

EMPLOYEE BENEFITS GUIDE



2022 - 2023
PLAN YEAR

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Welcome

At New Horizons Regional Education Center, we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

Throughout this guide, you will see various QR codes. These QRs will take you to brief educational videos. Scan them with your phone camera to learn more about the benefits available to you.

Sincerely,

New Horizons Regional Education Center HR

EMPLOYEE BENEFITS



Contact Information

Have Questions? Need Help?

New Horizons Regional Education Center is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-6699 or via e-mail at BRCEast@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Additional information regarding benefit plans can be found below. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

Carrier Customer Service

| | CARRIER | PHONE NUMBER | WEBSITE |
|-----------------------------------|--|-----------------|-------------------------|
| Medical | Optima Health Insurance Company | (800) 275-3755 | www.OptimaHealth.com |
| Dental PPO | United Concordia Insurance Company | (800) 332-03266 | www.unitedconcordia.com |
| Vision | Avesis, Inc. | (844) 630-1100 | www.avesis.com |
| Long Term Disability (LTD) | Unum Life Insurance Company of America | (800) 421-0344 | www.unum.com |
| Employee Assistance Program (EAP) | Optima Health Insurance Company | (757) 363-6777 | www.OptimaEAP.com |
| Legal Resources | Legal Resources | (800) 728-5768 | www.legalresources.com |
| USI's Benefit Resource Center | USI's Benefit Resource Center | (855) 874-6699 | BRCEast@usi.com |

Eligibility

Eligible Employees:

You may enroll in the New Horizons Regional Education Center Employee Benefits Program if you are an employee working at least working at least 30 hours per week.

Eligible Dependents:

If you are eligible for our benefits, then your dependents may be as well. In general, eligible dependents include your spouse and children up to age 26. Children may include natural, adopted, stepchildren and children obtained through court-appointed legal guardianship.

When Coverage Begins:

The effective date for your benefits is October 1, 2022. Newly hired employees and dependents will be effective in New Horizons Regional Education Center's benefits programs. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status event.

Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

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



If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

Enrollment

Enrolling in benefits is simple!

- 1.** To learn about the benefits available to you, attend benefits orientation and review your benefit guide.
- 2.** Obtain enrollment forms from Human Resources.
- 3.** Complete forms, electing benefits applicable to you and your family.
- 4.** Return completed forms to Human Resources.

2022 Optima Mandated Plan Changes

The **day supply limits** for retail prescription drugs have been changed from 31 days to 30 days. Members will pay one copayment or applicable coinsurance per 30-day supply. Mail order will continue to offer up to a 90-day supply on tiers 1-3.

For **non-HSA plans** (non-Equity plans), the **Continuous Glucose Monitors, Sensors, and Supplies (CGM)** will now be covered under the pharmacy benefit, per the applicable tier cost share amount. Pre-authorization may apply.

All pharmacy tier-naming conventions have been changed from "**Selected**" to "**Preferred**." This is a language clarification, not a benefit change.



Medical

New Horizons Regional Education Center will offer medical coverage through Optima. The chart on the following page is a brief outline of the plan. Please refer to the summary plan description for complete plan details.



HMO v. POS



HDHP with HSA



Preventive Care

| | HMO Vantage 1000/20/20% | HMO Equity Vantage (HSA) 3000/10% | POS 1000/20/20% | |
|---|---|---|---|---|
| | In-Network Benefits | In-Network Benefits | In-Network Benefits | Out-of-Network Benefits |
| Annual Deductible | | | | |
| Individual | \$1,000 | \$3,000 | \$1,000 | \$2,000 |
| Family | \$2,000 | \$6,000 | \$2,000 | \$4,000 |
| Coinsurance | 80% | 90% | 80% | 60% |
| Maximum Out-of-Pocket* | | | | |
| Individual | \$5,000 | \$5,000 | \$5,000 | \$9,000 |
| Family | \$10,000 | \$10,000 | \$10,000 | \$18,000 |
| Physician Office Visit | | | | |
| Primary Care | \$20 copay | 90% after deductible | \$20 copay | 60% after deductible |
| Specialty Care | \$40 copay | 90% after deductible | \$40 copay | 60% after deductible |
| Preventive Care | | | | |
| Adult Periodic Exams | 100% | 100% | 100% | 60% after deductible |
| Well-Child Care | 100% | 100% | 100% | 60% after deductible |
| Diagnostic Services | | | | |
| X-ray and Lab Tests | 80% after deductible | 90% after deductible | 80% after deductible | 60% after deductible |
| Complex Radiology | 80% after deductible | 90% after deductible | 80% after deductible | 60% after deductible |
| Urgent Care Facility | \$40 copay | 90% after deductible | \$40 copay | 60% after deductible |
| Emergency Room Facility Charges* | 80% after deductible | 90% after deductible | 80% after deductible | 80% after deductible |
| Inpatient Facility Charges | 80% after deductible | 90% after deductible | 80% after deductible | 60% after deductible |
| Outpatient Facility and Surgical Charges | 80% after deductible | 90% after deductible | 80% after deductible | 60% after deductible |
| Retail Pharmacy (30 Day Supply) | | | | |
| Prescription Deductible | \$150 / \$300 | Combined with medical | \$150 / \$300 | \$150 / \$300 |
| Generic (Tier 1) | \$15 copay | \$15 copay after deductible | \$15 copay | \$15 copay |
| Preferred (Tier 2) | \$60 copay after deductible | \$60 copay after deductible | \$60 copay after deductible | \$60 copay after deductible |
| Non-Preferred (Tier 3) | \$80 copay after deductible | \$80 copay after deductible | \$80 copay after deductible | \$80 copay after deductible |
| Preferred Specialty (Tier 4) | 80% after deductible up to \$250 per prescription | 80% after deductible up to \$250 per prescription | 80% up to \$250 per prescription a after deductible | 80% after deductible up to \$250 per prescription |

Optima Value Added Benefits

EMERGENCY TRAVEL SERVICES

Your enrollment with Optima Health includes a unique emergency travel assistance program for you, your spouse and minor dependent children declared on your health plan provided by Assist America. Coverage is in effect while traveling 100 miles or more away from your permanent residence, or in another country.

Key Services Include:

- Medical Consultation, Evaluation and Referral
- Hospital Admission Assistance
- Medical Repatriation
- Prescription Assistance
- *And more!*



MDLIVE

Get 24/7/365 Access to Board-Certified doctors anytime, anywhere! These doctors are available to diagnose, recommend treatment and prescribe medications when appropriate. Consultations with these doctors are considered in-network, regardless if you use this benefit outside the service area. For more information visit: www.mdlive.com/optima - or call 1-866-648-3638

MYOPTIMA PORTAL/MOBILE APP

Through MyOptima you can access ID cards, view coverage and benefit details. You can also find doctors and urgent care centers as well as accessing the other resources listed here!

TREATMENT COST CALCULATOR

- Provides highly accurate geographic-based cost estimates for over 300 procedures and services including x-rays, advanced imaging, outpatient surgeries, office visits, labs, immunizations and inpatient admissions
- Specific estimates based on YOUR plan and YOUR deductible/out-of-pocket maximum exposure
- Helps you and your enrolled family members make more informed decisions, plan for future expenses, compare providers and save money

EMPLOYEE ASSISTANCE PROGRAM

- Life does not always go smoothly. All of us experience times when a personal problem or crisis affects the way we function at work or home. Your Employee Assistance Program (EAP) is a problem-solving resource available to you and your household members. A professional counselor will assist you in assessing your situation, finding options, making choices or locating further help.
- *It's free...* Your employer covers the cost of initial assessment, additional problem-solving sessions and referral services. If there is a need for further counseling or treatment, your counselor will help you explore various options.
- *It's confidential...* Your EAP has been set up with Optima Health Insurance Company, an outside counseling resource to assure confidentiality. No one at work will know you have chosen to seek help unless you choose to tell them. Nothing concerning your use of EAP will appear in your personnel file.

*The Employee Assistance Program is available to enrolled employees and their household members!
Optima Health Insurance Company is only a phone call away at (800) 899-8174 or visit www.OptimaEAP.com.*

HEALTH SAVINGS ACCOUNT



Health Savings Account (HSA)

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account.

What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don’t pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time.

Are you eligible to open a Health Savings Account (HSA)?

Although everyone can enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse’s PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person’s tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse’s FSA. (Enrollment in a limited purpose health care FSA is allowed).



2022/2023 HSA Contributions

You can contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The IRS has established the following maximum HSA contributions:

FOR THE 2022 TAX YEAR:

- \$3,650 Individual
- \$7,300 Family
- If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.

FOR THE 2023 TAX YEAR:

- \$3,850 Individual
- \$7,750 Family
- If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.

How do I get reimbursed for my eligible expenses?

The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense. Or you can withdraw money from an ATM. But keep your receipts! You must be able to prove that you were reimbursing yourself for an eligible expense if you are audited. If you use your HSA funds for non-eligible expenses, you will be charged a 20% penalty tax (if under age 65) as well as federal income taxes. You can manage your HSA through the optima portal.

Employer Contributions in your the HSA!

NHREC will contribute the following amounts to your HSA:

Employee Only / Employee + Child Medical Tier Enrollment: \$800
Employee + Spouse / Employee + Family Medical Tier Enrollment: \$1,400

There is also a 50% match for all employee contributions up to the NHREC maximum contribution limit of \$1,200 for Employee Only / Employee + Child and \$2,200 for all other tiers.



DENTAL COVERAGE

Dental

New Horizons Regional Education Center will continue to offer dental benefits through United Concordia Insurance Company. Please refer to the summary plan description for complete plan details, including out-of-network benefits.

Please Note: It is recommended that when a course of treatment is expected to cost \$300 or more, and is of a non-emergency nature, your dentist should submit a treatment plan before he/she begins. This enables you to see what your out-of-pocket expenses will be so you are not surprised and can budget accordingly. There is also a possibility that suggested procedures may be denied, and alternative procedures approved based upon X-rays and supporting documentation.



| | United Concordia Insurance Company Concordia Flex Plan | |
|----------------------------|---|-------------------------|
| | In-Network Benefits | Out-of-Network Benefits |
| Annual Deductible | | |
| Individual | \$25 | \$25 |
| Family | \$75 | \$75 |
| Waived for Preventive Care | Yes | Yes |
| Annual Maximum | | |
| Per Person / Family | \$1,500 | \$1,500 |
| Preventive | 100% | 100% |
| Basic | 80% | 80% |
| Major | 50% | 50% |

VISION COVERAGE

Vision

Sight, it's a beautiful thing and not to be taken for granted. Whether you want to be incognito and wear contact lenses or stand out in the crowd with the latest stylish frames, this vision plan has you covered. Go anywhere in the network for an exam, but we suggest you use a major retail chain when getting your frames and lenses. New Horizons Regional Education Center provides Vision Insurance through Avesis, Inc.

| Avesis, Inc. Vision 307901442 | |
|--|--|
| Copoly | |
| Routine Exams (Annual) | \$0 Copay |
| Vision Materials | |
| Materials Copay | \$0 copay |
| Lenses | Benefit varies by type of lens. Covered every 12 months. |
| Contacts | Elective contacts covered \$130 allowance every 12 months. |
| Covered in lieu of frames. Medically necessary contacts may be covered at a higher benefit level. | |
| Frames | Covered at \$50 wholesale allowance, up to \$150 retail value every 24 months. |



Disability Benefits

Virginia Local Disability Program (VLDP)

Political subdivision and school employees participating in the Hybrid Retirement Plan are automatically enrolled in the VLDP Short-Term Disability plan. You are eligible for benefits under this plan for work-related claims on your first day of coverage. Claims that are not work-related have a one-year waiting period.

If your claim for short-term disability is approved, the benefit will begin on the eighth day of your disability. If you work 20 hours or less during the first seven days of your disability, you will have satisfied the elimination period. Employees with a catastrophic or major chronic condition may have the seven-calendar day elimination period waived.

Days of Income Replacement: Non-Work Related Disability

| Months of Continuous Service with Your Current Employer | Workdays at 100% Income Replacement | Workdays at 80% Income Replacement | Workdays at 60% Income Replacement |
|---|-------------------------------------|------------------------------------|------------------------------------|
| 0-12 | 0 | 0 | 0 |
| 13-59 | 0 | 0 | 125 |
| 60-119 | 25 | 25 | 75 |
| 120-179 | 25 | 50 | 50 |
| 180 or more | 25 | 75 | 25 |

Days of Income Replacement: Work-Related Disability

| Months of Continuous Service with Your Current Employer | Workdays at 100% Income Replacement | Workdays at 80% Income Replacement* | Workdays at 60% Income Replacement* |
|---|-------------------------------------|-------------------------------------|-------------------------------------|
| Less than 60 | 0 | 0 | 125 |
| 60-119 | 85 | 25 | 15 |
| 120 or more | 85 | 40 | 0 |

* Contact your human resource office about leave policies and income replacement during periods of work-related short-term disability.

Other Benefits

Delayed Pay:

A delayed pay account can be set up that will allow 10-month and 11-month employees to stretch their paychecks into 12 installments. 10-month employees must sign up by the end of August and 11-month employees by the end of July in order to participate in the delayed pay program. You must join Hampton Roads Educator's Credit Union to participate. HRECU is the only credit union that offers delayed pay.



Flexible Spending Accounts

Under Section 125 of the Internal Revenue Service Code, certain medical and dependent care expenses can be paid for on a pre-tax basis if the employee makes an election each year to do so. This plan allows the employee to set aside up to \$2,850 per year for eligible medical expenses and up to \$5,000 per year for eligible day care or aged adult care expenses. (These are out-of-pocket medical expenses and dependent care expenses not covered by any insurance benefits.) The elected amount is deducted directly from each paycheck for 9 months. \$500.00 can be carried over to the following year if you re-enroll. This plan is administered by Flexible Benefit Administrators.

You also have the option to elect the Benny Card (debit card) to pay for your eligible medical expenses that is deducted straight from your account. In some instances, you may still be required to submit a receipt to the IRS to prove your claim was an eligible expense.

Note: A new enrollment form must be completed during open enrollment each year to continue in this plan.

Legal Resources:

Legal Resources protects New Horizon's employees from the high cost of attorney fees by providing legal services and courtroom representation. **As a member, you are covered for expected and unexpected legal needs, including real estate closings, will preparation, traffic matters, divorce and much more.** Most attorneys charge between \$200-400 per hour, but as a Legal Resources member, you and your family are covered for \$21.60 per month.

Virginia Retirement System:

The Virginia Retirement System (VRS) administers a statewide multiple-employer public employee retirement system providing defined benefits pension plan coverage for state employees, teachers, and non-professional employees of public-school boards. All full-time contracted employees are eligible for VRS membership. Active members of VRS may be eligible to purchase prior service credit.

VRS has three plan provisions.

Plan 1 - if your membership date is before July 1, 2010 and you were vested (you had at least five years of service credit) as of January 1, 2013. Members will be required to make a 5% contribution.

Plan 2 - if your membership date is July 1, 2010 or later, or if your membership date is before July 1, 2010 and you were not vested as of January 1, 2013. Members will be required to make a 5% contribution.

Other Benefits (Continued)

Virginia Retirement System (Continued):

VRS Hybrid – if your membership date is January 1, 2014 and beyond. Members are required to make a 4% contribution to the VRS Defined Benefit Plan and a 1% contribution to the Defined Contribution Plan managed by ICMA-RC (employees may make additional optional contributions to this plan through ICMA-RC).

For more information regarding retirement, visit <http://www.varetire.org> or call 1-888-827-3847.

403(b) Investment Plan:

A 403(b) is an optional supplemental retirement plan. The employee makes the full contribution through payroll deduction on a pretax basis. Employees can enroll at any time with MetLife representative, Sung Mi Kim, 757-873-2448, or Valic representative, Tim Hewitt, 757-650-1319.

Life Insurance:

Eligible employees are automatically enrolled in life insurance through the Virginia Retirement System (VRS). NHREC pays the total premium for these employees. The plan provides group term insurance protection to your designated beneficiary(ies) in the event of your death while covered by the Plan. Coverage is determined by rounding your annual salary up to the next \$1,000 then doubling it. (i.e. a salary of \$10,100 would be rounded to \$11,000 and doubled for coverage of \$22,000).

When you retire, your basic group life insurance coverage continues at no cost to you provided you are at least 55 years of age and have at least five years of service or are 50 years of age with at least 10 years of service. In both cases you must have at least five continuous years as an employee, within the state system, immediately prior to termination of service. After retirement, the amount of your insurance reduces by 25 percent annually starting January 1 of your first full year following retirement, until your coverage reaches 25 percent of its value at your retirement.

Optional Life Insurance:

All full-time employees covered by Virginia Retirement System are eligible to purchase Optional Life Insurance. The rates are based on your age and salary. If you are interested, please contact the Benefits Office for additional information.

Worker's Compensation:

All employees are covered by worker's compensation insurance in case of a "job related injury" and in some cases the employee may be covered under Short Term Disability. This may include injuries occurring on or off the premises, if one is on official business for NHREC. It does not usually include injuries sustained while going to and from your place of employment.

Other Benefits (Continued)

Tuition Reimbursement:

New Horizons may pay up to \$550 for one successfully completed class per year based on the actual cost of the class. The Center may pay up to \$1,000 for the cost of one to three classes per year for the initial teacher certification/licensure in the position held, based on the cost of each class. Reimbursement of all requests are dependent on there being sufficient funds in the budget. Reimbursement of classes will also be paid on an "as received" basis in the Finance Office. Employees must commit to at least one additional semester after being reimbursed for tuition; otherwise the money must be paid back to NHREC.

Adult Education:

All full-time employees are eligible to take a New Horizons Adult Education class free of charge on a space available basis. Please contact the Adult Education Office at 766-1101 for further details.

Sick Leave:

On the first day of employment, full-time and part-time (contracted) employees will be granted one half of annual sick leave allowance. Employees will be granted the other half of sick leave allowance the beginning of February. An unlimited number of sick leave days may be accumulated. Sick leave will be charged as taken.

12-month employees: allowed 15.6 sick days annually

11-month employees: allowed 14.3 sick days annually

10-month employees: allowed 13.0 sick days annually

Half-time contracted employees: earn 6.50 sick days annually

Effective July 1, 2015, there will no longer be a payout of sick leave upon termination unless the employee is retiring (please refer to the retirement section below).

Personal Leave:

The sick leave policy provides that three days of sick leave may be used for personal leave during the year. Personal leave allowance is not cumulative and must be approved in advance by the Supervisor. Personal leave requests must be submitted at least three (3) days prior to the requested leave date or can be taken for authorized emergency use only.

Employees who have accrued at least 40 days of sick leave at the beginning of the contract year may use up to four (4) days per year for personal leave.

Sick Leave Donation:

This is a voluntary program to assist New Horizons employees unable to work due to a non-job related injury, temporary disability, or illness/incapacity of a family member. The injury, disability, illness or incapacity must be the result of an unforeseen medical emergency of a serious nature and in the opinion of a licensed physician, is expected to last at least 20 consecutive working days after all accrued paid leave is exhausted. Guidelines governing the Sick Leave Donation Program are available through the Human Resources Department.

Other Benefits (Continued)

Twelve-Month Employee Vacation:

All full-time employees will be eligible for paid vacation according to the following provisions:

| | |
|------------------------|---------------------|
| 0-5 years employment | 1 day per month |
| 6-10 years employment | 1 1/4 day per month |
| 11-14 years employment | 1 ½ day per month |
| 15+ years employment | 2 days per month |

Vacation accrues based on employment as a 12-month employee at NHREC. February 1st of each year, 12 month employees will have the option of converting vacation days in excess of 36 days, to their sick leave balance. Once the request is approved, it cannot be changed back to vacation. Upon termination or retirement, any converted leave will be treated as sick leave. Vacation accumulation cannot exceed 36 days.

Retirees:

Employees hired after July 1, 2015 will no longer utilize sick leave to purchase health insurance. Those eligible to purchase group health insurance that is offered through NHREC and elect to receive it, will receive it until the employee is eligible for Medicare. The retiree must have a minimum of 24 months participation in the health care/hospitalization insurance program prior to their retirement date. If the employee was not participating in the health insurance option, it may not be added at retirement.

Retirees eligible to apply accrued sick leave as credit toward NHREC's contribution for "single employee" coverage, will be based on the Anthem BlueCross BlueShield cost. NHREC will pay the allowable percentage of its contribution until the retiree is eligible for Medicare. The retiree pays the employee cost plus the remaining percentage of NHREC contribution. A retiree may opt for family coverage and/or other available plans but will assume additional cost or savings. Sick leave can also be used to purchase VRS service credit, see HR for details.

| # of Sick Leave Days Earned | Employee Only Coverage ¹ |
|-----------------------------|-------------------------------------|
| 1 - 49 | 0% |
| 50 | 50% |
| 100 | 65% |
| 150 | 80% |
| 200 | 100% |

¹ Retiree is responsible for 100% of the cost retiring with 1 - 49 sick leave days

Upon retirement, employees may request payment of \$30.00 per day for unused sick leave accumulated at NHREC, with a maximum payout of \$5,000.00.

This summary is not meant to interpret, extend, or change the terms of the Plan in any way. In case of a conflict between this summary and the actual provisions of the Plan, the provisions of the Plan will govern employee rights and benefits. Although it is intended that the Plan be maintained indefinitely, the Board of Trustees reserve the right to amend or terminate the Plan in whole or in part at any time.

Monthly Contributions

| Employee Contributions (Monthly) | |
|----------------------------------|----------|
| Optima HMO Vantage 1000/20/20% | |
| Employee | \$50.00 |
| Employee & Spouse | \$225.00 |
| Employee & Child | \$185.00 |
| Employee & Family | \$325.00 |

| Employee Contributions (Monthly) | |
|--------------------------------------|----------|
| Optima Equity Vantage (HSA) 3000/10% | |
| Employee | \$15.00 |
| Employee & Spouse | \$114.00 |
| Employee & Child | \$80.00 |
| Employee & Family | \$183.00 |

| Employee Contributions (Monthly) | |
|----------------------------------|----------|
| Optima POS 1000/20/20% | |
| Employee | \$126.00 |
| Employee & Spouse | \$426.00 |
| Employee & Child | \$303.00 |
| Employee & Family | \$567.00 |

| Employee Contributions (Monthly) | |
|----------------------------------|---------|
| United Concordia Flex Plan | |
| Employee | \$0.00 |
| Employee & Spouse | \$30.30 |
| Employee & Child | \$14.86 |
| Employee & Children | \$35.00 |
| Employee & Family | \$66.56 |

| Employee Contributions (Monthly) | |
|----------------------------------|---------|
| Avesis Vision | |
| Employee | \$10.79 |
| Employee & Spouse | \$18.88 |
| Employee & Child(ren) | \$19.94 |
| Employee & Family | \$27.98 |

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