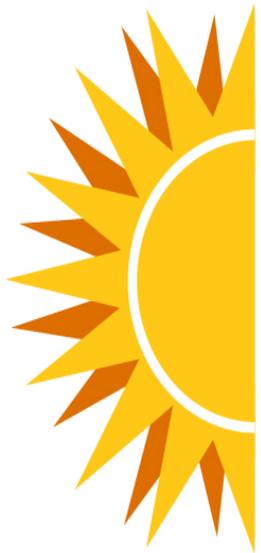


# Welcome to Open Enrollment

## 2024-2025



SHINE BRIGHT

*Protect Right*

# Agenda

Introductions

NCIRE

What's New

NCIRE

Contributions

Newfront

Benefits Overview

Newfront

FSA/Commuter Overview

Newfront

Important Reminders

NCIRE

Q&A

All

## 2024 Virtual Health & Wellness Fair

Just like you would in person, we hope you will have fun, win prizes, but most importantly you'll learn about the benefits available to you and how to be a good consumer of each!

# Save the Date!

**OCTOBER 29 - NOVEMBER 6, 2024**

### EXPLORE & INTERACT WITH OUR BENEFIT & WELLNESS PARTNERS!

- Newfront - Benefit Overview
- Cigna - Medical and Dental
- ClassPass - Wellness & Gym Benefit
- Concern - EAP
- Kaiser - Medical
- Life Health - Skin Screening
- Nationwide - Pet Insurance
- Navia - FSA, Transit and Commuter Benefit
- Financial Wellness
- Principal - Financial Wellness
- VSP - Vision Insurance
- On-site skin screenings & 1:1 financial wellness sessions



### WIN PRIZES!

Nespresso, Theragun, Kindle and much more!



### CONNECT WITH VENDORS

Connect with vendors 1-on-1 for 15 minutes to get benefit related questions answered.



### ATTEND LIVE EVENTS!

Join us on our zoom events platform to Engage in fun wellness activities and to hear from our vendors partners on the great benefits available to you!

[\*\*REGISTER FOR LIVE EVENTS HERE!\*\*](#)



# What's New for 2024-25

- **Slight** increase to your employee contribution on your Medical plans and Dental Buy-up plan.
- Adding Nationwide Pet Insurance as an optional benefit
- SPECIAL Voluntary Life Open Enrollment Opportunity

## Reminder:

If no actions are taken all elections will remain the same.  
You will need to re-enroll in the FSA plans for 2025.  
FSA elections do not carry forward.

# 2024-25 Bi-Weekly Employee Contributions



## Employee Bi-weekly Cost

	EE*	E + S*	E + C*	E + F*
Cigna OAP HRA	\$33.84	\$105.06	\$94.94	\$126.24
Cigna OAP IN	\$72.34	\$194.16	\$147.51	\$244.46
Kaiser HMO	\$83.70	\$236.99	\$182.81	\$286.32
Dental Core	\$4.51	\$10.00	\$11.81	\$17.30
Dental Buy Up	\$12.00	\$25.10	\$29.42	\$42.52
Vision Core	\$0.00	\$0.00	\$0.00	\$0.00
Vision Buy Up	\$3.24	\$5.04	\$7.99	\$7.99

Based on 26 pay periods

## HRA Annual Funding Amount

	EE*	E + F*
Cigna OAP HRA	\$750	\$1,500

The funding amount is based on enrollment in the plan on December 1st. If you enrolled later in the year the amount would be pro-rated.

\*Unused dollars rollover from year to year up to \$1,500 for Individual and \$3,000 for family coverage.

\*EE = Employee only

\*E + S = Employee + Spouse,

\*E + C = Employee + Child(ren)

\*E + F = Employee + Family



MEDICAL HMO Amount You Pay	Kaiser HMO Plan Network only	Cigna OAP IN Network only
Annual deductible (Individual/Family) **	None	None
Out-of-pocket maximum (Individual/Family) **	\$2,000 / \$4,000	\$2,000 / \$4,000
Office visits	\$30 copay	\$20 pcp / \$40 sp
Preventive care	\$0 copay	\$0 copay
Outpatient surgery	\$100/procedure	\$125/visit
Inpatient hospital	\$250/admission	\$500/admission
Emergency room (waived if admitted)	\$100/visit	\$100/visit
Retail Prescriptions (Up to 30-day supply)	\$15 / \$30	\$15 / \$30 / \$45
Mail order prescriptions (Up to 90-day supply)	\$30 / \$60 (up to 100 day)	\$30 / \$60 / \$90

MEDICAL PPO Amount You Pay	Cigna OAP HRA Plan	
	In-Network	Out-of-Network
Annual deductible (Individual/Family) **	\$2,000 / \$4,000 (cross accumulation)	\$4,000 / \$8,000 (cross accumulation)
Out-of-pocket maximum (Individual/Family) **	\$4,000 / \$8,000 (cross accumulation)	\$8,000 / \$16,000 (cross accumulation)
Office visits	10%*	30%*
Preventive care	No Charge, deductible waived	30%*
Outpatient surgery	10%*	30%*
Inpatient hospital	10%*	30%*
Emergency room (waived if admitted)	10%*	10%*
Retail Prescriptions* (Up to 30-day supply)	\$15 / \$35 / \$50	Not covered
Mail order prescriptions (Up to 90-day supply)	\$38 / \$88 / \$125	Not covered

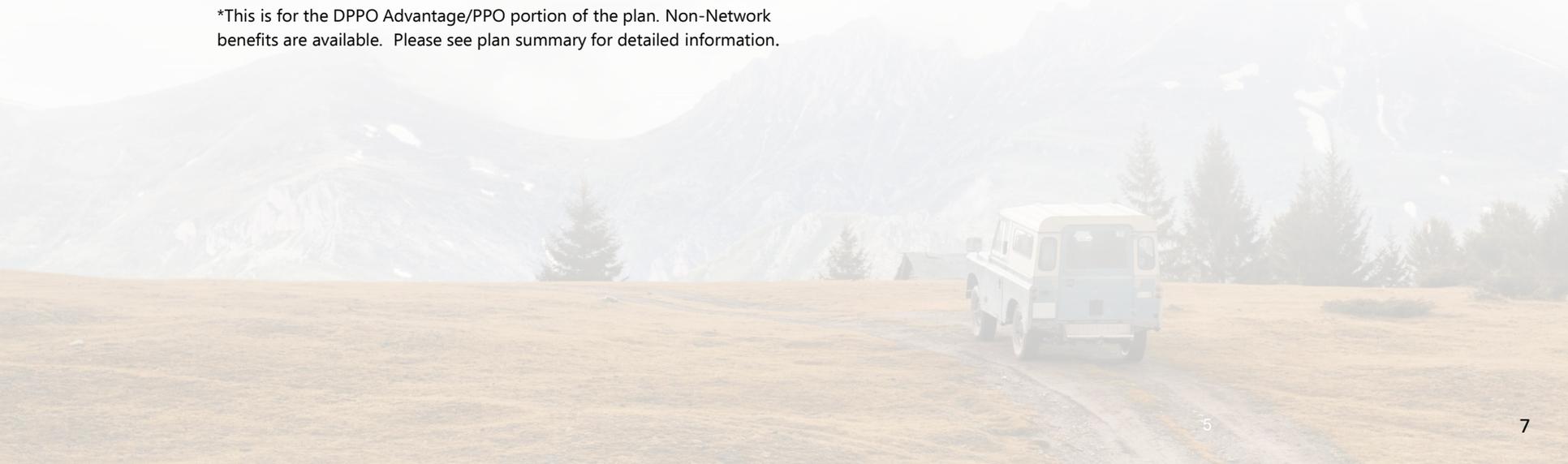
\*After Plan Deductible is met  
 \*\* Embedded deductible and out of pocket max

Please keep in mind that these summaries describe only the highlights of the benefits plans and policies available to you. The details of these plans and policies are contained in the official plan and policy documents. If there is a question about one of these plans or policies, or a conflict between these summaries and the official plan and policy documents, the official documents will govern.



DENTAL	Cigna - Dental	
	Core Plan In Network*	Buy-Up Plan In Network*
Deductible	\$50 / \$150	\$25 / \$75
Preventive	100%	100%
Basic	90%	90%
Major	60%	60%
Annual maximum	\$1,000	\$2,000
Orthodontia	60% (child only)	60% (adult/child)
Ortho lifetime maximum	\$1,500	\$2,000

\*This is for the DPPO Advantage/PPO portion of the plan. Non-Network benefits are available. Please see plan summary for detailed information.





VISION	VSP - Vision	
	Core Plan In Network	Buy-Up Plan In Network
Exam copay	\$10	\$10
Materials copay	\$25	\$10
Frequency	every 12 months	Every 12 months
Frames benefits	\$130	\$180
Frame frequency	every 24 months	Every 12 months
Lenses benefits	Covered in full	Covered in full
Elective Contacts	\$130	\$180
Lenses frequency	every 12 months	Every 12 months



## USING YOUR BENEFIT IS EASY

### Once you're enrolled...

- Create an account at **vsp.com** and review your benefit information
- Find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195**
- No ID card needed, at your appointment, simply tell them you have VSP

# EMPLOYEE ASSISTANCE PROGRAM (EAP)



November 1st Concern at 12:30 pm PST

## CONCERN EAP

Available to all employees, your spouse/domestic partner, and dependent children up to age 26

- **Counseling** – Up to **5** visits per person, per issue, per year
- **Financial** – Free one to two 30-minute phone consultations with a financial specialist. 25% discount off regular rates if services continue
- **Legal** – Free 30-minute consultations with a qualified attorney. 25% discount off normal hourly rates if you retain their services

## HELP WHEN YOU NEED IT

**Confidential Counseling** – In-person, telephone, video, text, chat. Experienced, licensed counselors help with:

- Stress, anxiety
- Major life changes
- Communication
- Grief and loss
- Relationships
- Substance abuse
- Emotional wellbeing
- Job stress

## GETTING STARTED IS EASY

Just call **800-344-4222** 24/7 or visit [employees.concernhealth.com](http://employees.concernhealth.com) and log in with your company access code **ncire**. Then click on “Get Services” to create your confidential digital dashboard.





## Short- and Long-Term Disability (STD and LTD)

NCIRE provides a **Short-Term Disability (STD)** benefit up to 66 2/3% of your weekly pay to a maximum of \$2,309 per week for up to 12 weeks, if you become disabled. Benefits begin on the 8th day for both accident and illness. Short Term Disability benefits from NCIRE are reduced by payments you receive from the state disability plan.

NCIRE provides a **Long-Term Disability (LTD)** benefit after 90 consecutive days of disability. Long Term Disability pays up to 66 2/3% of your monthly pay to a maximum of \$10,000 a month if your disability extends beyond 90 consecutive days.

## Life Insurance and AD&D

**Basic Life and AD&D Insurance** pays a flat benefit in the amount of \$50,000. Life insurance pays benefits upon your death. AD&D insurance pays benefits if your death is the result of a covered accident. If you die from an accidental injury, your beneficiary will receive both the life and AD&D benefit. AD&D also pays benefits if you are severely injured and suffer a loss such as the loss of a limb or eyesight. Employer paid Term Life and AD&D will decrease to 65% of the original coverage amount at age 65. *It is important to assign beneficiaries in UltiPro.*

## Voluntary Life

You may purchase additional voluntary life insurance for yourself in multiples of \$10,000, up to a maximum benefit of \$500,000 or five times your annual salary, whichever is less. Spouse and child voluntary life insurance are also available.

**Note:** You may be required to submit Evidence of Insurability depending on when you make an election and the coverage amount.

# Voluntary Life Special Open Enrollment



## Voluntary Life - SPECIAL ENROLLMENT OPPORTUNITY FOR 2024 – 2025 OPEN ENROLLMENT

- During this special open enrollment event, evidence of insurability (EOI) is only required for coverages above the Guarantee Issue amount (GI). **GI AMOUNT IS \$150,000.**
- Employees may elect coverage for the first time or choose to increase their coverage during this Special Event without EOI.
- Employees can take this opportunity to enroll or increase coverage for their dependents as well. They may elect up to the Guarantee Issue amounts for the dependents without EOI. **GI AMOUNT FOR SPOUSE IS \$50,000.**

EOI may be required for these elections in the future.

- Employees must be enrolled in Voluntary Life to elect dependent coverage.
- Spouse coverage can not exceed 100% of the employee's coverage.
- Child coverage can not exceed 50% of the employee's coverage
- Any coverage above the Guarantee Issue amounts requires evidence of insurability.

BENEFITS (You can purchase this coverage at a group rate.)	
For you	You can choose from <b>\$10,000 to \$500,000</b> —in increments of \$10,000 <b>not to exceed 5 times</b> your Basic Annual Earnings. No medical questions asked <b>up to the Guaranteed Issue amount of \$150,000.</b>  Benefits are reduced at age 65 and may reduce again in subsequent years as noted in your Certificate.
For your spouse	If you elect coverage for yourself, you can choose from <b>\$5,000 to \$250,000</b> —in increments of \$5,000. No medical questions asked <b>up to the Guaranteed Issue amount of \$50,000.</b>  The amount you select for your spouse cannot exceed 100% of your coverage amount. Coverage ends when your spouse turns age 70.
For your child(ren)	If you elect coverage for yourself, you can choose <b>\$10,000.</b> No medical questions asked.  The amount you select for your child(ren) cannot exceed 50% of your coverage amount. Benefits may reduce as noted in your Certificate. Child(ren) must primarily depend on the employee for 50% or more of their support.  A full benefit is payable for a dependent child who is 6 months to 26. A reduced benefit of \$250 is payable for a child from 14 days to 6 months. (No benefit is payable for a child from birth to 14 days).



## Choose options **your** way:

- Coverage is available for your spouse and children with most products.
- Benefits are paid directly to you, unless you specify otherwise.
- With most plans, you can continue coverage when you retire or change jobs, with no increase in premiums.
- With most plans, you receive benefits regardless of any other insurance you may have with other insurance companies.

Please call or email Brittany Lloyd for assistance with any questions or claims.  
**Email:** [Brittany.Lloyd@coloniallifesales.com](mailto:Brittany.Lloyd@coloniallifesales.com)  
**Phone Number:** 925-759-6027

## Select what matters most to you and your Family.

- **Accident insurance** helps offset the unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.  
\$50 Health screening benefit & \$200 mammography  
[Ask about Chiropractic options](#)
- **Life insurance** enables you to tailor coverage for your individual needs and helps provide financial security for your family members.  
**Term Life & Whole Life Options**
- **Cancer insurance** helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.  
\$75 Cancer/Wellness.
- **Critical illness insurance** supplements your major medical coverage by providing a lump-sum benefit that you can use to pay for direct and indirect costs related to a covered critical illness.  
\$50 Health screening, \$200 mammography, \$70 pap smear.



## Navia will be providing you with the following benefits:

- Health Care FSA (HCFSA)
- Dependent Care FSA (DCFSA)
- Commuter Benefit
- Parking Benefit



This benefit uses your **pre-tax** dollars to pay for eligible out-of-pocket expenses that are medically necessary. The Health Care FSA is **pre-funded**. You have access to the full annual election amount at the beginning of the plan year.

This benefit is separate from your medical coverage and the Health Care FSA covers you and your dependents even if you (or your dependents) are not covered under your employer's benefits!

The maximum amount that you set aside for your **Health Care FSA is \$3,300.**

The 2 ½ month Grace Period provision gives your plan year an extension so that any expense incurred from January 1, 2024 through March 15, 2025 can be submitted against the plan year that ends on December 31, 2024.

Claims submitted against the prior plan year must still be submitted by the claims run-out deadline of March 31, 2025.



Under IRC Section 213(d), the expense must be to “treat a medical condition” to be considered eligible for reimbursement. This includes common expenses such as:

- Copayments, prescriptions, deductible and coinsurance amounts.
- Dental and orthodontia expenses.
- Vision expenses such as lenses, contacts, frames etc.
- Acupuncture, chiropractic, naturopathic doctors.
- Feminine Care Products.
- Over-the-counter drugs and medicine.





## The Dependent Care FSA calendar year maximum:

- \$5,000 if you are married filing jointly
- \$5,000 if you are single
- \$2,500 if you are married filing separately



The Day Care FSA is not pre-funded; reimbursements are paid based on your account balance.

### Eligible Expenses:

Before and after-school care  
Day camps  
Preschool  
Day Care

### Ineligible Expenses:

Overnight camps  
Kindergarten  
Childcare while you are not working  
Care provided by spouse or dependent



Your FSA plan year is **January 1, 2025 through December 31, 2025.**

Your plan has the the 2 ½ month Grace Period provision which gives your plan year an extension so that any expense incurred from January 1, 2025 through March 15, 2026 can be submitted against the plan year that ends on December 31, 2025.

**This benefit covers you, your spouse and any tax dependent(s).  
Your eligibility for this benefit is not based on the status of your insurance coverage through your employer.**



- Estimate your out-of-pocket health care expenses and dependent care expenses for yourself and your family.
- Complete your FSA enrollment in UltiPro, by selecting: Open Enrollment > FSA 2025.
- Money will be taken out of your paycheck pre-tax and put into your FSA.
- These are use-it-or-lose-it plans and unspent funds will be forfeited if not expended by the end of the grace period.





If you have work related public transportation or parking expenses, you can save 20-40% by using the GoNavia Commuter Benefit.

The GoNavia Commuter program allows you to pay for work related public transportation and parking costs with *pre-tax dollars*.

When you enroll into the GoNavia Commuter program, we load your monthly benefit order to a Navia Benefits Card. You'll use this card to pay for your eligible parking or transportation expenses.



**Pre-Tax Maximums for 2024:**  
**Transit: \$325/month**  
**Parking: \$325/month**



## The MyNavia App gives you real-time access on the go!

- Submit your claims
- Claim approval & reimbursement notifications
- Update personal information
- Substantiate debit card transactions
- View active benefits and claims history
- View pending claims

Available for download on Google Play and the Apple App Store



### Navia tools:

**MyNavia App** – An easy-to-use mobile app that gives you real-time access on the go. Available for both Apple and Android devices

**FlexConnect** – Simple online auto-claim preparation tool for HCFSAs

**Online Submission** – Log into your account at [www.naviabenefits.com](http://www.naviabenefits.com)

**Dependent Care FSA Recurring Claim** – Simple online auto-claim tool for DCFSAs

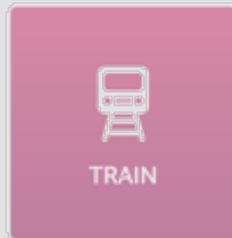
**Paper Claim Form** – Mail, fax or email your claim and documentation to us



Your orders must be made through [naviabenefits.com](https://naviabenefits.com) by **11:59 pm (PST) on the 20th** of the month if you plan on using the benefit in the following month.

Funds will be available the 1st of each month.

Your order will be taken from your paycheck on a pre-tax basis up to the monthly IRS limit, any remainder on a post tax basis, as needed.





## Employee perks done right

Attract, engage and retain your employees. PerkSpot provides your employees with exclusive discounts to hundreds of merchants nationwide.

### Save thousands

Exclusive deals from big brands and local merchants. You name it, we've got it!

### Auto-Registration

Create a win-win for you and your employees. We'll help you communicate the program and customize it to fit your needs and align with your goals. With auto-registration, you'll receive higher engagement with less effort. Simply supply a file with names and emails and we'll handle the rest!

### Employers Love PerkSpot for a Reason

PerkSpot's simple, affordable and easy to use discounts platform is offered to employees worldwide. Employees love using PerkSpot so much, it's easy to see why top companies like Walgreens and United choose PerkSpot as their employee perks provider.

Get Started Now! [newfront.perkspot.com](http://newfront.perkspot.com)



### PerkSpot Partners With Great Merchants

PerkSpot's large, highly engaged user base means merchants are excited to offer their discounts on our platform. There's something for every kind of employee on PerkSpot.

### Discounts in dozens of categories, like—

- Apparel
- Automotive
- Health & Wellness
- Home, Garden & Pets
- Computers & Electronics
- Cell Phones
- Flowers & Gifts
- Tickets & Entertainment
- Travel & Hotels
- Bring Your Own, Too!



Nationwide®

Pets are a part of your family, and you'll do anything to keep them happy and healthy. But with the cost of pet care on the rise, it isn't always easy. That's why we're offering a pet benefit option which makes pet care more affordable.

## Enroll at any time throughout the year!

There are three simple ways for employees to sign up for their new pet insurance voluntary benefit:

1. Go directly to the dedicated URL for NCIRE:

<https://benefits.petinsurance.com/ncire>

2. Call 877-738-7874 and mention that you are an employees of NCIRE to receive preferred pricing

3. Visit [PetsNationwide.com](https://petsnationwide.com) and enter your company name: Northern California Institute for Research and Education should populate.

Current policyholders may contact our Customer Service at 800-540-2016.

Additional benefits through Nationwide:

- 24/7 Vet Line
- Death benefit



ClassPass is a monthly fitness membership that provides you with access to thousands of different studios, gyms, and wellness offerings across [ClassPass cities](#) worldwide\*. The cost of our membership plans varies by credit amount. The number of classes you can take each cycle depends on your membership plan, and you choose how to use your credits. You can book classes ranging from yoga to barre to cycling to martial arts – the options are endless!

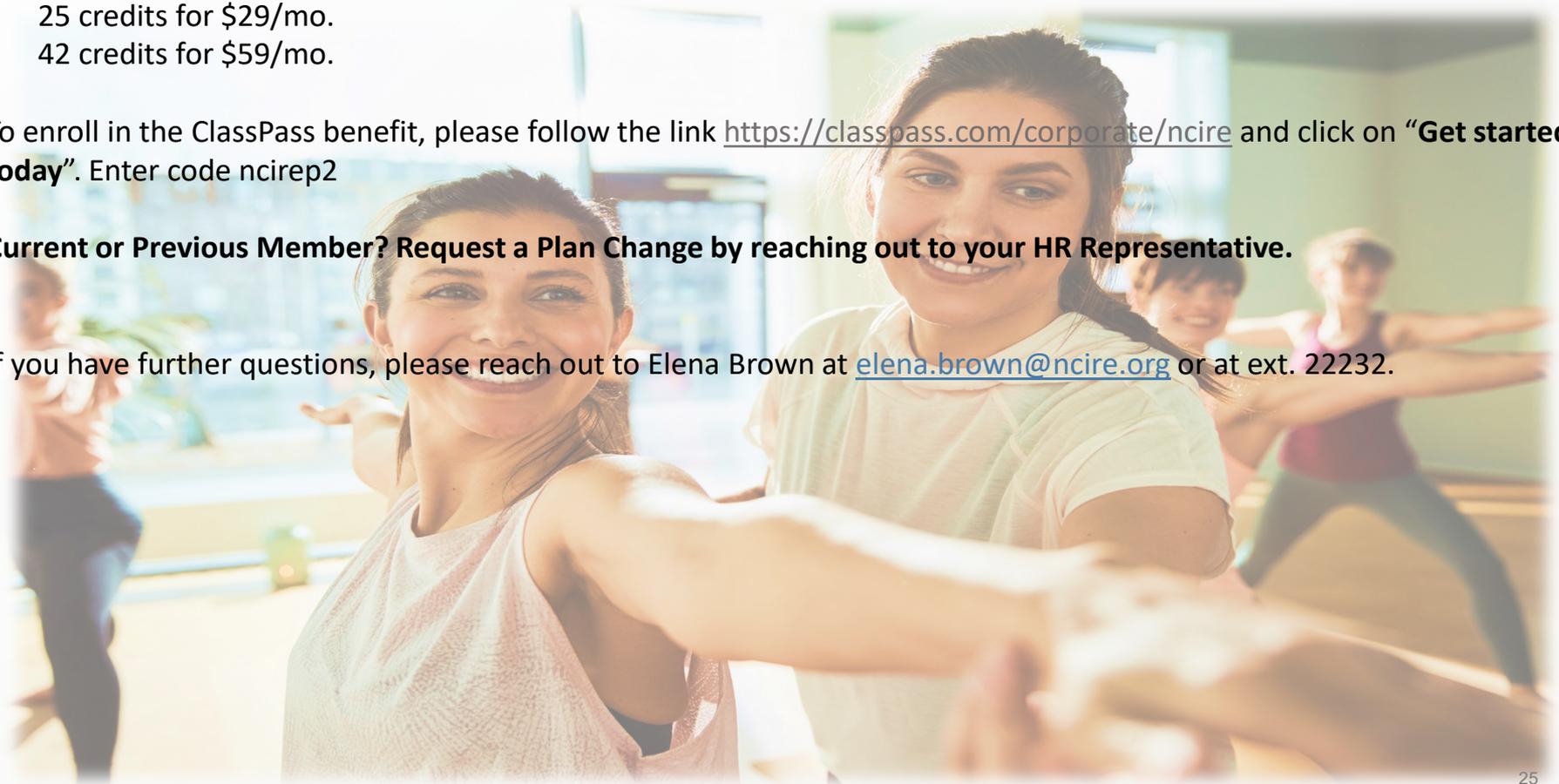
#### NCIRE Plans:

- 11 credits \$3/mo.
- 25 credits for \$29/mo.
- 42 credits for \$59/mo.

To enroll in the ClassPass benefit, please follow the link <https://classpass.com/corporate/ncire> and click on “**Get started today**”. Enter code ncirep2

**Current or Previous Member? Request a Plan Change by reaching out to your HR Representative.**

If you have further questions, please reach out to Elena Brown at [elena.brown@ncire.org](mailto:elena.brown@ncire.org) or at ext. 22232.





Open Enrollment Period: 10/29/24 through 11/15/24

- If you ***do not*** wish to make any changes to your Kaiser or Cigna medical, dental or vision enrollments there is nothing you need to do. Your current enrollments will continue into the next plan year.
- If you wish to enroll in or change your current enrollments, you must log into UltiPro and select Open Enrollment 2024-25.
- Open Enrollment closes at the end of the day November 15<sup>th</sup> for changes to be effective 12/01/24.
- Following open enrollment, you cannot change your elections until 12/01/25, unless you have a Qualifying Life Event.



## You must re-enroll in the Health Care or Dependent Care Flexible Spending Accounts (FSA) if you want coverage for 2025 plan year (Jan-Dec)

- Remember these accounts are use it or lose it even with grace period so estimate your expenses carefully.
- Login to UltiPro and select Flexible Spending Account 2025.
- Deadline to enroll is November 15, 2024.
- Any 2024 claims must be submitted to Navia by March 31, 2025.



# Questions?

Representatives from Newfront, Cigna, Kaiser, Principal Financial, Concern, ClassPass, and WellnessIQ are available during our Virtual Benefits Fair to answer your questions!



**For additional questions regarding open enrollment or HR related needs, please contact:**

Elena Brown, Human Resources Generalist

Ext. 22232

[elena.brown@ncire.org](mailto:elena.brown@ncire.org)