

EMPLOYEE BENEFITS GUIDE



2025 – 2026
PLAN YEAR

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Welcome

At New Horizons Regional Education Centers, 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 Centers HR

EMPLOYEE BENEFITS



Contact Information

Have Questions? Need Help?

New Horizons Regional Education Centers 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	Sentara Health Insurance Company	(800) 275-3755	www.Sentara.com
Dental PPO	SunLife	1-800-786-5433	www.Sunlife.com
Vision	SunLife	1-800-786-5433	www.Sunlife.com
Employee Assistance Program (EAP)	Sentara Health Insurance Company	(757) 363-6777	www.SentaraEAP.com
Accident, Critical Illness, Hospital Indemnity	SunLife	1-800-786-5433	www.Sunlife.com
Legal Resources	Legal Resources	(800) 728-5768	www.legalresources.com
Universal Life with LTC	Trustmark	(866) 813-7192, x3	www.trustmarkbenefits.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 Centers Employee Benefits Program if you are an employee 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, 2025. Newly hired employees and dependents will be effective in New Horizons Regional Education Centers' 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. Schedule Your Benefits Appointment
2. Meet With a Benefits Advisor
3. Review, Select & Understand Benefits
4. Understand Your Cost & Deductions
5. Verify Personal & Dependent Information
6. Confirm & Submit Your Selections
7. Receive & Review Your Benefit Summary



2025 Sentara Mandated Plan Changes

- Sentara Equity plans will now be Sentara HSA plans. The Vantage Equity plan is now the Vantage HSA plan.
- Health Savings Account (HSA) minimum deductible limits have been updated to \$3,300 for individuals and \$6,600 for families in 2025.
- Habilitative physical, occupational, and speech therapy services will be a separate benefit for all plans.
- Outpatient services: physical therapy and occupational therapy will now cover 30 combined visits for rehabilitative services. Speech therapy will now cover 30 visits for rehabilitative services visits and 30 visits for habilitative services. PPO/POS visit limits are combined in- and out-of-network.
- Pre-authorization for the maternity care benefit is no longer required.
- Private duty nursing will be a core benefit for all plans. Benefits will be limited to a maximum of 16 hours.
- Employee assistance visits are increasing and will now cover up to five visits per topic, per household member, for the core benefit. Previously, core plans provided three visits.
- Chiropractic care is now a core benefit for all plan types.

Medical

New Horizons Regional Education Centers will offer medical coverage through Sentara. 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



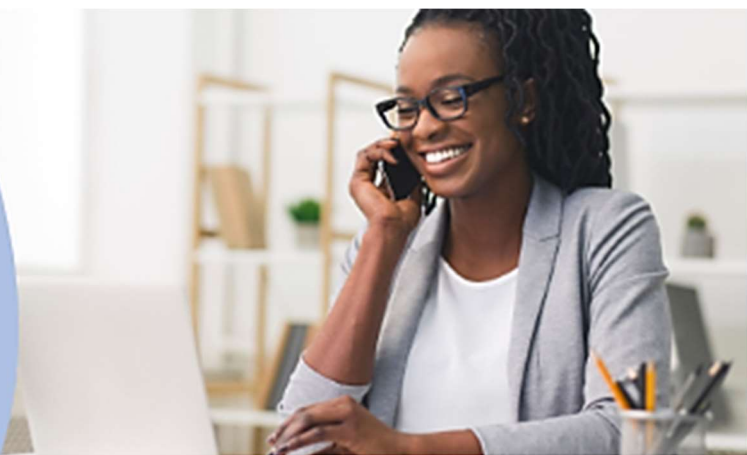
HDHP with HSA



Preventive Care

	HMO Vantage 1000/20/20%	HMO Vantage HSA 3300/10%	POS 1000/20/20%	
	In-Network Benefits	In-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible				
Individual	\$1,000	\$3,300	\$1,000	\$2,000
Family	\$2,000	\$6,600	\$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	N/A
Generic (Tier 1)	\$15 copay	\$15 copay after deductible	\$15 copay	N/A
Preferred (Tier 2)	\$60 copay after deductible	\$60 copay after deductible	\$60 copay after deductible	N/A
Non-Preferred (Tier 3)	\$80 copay after deductible	\$80 copay after deductible	\$80 copay after deductible	N/A
Preferred Specialty (Tier 4)	80% after deductible up to \$300 per prescription	80% after deductible up to \$300 per prescription	80% after deductible up to \$300 per prescription	N/A

Sentara Well-being Rewards



Healthy employees are vital to a successful business.

Powered by our partnership with WebMD® Health Services, the Sentara Well-being Rewards program offers a flexible and inclusive solution for employers to engage their workforce in activities that lead to better health outcomes.

Program Activities Include:

Complete a Personal Health Assessment	\$50
Get Preventive Screenings	
Annual Physical	\$50
Colorectal Cancer Screening	\$25
Mammogram	\$25
Prostate Cancer Screening	\$25
Skin Cancer Screening	\$25
Connect with Condition Management	
Diabetes	\$50
Cardiovascular	\$50
Respiratory	\$50
Partners in Pregnancy	\$50
Explore WebMD ONE (complete all 3)	
Sign Up for a Newsletter	\$25
View Health Topic	
Find a Recipe	

Employees are encouraged to complete activities from the list below in an effort to learn more about their overall health while setting attainable and timebound goals to improve it. Activities can be logged and monitored using the WebMD ONE Portal, accessible through the Sentara Health Plans website or mobile app. Rewards for completed activities will be dispersed on a monthly basis with up to **\$250** in rewards for the year. Rewards may be considered income and are subject to taxes.

Complete a Daily Habit (max of 4 for up to \$200)	
Asthma	\$50
Back Health	\$50
Balanced Living	\$50
Balance Your Diet	\$50
CAD	\$50
COPD	\$50
Cope with the Blues	\$50
Diabetes	\$50
Enjoy Exercise	\$50
Heart Failure	\$50
High Blood Pressure	\$50
Keep Stress in Check	\$50
Lose Weight	\$50
Maternal Health (1, 2, or 3)	\$50
Pregnant Partner Support	\$50
Quit Tobacco	\$50
Sleep Well	\$50
Stay Connected	\$50
Work Life Balance	\$50



*Eligible members include subscribers (member ID number ending in *01) ages 18 and older in small, mid-market, and large fully insured plans.

For more information, visit
sentarahealthplans.com

Sentara Health Plans is a trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Health Administration, Inc., and Sentara Behavioral Health Services, Inc.

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Sentara Value Added Benefits

EMERGENCY TRAVEL SERVICES

Your enrollment with Sentara 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/Sentara - or call 1-866-648-3638

MYSENTARA PORTAL/MOBILE APP

Through MySentara 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 Sentara 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!
Sentara Health Insurance Company is only a phone call away at (800) 899-8174 or visit www.SentaraEAP.com.

MyLife MyPlan – Saving More

Sentara Health Plans and Husk Wellness

Sentara Health Plans and Husk Wellness have teamed up to offer Sentara Health Plans members the best fitness brands at the best prices. Members have access to premier fitness, weight loss, and wellness brands at discounted pricing with Husk Wellness.

Husk Wellness provides access to premier fitness, weight loss, and wellness brands at discounted pricing along with the education, resources, and tools to engage and motivate members to become more active and adopt healthier behaviors.

Exercise

Members enjoy savings of 5-20% off retail rates of over 6,000 fitness facilities and programs designed to engage at all fitness levels.

- top brands
- regional and specialty studios
- virtual fitness options

Eating

Members enjoy exclusive rates on top-ranked nutrition, weight loss, and healthy eating programs. Whether you are looking for a prepared meal delivery system or tele-nutrition with a registered dietitian, Husk Wellness has a solution.

Education

Total well-being extends to all areas of your life. Husk Wellness provides tools and resources to support and motivate members through their wellness journey all year long, including opportunities to energize through:

- discounted travel
- personal coaching
- cooking classes and more



visit our Health and Wellness Discounts page at sentarahealthplans.com

These discounts apply for all Sentara Health Plans members and do not, in any way, affect your premium, nor are they covered benefits under your health plan. These discounts cannot be used in conjunction with any other discount, rider, or benefit, and you will be responsible for applicable taxes. Sentara Health Plans is a trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Behavioral Health Services, Inc., and Sentara Health Administration, Inc. Sentara Vantage (HMO), Point of Service (POS), Direct, and Select plans are issued and underwritten by Sentara Health Plans. Sentara Plus (PPO) products are issued and underwritten by Sentara Health Insurance Company. Self-funded employer group health plans and BusinessEDGE® level-funded plans are administered, but not underwritten, by Sentara Health Administration, Inc. Stop Loss products are issued and underwritten by Sentara Health Insurance Company. All plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued. Wellness and rewards programs are administered by Sentara Health Administration, Inc. and are not covered benefits under any plan of Sentara Health Plans. Value-added services are not covered benefits under any plan of Sentara Health Plans.

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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.

- 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.

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

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).



2025/2026 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 2025 TAX YEAR:

- \$4,300 Individual
- \$8,550 Family
- If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.

FOR THE 2026 TAX YEAR:

- \$4,400 Individual
- \$8,750 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 Sentara 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 Centers will continue to offer dental benefits through SunLife. 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.



	SunLife Dental 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
Coverage Levels		
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Orthodontia	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 SunLife.

	SunLife VSP Vision Plan	
	In-Network Benefits	Out-of-Network Benefits
Copay		
Exams	\$0 copay	Up to \$45
Vision Materials		
Frames	\$150 allowance then 20% off	Up to \$70
Contacts (In lieu of glasses)	\$150 allowance	Up to \$105
Lenses	Covered in full	Varies by type \$30-\$100
Specialty Lenses	Varies by type \$95-\$175	Not Available
Frequency		
Exams	Once Every Year	
Frames	Once Every Other Year	
Contacts	Once Every Year	
Lenses	Once Every Year	



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.

Short Term Disability

New this year, you have access to voluntary short-term disability coverage. This coverage can help protect part of your income in the event you become too sick or injured to work. This plan offers 60% income replacement up to \$1,000 per week. Coverage Begins on Day 1 for sicknesses and Day 8 for Injuries and can last up to 13 weeks. Be aware, there are some limitations on pre-existing conditions that may apply. See your plan documents for more details on these and other limitations. Your rates for this coverage will vary depending on your age.

Worksite Benefits

These benefits pay a lumpsum cash benefit when you experience a triggering event. The type of triggering event will vary by the type of coverage. This money can be spent on anything, not just medical expenses, and is meant to help you cover gaps your medical plan may not cover. Rates for these benefits can be located in the employee portal.

Accident Coverage

Accident coverage provides you peace of mind in the event of an unexpected accident. This 24-hour coverage is available after 30 days of employment. You have two options, a standard plan and an enhanced plan that provides higher payments. Coverage includes things like broken bones, dislocations, dismemberments, burns, lacerations, hospital services, surgery, and even death.



Critical Illness

Critical Illness coverage activates upon the diagnosis of a major condition or medical event. This includes heart attack, stroke, major organ failure, coronary bypass, cancer, brain tumor, coma, severe burns, blindness, ALS, Alzheimer's, and childhood conditions like down syndrome, cerebral palsy, cleft lip and more. Coverage is available for yourself, your spouse, and children and rates are based on your age and smoking status.



Hospital Indemnity

Hospital Indemnity coverage pays you for a hospital stay. You receive a daily amount for general hospital or ICU admittance, and benefits for things like stays in the observation unit, extended stays, and newborn nursery confinement. You have two plans available to you, a low plan and a high plan that offers larger payments.



Other Benefits



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 \$3,300 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. \$660.00 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 full contribution through payroll deduction on a pretax basis. Employees can enroll at any time with our Horace Mann representative Brent Lucy (757-719-6557 or brent.lucy2@horacemann.com) or with our Pen Serv representative Erin Kidd (1-803-354-5066 erin.kidd@penserv.com) or with our MetLife representative Sung Mi Kim (757-873-2448) or with our Valic representative Steve Wilson (757-359-9666 steven.wilson@corebridgefinancial.com).

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.

Universal Life with Long-Term Care:

This voluntary coverage is available to all employees. This coverage offers variable death benefits, cash values, and premiums based on age and smoking status. This offers coverage in the event of your death, but prior to that you may use the benefit to pay for things like assisted living, home healthcare, adult day care and long-term care facilities.

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.

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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.

Per Pay-Period Contributions

Medical- Sentara HMO Vantage 1000/20/20%	20 pay periods	24 pay periods
Employee	\$25.00	\$20.83
Employee & Spouse	\$112.50	\$93.75
Employee & Child	\$92.50	\$77.08
Employee & Children	\$132.50	\$110.42
Employee & Family	\$162.50	\$135.42

Medical- Sentara Equity Vantage (HSA) 3300/10%	20 pay periods	24 pay periods
Employee	\$7.50	\$6.25
Employee & Spouse	\$57.00	\$47.50
Employee & Child	\$40.00	\$33.33
Employee & Children	75.00	\$62.50
Employee & Family	\$91.50	\$76.25

Medical- Sentara POS 1000/20/20%	20 pay periods	24 pay periods
Employee	\$63.00	\$52.50
Employee & Spouse	\$213.00	\$177.50
Employee & Child	\$151.50	\$126.25
Employee & Children	\$250.00	\$208.33
Employee & Family	\$283.50	\$236.25

SunLife Dental Plan	20 pay periods	24 pay periods
Employee	\$0.00	\$0.00
Employee & Spouse	\$14.26	\$11.88
Employee & Child(ren)	\$11.29	\$9.41
Employee & Family	\$34.22	\$28.52

Sun Life Vision Plan	20 pay periods	24 pay periods
Employee	\$4.75	\$3.96
Employee & Spouse	\$8.37	\$6.97
Employee & Child(ren)	\$9.31	\$7.76
Employee & Family	\$12.66	\$10.55



This is an active enrollment. This means that it is **mandatory for each benefit eligible employee to complete an enrollment session with a Benefit Coach during Open Enrollment**. The Coach will explain the benefit offerings and complete your enrollment with you.

How to enroll onsite



We are pleased to announce you may speak with a licensed, professional Benefit Coach at our Butler Farm Road location, or in Building A or B at our Woodside Lane location. **The Coach will explain the benefits, help you decide on the right benefits for your situation and budget, answer your questions, and complete your enrollment in one easy meeting.**

You must pre-schedule your onsite appointment so please don't wait to schedule!

- Visit <http://www.gotobenefits.info/NHREC>
- Or call **1-877-277-7476** Mon - Fri, 9 am – 9 pm ET to schedule

Schedule your appointment as soon as possible for the best choice of day and time. **Appointments will fill up fast!**

*All you need to do is **sign up for an onsite appointment**.*

Benefit Coaches will be onsite at the following locations			
Location	Meeting Room	Date(s)	Time(s)
520 Butler Farm Road, Hampton, VA 23666	Executive Director's conference room	8/18 – 8/22	8 am – 5 pm
13400 Woodside Ln, Newport News, VA 23608	Conference rooms in Building A & B	8/18 – 8/22	8 am – 5 pm

What to do next

1. Review this Benefit Guide with your family
2. Gather Dependent & Beneficiary information
3. Enroll or waive benefits with the Benefit Coach during your appointment.



during

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