichever occurs first.*

**VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (VAD&D)** coverage allows you to purchase benefits to provide protection in the event of an unexpected loss of accidental death or dismemberment. Protection is issued on a 24-hour basis for you and your eligible family members and covers you as the result of a covered accident anywhere in the world.

**VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT ALSO INCLUDES THE FOLLOWING:**

- Seat Belt/Air Bag Benefit
- Coma Benefit
- Exposure & Disappearance Benefit
- Repatriation Benefit
- Special Education Coverage

**GROUP ACCIDENT RECOVERY (24 HOUR COVERAGE)****EMPLOYER CONTRIBUTION: 0%**

If you are age 69 or younger, you may purchase Accident Recovery benefits, which provide comprehensive coverage for accidental injuries including hospitalization, rehab and physical therapy. Benefits are paid directly to you and there is no coordination of benefits with your medical plan. Coverage is also available for your spouse and children.

**HIGHLIGHTS OF THE BASIC PLAN INCLUDE:**

- Physician Office Visit: \$125/2 visits
- Initial Hospitalization: \$1000
- Ambulance (Air/Ground): \$1250/\$200
- Physical Therapy: \$100/ 6 visits
- Transportation (for non-local treatment): \$400/5 Trips
- \*Wellness Benefit: \$60
- AD&D Rider: \$100,000

**HIGHLIGHTS OF THE SELECT PLAN INCLUDE:**

- Physician Office Visit: \$150/2 visits
- Initial Hospitalization: \$1200
- Ambulance (Air/Ground): \$1500/\$240
- Physical Therapy: \$140/ 6 visits
- Transportation (for non-local treatment): \$600/5 Trips
- \*Wellness Benefit: \$75
- AD&D Rider: \$100,000

**HIGHLIGHTS OF THE ULTRA PLAN INCLUDE:**

- Physician Office Visit: \$225/2 visits
- Initial Hospitalization: \$1600
- Ambulance (Air/Ground): \$2000/\$320
- Physical Therapy: \$160/ 6 visits
- Transportation (for non-local treatment): \$700/5 Trips
- \*Wellness Benefit: \$105
- AD&D Rider: \$100,000

**Important Note**

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of USABLE Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain participation requirements, limitations, or exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a certificate



# Town Of Webster

## Voluntary Term Life- Employee's Monthly Cost

Each employee may select any amount desired in units of \$10,000 to a maximum of \$350,000.  
Children up to age 26 may be covered in increments of either \$ 5,000 or \$10,000 guaranteed issue

Benefit	Age Brackets											AD&D All Ages
	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
\$ 10,000	\$0.70	\$0.70	\$0.90	\$1.30	\$2.10	\$3.90	\$6.20	\$9.50	\$14.90	\$27.70	\$48.10	\$0.30
\$ 20,000	\$1.40	\$1.40	\$1.80	\$2.60	\$4.20	\$7.80	\$12.40	\$19.00	\$29.80	\$55.40	\$96.20	\$0.60
\$ 30,000	\$2.10	\$2.10	\$2.70	\$3.90	\$6.30	\$11.70	\$18.60	\$28.50	\$44.70	\$83.10	\$144.30	\$0.90
\$ 40,000	\$2.80	\$2.80	\$3.60	\$5.20	\$8.40	\$15.60	\$24.80	\$38.00	\$59.60	\$110.80	\$192.40	\$1.20
\$ 50,000	\$3.50	\$3.50	\$4.50	\$6.50	\$10.50	\$19.50	\$31.00	\$47.50	\$74.50	\$138.50	\$240.50	\$1.50
\$ 60,000	\$4.20	\$4.20	\$5.40	\$7.80	\$12.60	\$23.40	\$37.20	\$57.00	\$89.40	\$166.20	\$288.60	\$1.80
\$ 70,000	\$4.90	\$4.90	\$6.30	\$9.10	\$14.70	\$27.30	\$43.40	\$66.50	\$104.30	\$193.90	\$336.70	\$2.10
\$ 80,000	\$5.60	\$5.60	\$7.20	\$10.40	\$16.80	\$31.20	\$49.60	\$76.00	\$119.20	\$221.60	\$384.80	\$2.40
\$ 90,000	\$6.30	\$6.30	\$8.10	\$11.70	\$18.90	\$35.10	\$55.80	\$85.50	\$134.10	\$249.30	\$432.90	\$2.70
\$ 100,000	\$7.00	\$7.00	\$9.00	\$13.00	\$21.00	\$39.00	\$62.00	\$95.00	\$149.00	\$277.00	\$481.00	\$3.00
\$ 110,000	\$7.70	\$7.70	\$9.90	\$14.30	\$23.10	\$42.90	\$68.20	\$104.50	\$163.90	\$304.70	\$529.10	\$3.30
\$ 120,000	\$8.40	\$8.40	\$10.80	\$15.60	\$25.20	\$46.80	\$74.40	\$114.00	\$178.80	\$332.40	\$577.20	\$3.60
\$ 130,000	\$9.10	\$9.10	\$11.70	\$16.90	\$27.30	\$50.70	\$80.60	\$123.50	\$193.70	\$360.10	\$625.30	\$3.90
\$ 140,000	\$9.80	\$9.80	\$12.60	\$18.20	\$29.40	\$54.60	\$86.80	\$133.00	\$208.60	\$387.80	\$673.40	\$4.20
\$ 150,000	\$10.50	\$10.50	\$13.50	\$19.50	\$31.50	\$58.50	\$93.00	\$142.50	\$223.50	\$415.50	\$721.50	\$4.50
\$ 160,000	\$11.20	\$11.20	\$14.40	\$20.80	\$33.60	\$62.40	\$99.20	\$152.00	\$238.40	\$443.20	\$769.60	\$4.80
\$ 170,000	\$11.90	\$11.90	\$15.30	\$22.10	\$35.70	\$66.30	\$105.40	\$161.50	\$253.30	\$470.90	\$817.70	\$5.10
\$ 180,000	\$12.60	\$12.60	\$16.20	\$23.40	\$37.80	\$70.20	\$111.60	\$171.00	\$268.20	\$498.60	\$865.80	\$5.40
\$ 190,000	\$13.30	\$13.30	\$17.10	\$24.70	\$39.90	\$74.10	\$117.80	\$180.50	\$283.10	\$526.30	\$913.90	\$5.70
\$ 200,000	\$14.00	\$14.00	\$18.00	\$26.00	\$42.00	\$78.00	\$124.00	\$190.00	\$298.00	\$554.00	\$962.00	\$6.00
\$ 210,000	\$14.70	\$14.70	\$18.90	\$27.30	\$44.10	\$81.90	\$130.20	\$199.50	\$312.90	\$581.70	\$1,010.10	\$6.30
\$ 220,000	\$15.40	\$15.40	\$19.80	\$28.60	\$46.20	\$85.80	\$136.40	\$209.00	\$327.80	\$609.40	\$1,058.20	\$6.60
\$ 230,000	\$16.10	\$16.10	\$20.70	\$29.90	\$48.30	\$89.70	\$142.60	\$218.50	\$342.70	\$637.10	\$1,106.30	\$6.90
\$ 240,000	\$16.80	\$16.80	\$21.60	\$31.20	\$50.40	\$93.60	\$148.80	\$228.00	\$357.60	\$664.80	\$1,154.40	\$7.20
\$ 250,000	\$17.50	\$17.50	\$22.50	\$32.50	\$52.50	\$97.50	\$155.00	\$237.50	\$372.50	\$692.50	\$1,202.50	\$7.50
\$ 260,000	\$18.20	\$18.20	\$23.40	\$33.80	\$54.60	\$101.40	\$161.20	\$247.00	\$387.40	\$720.20	\$1,250.60	\$7.80
\$ 270,000	\$18.90	\$18.90	\$24.30	\$35.10	\$56.70	\$105.30	\$167.40	\$256.50	\$402.30	\$747.90	\$1,298.70	\$8.10
\$ 280,000	\$19.60	\$19.60	\$25.20	\$36.40	\$58.80	\$109.20	\$173.60	\$266.00	\$417.20	\$775.60	\$1,346.80	\$8.40
\$ 290,000	\$20.30	\$20.30	\$26.10	\$37.70	\$60.90	\$113.10	\$179.80	\$275.50	\$432.10	\$803.30	\$1,394.90	\$8.70
\$ 300,000	\$21.00	\$21.00	\$27.00	\$39.00	\$63.00	\$117.00	\$186.00	\$285.00	\$447.00	\$831.00	\$1,443.00	\$9.00

\*Benefits reduce by 35% at age 65, by 50% of original amount at age 70 and terminate at retirement

Children's Benefit	Monthly
\$5,000.00	\$1.50
\$10,000.00	\$3.00





# Town Of Webster

## Voluntary Term Life- Spousal Monthly Cost

*With election of employee benefits, spouse's may select any amount desired in units of \$5,000 to a maximum of \$50,000.*

Benefit	Age Brackets											AD&D All Ages
	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
\$ 5,000	\$0.35	\$0.35	\$0.45	\$0.65	\$1.05	\$1.95	\$3.10	\$4.75	\$7.45	\$13.85	\$24.05	\$0.15
\$ 10,000	\$0.70	\$0.70	\$0.90	\$1.30	\$2.10	\$3.90	\$6.20	\$9.50	\$14.90	\$27.70	\$48.10	\$0.30
\$ 15,000	\$1.05	\$1.05	\$1.35	\$1.95	\$3.15	\$5.85	\$9.30	\$14.25	\$22.35	\$41.55	\$72.15	\$0.45
\$ 20,000	\$1.40	\$1.40	\$1.80	\$2.60	\$4.20	\$7.80	\$12.40	\$19.00	\$29.80	\$55.40	\$96.20	\$0.60
\$ 25,000	\$1.75	\$1.75	\$2.25	\$3.25	\$5.25	\$9.75	\$15.50	\$23.75	\$37.25	\$69.25	\$120.25	\$0.75
\$ 30,000	\$2.10	\$2.10	\$2.70	\$3.90	\$6.30	\$11.70	\$18.60	\$28.50	\$44.70	\$83.10	\$144.30	\$0.90
\$ 35,000	\$2.45	\$2.45	\$3.15	\$4.55	\$7.35	\$13.65	\$21.70	\$33.25	\$52.15	\$96.95	\$168.35	\$1.05
\$ 40,000	\$2.80	\$2.80	\$3.60	\$5.20	\$8.40	\$15.60	\$24.80	\$38.00	\$59.60	\$110.80	\$192.40	\$1.20
\$ 45,000	\$3.15	\$3.15	\$4.05	\$5.85	\$9.45	\$17.55	\$27.90	\$42.75	\$67.05	\$124.65	\$216.45	\$1.35
\$ 50,000	\$3.50	\$3.50	\$4.50	\$6.50	\$10.50	\$19.50	\$31.00	\$47.50	\$74.50	\$138.50	\$240.50	\$1.50



P.O. Box 1650 · Little Rock, Arkansas 72203

(PLEASE PRINT)

I represent that the information provided above is true and correct. I understand that if I am not actively at work on the effective date of my coverage, my insurance will not begin until the day I return to work. For those coverages I have declined, I understand that if I choose to enroll at a later date, Evidence of Insurability may be required. If the Plan provides that any contributions be made by me, I authorize my employer to deduct them from my pay.

**Warning:** It is or may be a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company or other person. Penalties may include imprisonment, fines, and denial of insurance benefits in accordance with applicable state law.

Date Received - Home Office

Employee's Signature \_\_\_\_\_

Date \_\_\_\_\_

## INSTRUCTIONS – How to Complete Section II

### Initial Enrollment –Adding Coverage:

Check "Yes" by each coverage you want. Check "No" by each coverage you do not want.

If you checked "Yes" by a coverage, check the "Add New" box, and complete the "Total Amount of Coverage" for which you are applying.

For Example, you are applying for:

- Voluntary Group Life: \$50,000 on yourself, \$20,000 on your spouse, and no coverage on your children
- Voluntary AD&D: \$100,000 on yourself; \$50,000 on your spouse, \$5,000 on your children

SECTION II. VOLUNTARY COVERAGE(S)				Add New	Delete	Increase Existing	Decrease Existing	Total Amount of Coverage	Premium (Completed by Employer)
Complete this Section if applying for these coverages. Evidence of Insurability may be required.									
<b>A. Voluntary Group Life:</b>	Employee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$50,000	
	Spouse	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$20,000	
	Children	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>B. Voluntary AD&amp;D:</b> (EOI not required)	Employee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$100,000	
	Spouse	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$50,000	
	Children	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$5,000	

### How To Change or Delete Coverage:

If you are changing any of your coverage, please complete the information for all of the coverage you have, so that we are sure we have everything correct. Be sure to check the appropriate "Add," "Delete," "Increase," or "Decrease" box.

For Example, you **currently** have:

- Voluntary Group Life: \$60,000 on yourself, \$30,000 on your spouse, and \$10,000 coverage on your children
- Voluntary AD&D: \$100,000 on yourself only

You want to **change** your coverage to:

- Voluntary Group Life: \$100,000 on yourself (increase), \$20,000 on spouse (decrease), and no coverage for children (delete)
- Voluntary AD&D: \$100,000 on yourself (no change), \$50,000 on spouse (add)

SECTION II. VOLUNTARY COVERAGE(S)				Add New	Delete	Increase Existing	Decrease Existing	Total Amount of Coverage	Premium (Completed by Employer)
Complete this Section if applying for these coverages. Evidence of Insurability may be required.									
<b>A. Voluntary Group Life:</b>	Employee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$100,000	
	Spouse	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$20,000	
	Children	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>B. Voluntary AD&amp;D:</b> (EOI not required)	Employee	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$100,000	
	Spouse	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$50,000	
	Children	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

**USable Life**

P.O. Box 1650 • Little Rock, Arkansas 72203

**EVIDENCE OF INSURABILITY (Please Print)***A completed Enrollment Form must accompany this form.***SECTION 1 – Completed By Employer**

Group Name	Date of Hire	Telephone # (include area code)	Group Number
Amount of Insurance Applying for: Employee Life: \$      Dependent Life \$      Disability \$      Other:			Employee's Annual Salary

**SECTION 2 – Completed by Employee**☐ Vol. Group Term Life☐ Amount over Guarantee Issue☐ Late Enrollee

Name (First, MI, Last)						Social Security No.	
Home Address				City	State	Zip	County
Date of Birth	Birth State or Country	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Height (ft-in.)	Weight (lbs.)	Work Phone	Home Phone	

**Spouse & Children Information – Complete if Applying for Dependent's Coverage.**

Person Proposed for Insurance Show first, middle, last name	Occupation	Date of Birth & Place				Height	Weight	Marital Status	Sex
		Month	Day	Year	State or Country				
(Spouse)									
(Child)									
(Child)									
(Child)									
(Child)									

Spouse's Social Security No.:

Spouse's Work Telephone #:

**SECTION 3 – Insurability Questionnaire**

		Yes	No
1. Has anyone to be covered used any tobacco or nicotine products in the past year?		<input type="checkbox"/>	<input type="checkbox"/>
2. Does anyone to be covered have any condition for which consultation or treatment is contemplated or has been advised?		<input type="checkbox"/>	<input type="checkbox"/>
3. Has anyone to be covered been hospitalized for any reason during the past five (5) years?		<input type="checkbox"/>	<input type="checkbox"/>
4. Has anyone to be covered consulted a physician in the past one (1) year for any reason?		<input type="checkbox"/>	<input type="checkbox"/>
5. Has anyone to be covered ever been diagnosed or treated by a member of the medical profession for:			
	Yes No	Yes	No
a. Cancer, cancer related disease or benign tumor?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Disease of the heart or blood vessels, or had a stroke?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Kidney disease or diabetes?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Alcohol or drug abuse?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Lung, asthma, liver or blood disorder?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Emotional, nervous system, eating disorder, or mental health problems?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Ulcer, stomach or digestive disorder?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Arthritis, back, bones or joint disorder?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Bladder, urinary system or reproductive organs disorder?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Has anyone to be covered ever been diagnosed or treated by a member of the medical profession for: Acquired Immunodeficiency Syndrome ("AIDS") or AIDS Related Complex, or Human Immunodeficiency Virus ("HIV")?		<input type="checkbox"/>	<input type="checkbox"/>
7. Has anyone to be covered ever been diagnosed or treated by a member of the medical profession for hypertension (high blood pressure) or high cholesterol? If yes, list name of person(s), medications taken, medication dosage, last two blood pressure readings, and/or last two cholesterol readings in Section 4.		<input type="checkbox"/>	<input type="checkbox"/>
8. Is anyone to be covered currently taking medication(s)? If yes, list name of person, reasons, medications and dosage in Section 4.		<input type="checkbox"/>	<input type="checkbox"/>
9. Has anyone to be covered ever had any impairments, diseases or illnesses not covered in questions 2 – 8?		<input type="checkbox"/>	<input type="checkbox"/>
10a. Are you now pregnant? <input type="checkbox"/> Yes <input type="checkbox"/> No	10b. Have you ever had an ectopic pregnancy, a problem pregnancy, a miscarriage, a problem delivery, a therapeutic abortion, or a Cesarean section?	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you actively at work on the date of this application and have you been actively at work for the 31 days prior to such date? If No, give full details in Section 4.		<input type="checkbox"/>	<input type="checkbox"/>
12. Names, addresses, and phone numbers of the personal physicians of all applicants:			

**SECTION 4 – Give Details to "Yes" answers to questions 2 through 10 include dates of treatment: ☐ Separate Sheet Attached**

Ques. No. & Individual	Illness/Reason for Checkup or Medication & Dosage or Doctor's Treatment/Consultation	Date & Duration	Full Name, Complete Address and Telephone Number of Doctors & Hospitals

**Be Sure to Read the Important Disclosures and sign on Page 2/Reverse**







EMPLOYEE ASSISTANCE PROGRAM

# Access the care and resources you need.

## LIFE CAN BE HARD.

Finding quality, personalized mental health care doesn't have to be. Your Perspectives Employee Assistance Program provides support, counseling and resources to address the stressors that impact your health, in and out of the workplace.

*And it's provided at no cost to you.*



### Mental and Emotional Health

Scheduled counseling and in-the-moment support to improve your life and relationships.



### Tools for Tough Times

Help with issues such as stress, depression, grief, anxiety, substance abuse, relationships, divorce, life changes, trauma, PTSD and more.



### Caring for Others

Services and resources to navigate family dynamics, parenting, childcare, adoption, senior services, eldercare, military and veterans, disability care and even pet care.



### Financial and Legal

Advice and tools to help with money matters and changes in your financial situation. Legal education and access to legal and financial info and forms.



### Work-Life Resources

Anytime access to skill-building courses, assessments, forms, calculators, quizzes, videos, articles and more to feel your best at work, home and in your community.

# EMPLOYEE ASSISTANCE PROGRAM

*Empowering your well-being and success.*

## Options that put you in control

- 1 Call or text 800.456.6327**  
Schedule an appointment with a counselor or contact us for in-the-moment support.
- 2 Use the “Live Chat” feature**  
on your Perspectives Online Portal to instant message with a counselor  
7am-9pm CST Monday-Friday.
- 3 Download the Perspectives App**  
Search ‘Perspectives Ltd’ in the iOS or Google Play Store. Download for free.
- 4 Log in to your WorkLife Online Portal**  
for access to online resources and information. Visit [perspectivesltd.com/login](https://perspectivesltd.com/login)

Access Code \_\_\_\_\_

Password           **Perspectives**          

**Take care of your mental  
health and well-being.**

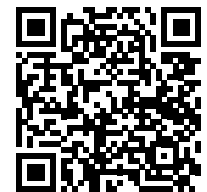
*You don't have to do it alone.*

**[perspectivesltd.com](https://perspectivesltd.com)**

**800.456.6327**



*Easily access your  
Perspectives'  
services and  
resources.*



**Confidential assistance for you and your family 24/7**



## **Employee Assistance Program (EAP)**

*Support, Counseling and  
Resources for Life's Stressors*

**CALL OR TEXT 24/7**

800.456.6327 | [perspectivesltd.com/login](https://perspectivesltd.com/login)



## *Helping you in your journey to well-being*

- Relationships
- Caregiving
- Legal/Financial
- Stress
- Depression
- Grief
- Anxiety
- Trauma
- Anger
- PTSD
- Substance Abuse
- Life Changes



*Easily access your Perspectives  
services and resources.*

## Employee Assistance Program



### Confidential And No Cost

We know that confidentiality and costs are important to you.

That's why we offer CONFIDENTIAL assistance to employees and their families. And, your personal information is not disclosed to anyone unless you provide written consent or as required by law.

In addition, Perspectives EAP services are provided at NO COST to you. Your employer provides Perspectives EAP as a benefit because they value you. If we refer you to an outside resource for additional support, we'll advise you about potential costs and whether they may be covered by your insurance.

### Additional Services Just For You!

Your employer has selected enhanced services for you and your family as a part of your Perspectives EAP benefit.

#### LEGAL AND FINANCIAL SERVICES

At some point in life, we all find ourselves in need of legal or financial advice. Whether we're planning for retirement or college, or facing a divorce or potential legal battle, it's often hard to know where to start.

Perspectives Legal / Financial Services provide you with phone access to specialists who can help you understand your options and point you in the right direction for the help you need. If you do require an attorney, you will be given a referral to our network that includes a FREE 30 minute consultation and 25% reduction in attorney fees.

#### WORKLIFE SERVICES

In addition to WorkLife Online, you have access to the relocation center and FREE phone consultations with specialists who assist families with child and eldercare issues, as well as convenience services. Our national network of pre-screened child and eldercare providers offer a time-saving service for you and the people you care about.

Just call 800.456.6327 or log into  
perspectivesltd.com with your username and  
password to learn more or get started.

PLEASE TAKE A MINUTE TO LOG INTO YOUR ACCOUNT  
TO SEE THE BENEFITS OF PERSPECTIVES EAP.

Username

MEGA

Password

perspectives



## We Help With Issues That Impact Life

We can help you resolve stressful personal and family issues, or direct you to legal, financial or child care resources when you need them most.

### COMMON ISSUES WE HELP PEOPLE WITH EVERYDAY INCLUDE:

- + Alcohol and Drug Abuse
- + Attention Deficit Disorder (ADD)
- + Attention Deficit Hyperactivity Disorder (ADHD)
- + Addictions
- + Adoption
- + Anger Issues
- + Anxiety
- + Budgeting
- + Child Care Resources
- + College Planning
- + Communications Issues
- + Coping with Change
- + Depression
- + Divorce
- + Domestic Violence
- + Eating Disorders
- + Effective Communication
- + Elder Care Resources
- + Emotional Issues
- + Family Issues
- + Financial Resources
- + Grief
- + Legal Resources
- + Leisure Travel Time
- + Marital and Couples Counseling
- + Mental Health
- + Parenting
- + Pet Care Resources
- + Post Traumatic Stress Disorder
- + Relationship Issues
- + Stress

## We're Available When You Need Us

Perspectives EAP is available 24/7 and can be accessed three ways:

### OVER THE PHONE

Masters and Doctorate-level EAP counselors are available 24/7 to answer your questions, provide counseling or assist you with useful appropriate resources. Call 800.456.6327 anytime!

### IN PERSON

Counselors will listen to your concerns, assess the situation and help you develop an action plan best suited to your needs. When appropriate, this plan may include further in-person sessions with Perspectives or a referral to another qualified professional. Call 800.456.6327, 8 a.m. - 6 p.m. weekdays to schedule an appointment.

### ONLINE

Have you ever spent hours "Googling" for good information about parenting, diet, relationships or hundreds of other issues that impact your life? We do our homework so you don't have to!

*Perspectives Online* is a special website for everyone with Perspectives EAP. It provides information, resources and tools for a vast number of issues, ranging from parenting and child care to health and wellness, career development, workplace training and more. Just visit [perspectivesltd.com](http://perspectivesltd.com) and log in with your username and password!

# FREE Help. Who Doesn't Like That?

We want you to think of Perspectives as the "Everyday Assistance People." Our Employee Assistance Program (EAP) provides support, counseling and resources for life issues that can take a toll on your emotional well-being or take time away from the things you value most, like work and family. Our services are confidential, no cost to you and available when you need them!



## PERSPECTIVES WORK-LIFE PROGRAM

A Selection of "Wrap-around" Work-Life Services Serving EAPs Nationwide.

800.456.6327

[perspectivesltd.com](http://perspectivesltd.com)

Username: MEGA

Password: perspectives

CHILDCARE	ELDERCARE	CONVENIENCE SERVICES	LEGAL
<p>Childcare Consultation &amp; Referrals:</p> <ul style="list-style-type: none"><li>• Before/After School Care</li><li>• Childcare Centers</li><li>• Family Day Care</li><li>• Nannies &amp; In-home Care</li><li>• Summer Camps</li></ul> <p>Information &amp; Support:</p> <ul style="list-style-type: none"><li>• Adolescence &amp; Child Development</li><li>• Adoption</li><li>• New Parents</li><li>• Pregnancy</li><li>• Special Needs</li></ul>	<p>Consultation &amp; Referrals:</p> <ul style="list-style-type: none"><li>• Assisted Living Facilities</li><li>• Caregiver Support</li><li>• Community Services</li><li>• Home Health Care</li><li>• Hospice Providers</li><li>• Nursing Homes</li><li>• Respite Care Providers</li><li>• Transportation Services</li></ul>	<p>Information &amp; Referrals:</p> <ul style="list-style-type: none"><li>• Community Education Classes</li><li>• Fitness Programs &amp; Trainers</li><li>• Home Cleaning</li><li>• Home Repair Services</li><li>• Moving Services</li><li>• Organizer Services</li><li>• Pet Care</li><li>• Relocation Information</li><li>• Yoga Classes</li></ul>	<p>Consultation &amp; Referrals:</p> <ul style="list-style-type: none"><li>• Bankruptcy</li><li>• Child Custody &amp; Support</li><li>• Consumer Issues</li><li>• Elder Law</li><li>• Estate Planning</li><li>• Immigration</li><li>• Landlord Tenant Disputes</li><li>• Real Estate Concerns</li><li>• Restraining Orders</li><li>• Separation &amp; Divorce</li><li>• Wills &amp; Trusts</li></ul>
NUTRITION	HEALTH	WORK	FINANCIAL
<p>Resources &amp; Referrals:</p> <ul style="list-style-type: none"><li>• Child Friendly Meals</li><li>• Diabetes</li><li>• Food Allergies</li><li>• Gastrointestinal Problems</li><li>• Healthy Eating</li><li>• High Blood Pressure</li><li>• High Cholesterol</li><li>• Lactation</li><li>• Weight Management</li></ul>	<p>Resources &amp; Referrals:</p> <ul style="list-style-type: none"><li>• Complementary Medical Providers</li><li>• Health Coaches</li><li>• Health Spas</li><li>• Meditation Programs</li><li>• Mindfulness Programs</li><li>• Sleep Programs</li><li>• Smoking Cessation Programs</li><li>• Support Groups for Chronic Illness</li><li>• Twelve Step Programs</li></ul>	<p>Resources &amp; Referrals:</p> <ul style="list-style-type: none"><li>• Career Exploration</li><li>• Interest Testing</li><li>• Job Performance Concerns</li><li>• Job Search Strategies</li><li>• Resume Review</li><li>• Volunteer Work</li></ul>	<p>Consultation &amp; Referrals:</p> <ul style="list-style-type: none"><li>• Budgeting</li><li>• Credit Problems</li><li>• Debt Management</li><li>• Financial Wellbeing</li><li>• Financial Aid</li><li>• Homebuying Information</li><li>• Insurance Planning</li><li>• Retirement Planning</li><li>• Tax Resources</li></ul>