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2025

Benefits   
Guide

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Welcome

Welcome!

Colleagues, we are pleased...

to announce the launch of our annual benefits open enrollment, a time when we come together to review and select the benefits options for the upcoming year.

We understand the importance of providing comprehensive and competitive benefits that support the well-being and financial security of our valued employees. This guide has been designed to assist you in making informed decisions about your benefits.

We encourage you to take the time to explore the various benefits available, share with family members in your household, and make choices that align with your personal goals and priorities. Your well-being is our priority, and we are committed to providing you with a benefits package that supports your overall health, happiness, and success.

Sincerely,

Bank Name

Benefit Highlights & Resources

Check out the highlights (add more or delete) for the 2025 plan year

|  |  |
| --- | --- |
| Medical & Pharmacy | No plan design changes, PPO $5000 now creditable coverage, new ID cards for all for 2025 |
| Spending Accounts | IRS contribution amounts for Health Savings Accounts have increased |
| Supplemental Health Benefits | No changes |
| Dental | No changes |
| Vision | No plan design changes; slight increase to rates |
| Life Insurance | No changes |
| Disability Insurance | No changes |

New Benefits!

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Description automatically generatedThis cardiovascular digital program is available to all adult members enrolled in the medical plan and who meet the eligibility requirements, which are: Blood pressure reading of 130/80mmHG or above OR currently on blood pressure medication OR women in pre- or post- menopausal stages. Registered members receive a blood pressure cuff that links to the Hello Heart app, which tracks blood pressure readings and provides customized digital coaching and reminders. No cost to eligible members.

***A black and white logo

Description automatically generated***

This digital weight management solution is available to all covered medical subscribers and spouses in 2025 at no cost. Noom combines technology and human support to create healthier daily habits. The program includes educational support behind bad eating habits and how to change them through coaching, educational resources and AI tools.

****** We have a new partnership with Pet Benefit Solutions to offer a bundled discount plan on 24/7 pet telehealth, pet products (e.g. food) and prescriptions. This voluntary benefit is not insurance so it can complement the Nationwide Pet Insurance program.

Shape

Description automatically generated with medium confidence This new voluntary benefit provides protection for identity, security, and privacy for you and your family. This program is available at a lower cost than the retail equivalent.

Eligibility & Enrollment

Who is eligible for benefits?

Full-time employees working 30 hours or more per week and their eligible dependents are eligible to enroll in the benefits outlined in this guide.

Eligible dependents may include:

* Your legal spouse or domestic partner
* Your children up to age 26

Can I make a change after submitting my benefit elections?

Unless you experience a qualified event, you cannot make changes to your benefit elections until next year’s open enrollment period. Please notify your administrator within 30 days of your qualifying event or for questions about qualifying events.

Examples of qualifying life events:

* Marriage or divorce
* Birth or adoption
* Change in dependent status

Have Questions?

If you have any questions about benefit offerings or the enrollment process, you can contact your Human Resources team at (enter information).

Eligibility & Enrollment

When do I enroll?

The annual open enrollment period is [start date] through [end date].

The benefits you elect during open enrollment will be effective January 1, 2025 through December 31, 2025.

How do I enroll?

1. Log into bswift at <http://vbabenefits.bswift.com> using your username and password. If this is the first time you are logging in or don’t know your password, click on the *First Time User/Forgot Password* link. **Reminder: The bswift system utilizes Multifactor Authentication (MFA) to verify identity and protect sensitive information on your account.** Due to MFA, administrators are not able to reset passwords. *(If you currently have an SSO connection please change the above link for your employees)*

You can also enroll using the bswift mobile app. Start by scanning the QR code below to download the app.

1. Review your current benefit elections.
2. Verify your personal and dependent information and make changes as needed, including beneficiary designations.
3. Evaluate plan options and make your benefit elections on the bswift portal.
4. Submit elections through bswift portal by <enrollment date>.
5. Please print and review your confirmation of benefits statement for your records.

Please contact your HR representative with any problems accessing the bswift system.

Learn Your Benefits

Employees and their families have access to a web and mobile enabled, employee benefits video education and engagement platform. You may visit add Bank’s unique link to LYB to learn more about your employee benefit programs.

Benefit Meetings/Webinars

|  |  |  |
| --- | --- | --- |
| Date | Time | Location |
|  |  |  |
|  |  |  |

Core Benefits

Medical & Pharmacy Plans

Shop Medicare Plans | Anthem

Below outlines your plan options through Anthem. Networks frequently change, so it is always a good idea to confirm that your provider’s participation is in-network to avoid additional costs. Please refer to your plan document for specific details. ***Copy and paste plan design grid below from Excel document. Only show plans available for employees in 2025.***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Your Cost – Bi-Weekly/Monthly Employee Deductions | | | | | |
|  | Employee Only | Employee & Child | Employee & Child(ren) | Employee & Spouse | Employee & Family |
| Medical Plan Option 1 | $ | $ | $ | $ | $ |
| Medical Plan Option 2 | $ | $ | $ | $ | $ |
| Medical Plan Option 3 | $ | $ | $ | $ | $ |

A logo with a star and a flower

Description automatically generated with medium confidencePharmacy Information

Enrolling in medical coverage provides prescription drug coverage through Anthem (CarelonRx). Below highlights information about the prescription drug plan offered! Pull from plan design grid

|  |  |  |  |
| --- | --- | --- | --- |
|  | Medical Plan Option 1 | Medical Plan Option 2 | Medical Plan Option 3 |
| Tier 1 |  |  |  |
| Tier 2 |  |  |  |
| Tier 3 |  |  |  |
| Tier 4 (Specialty) |  |  |  |

Where to Find Details

The most up-to-date drug lists and drug management program information is located below:

* [National Direct Plus Drug List](https://client.formularynavigator.com/Search.aspx?siteCode=3795495313)
* Search your drug either by name or by therapeutic class

For those on a high deductible health plan, certain preventative drugs are available on a copay basis without satisfying the plan deductible. You can access the current Preventative Plus Rx list, specific to the VBA plans, [here](https://www.vabankers.org/sites/main/files/file-attachments/abs_virginia_bankers_preventiverx_plus_plan__national_direct_plus__drug_list.pdf?1707510602). This list is updated periodically by CarelonRx and will be reposted to the VBA site as necessary.

If your medication is not listed, ask your doctor about an equivalent medication that is listed on the formulary.

Why pay more for your prescriptions?

While medications can be a necessity, the high price tag associated with prescriptions doesn’t have to be a requirement. Here are a few resources available to you to help your prescriptions fit your budget.

|  |  |
| --- | --- |
|  | Use the Mail  If you are currently taking any maintenance medications, take advantage of the cost savings and convenience of our Mail Order Program. You will receive a 90-day supply at a lower copayment. Specialty drugs must be obtained directly through BioPlus. The pharmacy will fill and ship your specialty medication right to your home. |
|  | Shop Around  Did you know you can compare drug prices based on your zip code at [www.anthem.com](http://www.anthem.com)? You can also review medications that are considered equivalent to the drug you have been prescribed to see if there is a generic or lower cost alternative to discuss with your medical provider. |

Anthem Healthcare Resources

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Anthem is a trusted and reputable healthcare provider, committed to delivering exceptional medical services and prioritizing the well-being of its members. With your medical plan, you gain access to a wide range of valuable resources, ensuring comprehensive care for you and your family.

Here are a few of the additional resources available to you:

**Sydney Health App**

The Sydney Health app by Anthem is a powerful tool that puts your health insurance information right at your fingertips.

A blue and white logo

Description automatically generatedWith this free app, you can easily:

* Manage your benefits
* Access virtual care visits
* View digital ID cards
* Track claims
* Find in-network care providers
* A qr code with a few black squares

  Description automatically generatedEstimate cost of care

With the Sydney Health app, managing your health and wellness has never been easier. Download it today and take control of your healthcare journey.

You can scan the QR code to download the Sydney Health™ app today.

## **NEW! Anthem Family Advocate**

We are upgrading our current Anthem Health Guides customer service to a health advocate model called Total Health Complete. All covered members will be paired with a dedicated Family Advocate who is available to assist you in navigating the healthcare system. With their expertise, they aim to simplify your healthcare experience and provide valuable support.

Here's how Anthem Family Advocates can help:

* Answer your care and health questions
* Advocate for your health
* Work closely with health care professionals
* Help you get the most out of your plan
* Close gaps in care
* Reduce costs

To get started with your Anthem Family Advocate, simply call the number on your Anthem ID Card (new ID cards issued for 2025). They will be ready to assist you and provide the support you need throughout your healthcare journey.

## Lark - Diabetes Prevention Program

* Helps determine if you’re at risk for pre-diabetes and if needed, take steps to address it.
* Participation in this program is at no extra cost as part of your health plan.
* You can track progress, check in with a personalized coach, and learn more about pre-diabetes right in Lark’s free mobile app.
* Helps you lose weight, eat healthier, increase activity, sleep better and manage stress.
* When you sign up, you will receive a digital scale to help track weight loss progress.

You can visit the website here: [https://www.lark.com/anthem](https://www.lark.com/anthem/welcome?variant=default&sessionId=4ea76926-a00b-4521-bed0-2af36e6b65d5&deviceEligible=true)

Watch this short video about Lark: <https://vimeo.com/420435351>

Cancer Care Engagement

NEW FOR 2025!  Members will have access to Anthem’s Cancer Care Engagement program which serves as a resource for members diagnosed with cancer.  This program will help members during a critical time by helping build a care team, including mental and physical support as well as connecting the member with additional resources such as transportation and support groups.

Cancer Care Engagement can be accessed through the Sydney app or Anthem.com.

Teledoc

Teladoc is available for members diagnosed with diabetes.  This program provides 24/7 remote monitoring with emergency outreach and live coaching.  Registered members will receive a blood glucose meter as well as have the option to request certain diabetic testing supplies at no cost.

Maven

Maven supports employees and their families across the family building experience – whether you are looking to conceive or explore adoption, feel supported through delivery and postpartum, or for care as you age into menopause. You will be paired with a dedicated care advocate who will guide you to the right support you need by navigating benefits and resources. Maven is inclusive of all individuals and families from all backgrounds and phases of life.

Hinge Health

Hinge Health helps you conquer back and joint pain, recover from injuries, prepare for surgery, or stay healthy and pain free.

The Hinge Health programs are available to you and your eligible dependents at **no cost** and provide all the tools you need to get moving again from the comfort of your home. Your treatment plan will be tailored to you, and could include one-on-one physical therapy sessions, and wearable sensors to give live feedback on your form in the app. Employees and dependents 18+ enrolled in one of our medical plans are eligible.

Take advantage of this exclusive benefit and unlock the potential for a pain-free, active life.

To find out more about any of these great programs, contact your Anthem Family Advocate using the number on the back of your new 2025 Anthem ID card.

Health & Wellness Programs

Employee Assistance Program (EAP)

Anthem’s EAP can offer valuable support by providing confidential counseling and resources to help you with personal and work-related issues. EAP services include up to four in-person consultations, referrals, and resources at no cost to you.

EAP can help with issues such as:

* marital and family concerns

Studies show that employees who used EAP services reported higher levels of work-life balance and lower levels of work-family conflict. \*

*\** *Journal of Occupational Health Psychology*

* depression
* substance abuse
* grief and loss
* financial entanglements
* finding daycares
* legal guidance
* other personal issues

Reach out to Anthem 24/7 toll free at +1800-346-5484, or you can visit their website at [www.anthemeap.com](http://www.anthemeap.com/).

Your login is “VBA”.

Talkspace

Talkspace is a digital platform that supports behavioral health and emotional wellness needs.

EAP participants work with a dedicated, licensed provider for one-on-one counseling and therapy (age 13+). Talkspace’s network include thousands of licensed and verified counselors who specialize in topics like stress, anxiety, depression, eating disorders, substance use, sleep, trauma and more

Talkspace offers participants unlimited texts in which the counselors will engage daily during their business hours (real-time video calls also available).

One “session” generally equals one week of Talkspace access and the ability to send unlimited messages to your counselor (or one completed live video session)

Talkspace access can be obtained through AnthemEAP.com, or by calling the EAP call center. You may also go to **talkspace.com/associatecare** (please enter the letters “EAP”, a space, and your company code “VBA" in the field to access services. Ex: “EAP VBA”)

Health Savings Account

Health Savings Account (HSA)

An HSA is a tax-advantaged account that you and your employer can put money into to save for future medical expenses. HSA funds can be used to pay for eligible medical, dental and vision expenses. Unused money grows tax-free and can be invested with a minimum balance.

Remove or replace if you use a different vendor

What are the details?

|  |  |
| --- | --- |
|  | Who is eligible? Anyone who is:   * Covered by a High Deductible Health Plan (HDHP) * Not covered by another medical plan that is not a HDHP * Not enrolled in Medicare benefits * Not enrolled in Tricare * Not eligible to be claimed on another person’s tax return |
|  | Your contributions  Your contribution to an HSA is entirely voluntary and can be adjusted based on your individual needs and financial goals. Contributions are made on a pre-tax basis and the IRS poses limits on the amount you can contribute.  For 2024, your IRS contribution limits are:   * $4,150 individual and $8,300 family * For those 55 and older, you have a $1,000 catch-up contribution   For 2025, your IRS contribution limits are:   * $4,300 individual and $8,550 family * For those 55 and older, you have a $1,000 catch-up contribution |
|  | Bank Name’s Annual/Monthly Contribution   * $xx for employee only coverage * $xx for employee + family coverage |
|  | What are eligible expenses?  The IRS maintains a list of all eligible expenses. Common qualified expenses include acupuncture, ambulance services, dental treatment, contact lenses, doctor’s fees, and hearing aids.  View the complete list of qualified expenses at: <https://www.irs.gov/publications/p502/index.html>. |
|  | Who owns the account?  The account is yours and remains with you even if you leave the company. Additionally, one of the best features of an HSA is that money left over at the end of the year remains in the account so you can use it any time in the future. |

Spending Accounts



Flexible Spending Accounts (FSA)

FSAs provide you with an important tax advantage that can help you pay for expenses on a pre-tax basis. By anticipating your family’s costs for the next year, you can actually lower your taxable income.

You must enroll in your FSA every year to contribute. Your FSA plan options are shown below. Except for what’s noted below, these amounts must be used by the end of the plan year.

|  |  |
| --- | --- |
|  | Healthcare FSA   * Allows employees who are not enrolled in an HDHP or contributing to an HSA to pay for certain IRS-approved medical care expenses with pre-tax dollars. * The annual maximum contribution of HCFS Max\* can be used for eligible health care related expenses, including medical, dental and vision expenses. * HCFSA rollover Amount / Run Out Period /There is no rollover allowed with this account. |
|  | Limited Purpose FSA   * Allows employees participating in the HDHP to pay for dental & vision expenses with pre-tax dollars. * The annual maximum contribution of HCFS Max\* can be used for eligible dental and vision expenses only. * Limited Purpose FSA rollover / Run Out Period / There is no rollover allowed with this account. |
|  | Dependent Care FSA   * Allows employees to use pre-tax dollars toward qualified dependent care such as caring for children under age 13 or caring for elders. * The annual contribution maximum is $5,000 **(**or $2,500 if married and filing separately). * There is no rollover for this account. |

\*The 2025 limits have not been released by the IRS as of the publication of this booklet.

Supplemental Health Benefits



The supplemental health benefit options below can be used to customize your coverage to complement your medical plan options. If you elect any of the voluntary options below, you will be responsible for the cost of the benefit. For more information on rates, please see your enrollment site.

Accident Insurance

|  |
| --- |
| **Wellness Benefit:** |
| $50 |

Accident Insurance pays a lump-sum benefit directly to you based on the type of injury sustained and treatment needed. This policy includes a Wellness Benefit Amount for you and your dependents.

Accident coverage can help to reimburse you for expenses like:

* Ambulance transportation
* Coverage for medical expenses, hospital stays, and surgeries
* Therapy charges and rehabilitation costs
* Income protection in the event of temporary or permanent disability
* No medical exam required for quick and easy coverage

Critical Illness Insurance

Critical Illness pays a lump sum benefit directly to you upon diagnosis of a covered illness. There are multiple payouts automatically included and a benefit can be paid for each covered condition. Coverage includes a Wellness Benefit Amount for you and your spouse/dependents.

Critical illness coverage helps cover expenses related to the diagnosis of:

|  |
| --- |
| **Wellness Benefit:** |
| $100 |

* Cancer
* Heart attack
* Kidney failure
* Blindness
* Coma

Hospital Indemnity Insurance

This plan works as a supplemental insurance plan designed to pay for the costs of a hospital admission that may not be covered by other insurance. This plan pays cash directly to you to cover out-of-pocket expenses. The payments can be used for any purpose including medical copays, deductibles, or regular expenses (food, rent, utilities). Coverage includes a Wellness Benefit Amount for you and your spouse/dependents.

|  |
| --- |
| **Wellness Benefit:** |
| $50 |

Dental

A green and black logo

Description automatically generated

Below provides an overview of your available dental plans. Using an in-network provider will offer you the lowest service pricing. Age and frequency limits may apply to some services. Please refer to your plan document for specific details and note that out-of-network providers can balance bill you the difference between what they charge and the carrier’s reasonable and customary amount.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Basic Plan | Comprehensive Plan | Enhanced Indemnity Plan |
| Benefits | In-Network | In-Network | No network required |
| Calendar Year Deductible  Individual / Family | $50 / $150 | $50 / $150 | $50 / $150 |
| Calendar Year Benefit Maximum | $1,000 | $1,500 | $1,500 |
| Preventive Services | Covered 100% | Covered 100% | Covered 100% |
| Basic Services | 80% | 80% | 80% |
| Major Services | No coverage | 50% | 50% |
| Orthodontia  Adult & Dependent children up to age 19 | No coverage | 50% | 50% |
| Orthodontia Lifetime Maximum | No coverage | 50% up to $1,000 lifetime maximum | 50% up to $1,000 lifetime maximum |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Cost – Bi-weekly/Monthly Employee Deductions | | | | |
|  | Employee Only | Employee & Child(ren) | Employee & Spouse | Employee & Family |
| Basic Plan |  |  |  |  |
| Comprehensive Plan |  |  |  |  |
| Enhanced Indemnity Plan |  |  |  |  |

Vision

A blue and black logo

Description automatically generated

Below provides an overview of your available vision plans. Using an in-network provider will offer you the lowest service pricing. Frequency limits may apply to some services. Please refer to your plan document for specific details and note that out-of-network providers can balance bill you the difference between what they charge and the carrier’s reasonable and customary amount.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Anthem Blue View Vision (included with Anthem medical plans) | Basic Plan  (VSP) | Enhanced Plan  (VSP) |
| Benefits | In-Network | In-Network | In-Network |
| Exam | $15 copay | $15 copay | $15 copay |
| Frames / Lenses | 35% discount off retail / Varying discounts | $30 copay ($150 allowance) / Standard scratch-resistant coating; polycarbonate lenses for children | $15 copay ($150 allowance) / Standard scratch-resistant coating, progressive lenses, photochromic, polycarbonate lenses (children and adults), ultraviolet coating and Pink Tints (1 & 2) |
| Elective Contacts | 15% off retail | $30 copay; $150 allowance | $15 copay; $150 allowance |
|  | Frequency of Services | | |
| Exams | Once every 12 months | Once every 12 months | Once every 12 months |
| Frames | Unlimited | Once every 24 months | Once every 12 months |
| Lenses OR Contact | Unlimited | Once every 12 months | Once every 12 months |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Cost – Biweekly/Monthly Employee Deductions | | | | |
|  | Employee Only | Employee & Spouse | Employee & Child(ren) | Employee & Family |
| VSP Basic Plan |  |  |  |  |
| VSP Enhanced Plan |  |  |  |  |

Life



Securian Financial Basic Life and AD&D Insurance

Full-time employees receive employer-paid group life and accidental death and dismemberment (AD&D) insurance in the amount of (1x, 2x, 3x,,,) annual salary. Don’t forget to keep your beneficiaries up to date by reviewing them in bswift.

Securian Financial Supplemental Life and AD&D Insurance

You are also eligible to elect Supplemental Life and additional AD&D Insurance for yourself and your dependents. Employees pay the full cost for these plans; premiums will be deducted from your paycheck. If you want to increase coverage through Securian Financial, you will receive instructions outlining how to provide evidence of insurability (EOI), if applicable. If you decide not to pursue additional coverage, please contact Securian Financial directly to close your case. Employees must be enrolled in coverage in order to enroll dependents. Please refer to the plan documents for additional details.

Supplemental AD&D is a separate election. All benefit amounts are guaranteed issue (no underwriting required) and you can purchase AD&D coverage for spouse and/or children.

For more information on rates, please see your enrollment site.

|  |
| --- |
| **Supplemental Life** |
| * Up to a max of 8X Salary or $1,500,000 whichever is the lesser (combined with basic) * All increases in coverage require EOI |
| **Spouse Life** |
| * Increments of $10,000 up to $100,000 * Limited to 100% of Employee total coverage * All increases in coverage require EOI |
| **Child Life** |
| * Increments of $5,000 to max of $20,000; all amounts guaranteed issue |
| **Supplemental AD&D** |
| * Increments of $25,000 * Up to a max $1,000,000 * All amounts guaranteed issue |
| Spouse and child(ren) benefit is a % of the employee’s amount of coverage:   * Spouse, 40%; children, 10% * Spouse only, 50% * Children only, 15% |

## NEW! Empathy Support Service

Securian is now offering Empathy Bereavement Support Services to all employees and their beneficiaries enrolled in life insurance.

This service is free to you and provides holistic support and on-demand guidance when preparing for or after experiencing a loss.

Insured employees and beneficiaries will be guided to the Empathy app and/or website at the time of the claim.

****Disability

In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income.

|  |  |  |
| --- | --- | --- |
|  | Short-Term Disability | Long-TermDisability |
| Coverage Paid By | Bank Name or Employee | Bank Name |
| Percentage of Income  Replaced |  |  |
| Benefits Begin |  |  |
| Benefits Duration |  |  |
| Maximum Benefit |  |  |

Taxation of Disability Coverage

Because disability coverage is an employer paid benefit and is available for employees at no cost, any disability payments made to you will be taxable.

**OR**

As an employee paid benefit, disability coverage is available to you on a pre-tax and/or post-tax basis:

* **Pre-tax:** By paying for your disability coverage on a pre-tax basis, you will pay income taxes on any STD and/or LTD benefits you receive. In effect, you are reducing your taxable income and will not have income taxes withheld on the portion of your income used to pay your disability insurance.
* **After-tax:** If you pay your disability coverage on an after-tax basis, you will not have to pay income taxes on any STD and/or LTD benefits you receive.

Additional Benefits

401k Retirement

Saving for retirement offers significant advantages, including financial security, tax benefits, and the potential for compound interest growth. By diligently saving for retirement, individuals can ensure a comfortable and worry-free lifestyle during their post-work years. Bank Name will match \_\_% of the first \_\_% of your contribution beginning after a \_\_ month waiting period.

Insert specific retirement details.

Find more information about plan options, election maximums, and instructions for enrolling at [www.voya.com](http://www.voya.com).

Legal Assistance Program

Legal support is essential for individuals to navigate the complexities of the legal system and protect their rights. Whether it's understanding legal documents, seeking advice on legal issues, or accessing resources for self-representation, having access to legal resources ensures that individuals can make informed decisions and effectively address their legal needs. Provides full coverage for money matters, home and real estate, estate planning, living will preparation, family and personal, civil lawsuits, elder care issues, vehicles and driving.

To access attorney directory, visit [www.legalplans.com](http://www.legalplans.com/)  
Employee/Members Access Code: GETLAW  
+1800-821-6400 (client service center)

$16.50 monthly premium

Nationwide Pet Insurance

Having pet insurance can provide peace of mind and helps you handle unexpected vet bills. Whether it's accidents, illnesses, or treatments, pet insurance helps to cover the costs so you can focus on giving your furry friend the best care.

To sign up for this plan, follow the link on the open enrollment site and request a customized quote. Employees can enroll in this benefit at any time during the year, not just at open enrollment. Members will be billed directly from Nationwide, not through payroll deductions.

Check it out at: <https://benefits.petinsurance.com/vabankers>   
+1-877-738-7874 (VBA)

Additional Benefits

Pet Benefit Solutions

Your pets are 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 Total Pet Plan, which makes pet care more affordable.

From discounts on veterinary care and pet products to 24/7 pet telehealth and lost pet recovery service, Total Pet Plan from Pet Benefit Solutions helps you save on everything your pet needs.

Enroll in Total Pet and get the same high-quality products and services your pets are used to, just at a lower price! This is not pet insurance so it can complement the Nationwide Pet Insurance program.

$11.75/month for one pet or

$18.50/month for a family plan (two or more pets)

Norton LifeLock

In a world of online everything, you need more than just identify theft protection. Norton LifeLock Benefit Plan provides comprehensive all-in-one protection against threats to you and your families’ identities, personal devices and privacy from a leading brand in identity protection and cybersecurity.

For more information on all the protection you receive when you sign up for Norton LifeLock’s Benefit Plan, review the information on your Open Enrollment window.

$12.49/month Employee Only or

$21.48/month Employee + Dependents

Things to know

Important Terms

|  |  |
| --- | --- |
| Actively at Work | Being physically present at your place of employment and actively performing the duties of one's occupation on a full-time basis, often a qualifying factor in coverage. |
| Coinsurance | A percentage of a health care cost that the covered employee pays after meeting the deductible. |
| Copayment (Copay) | A fixed dollar amount for each doctor visit that the covered employee pays for a health care service, usually when the service is received. For example, a primary care doctor may charge a nominal copay per visit. |
| Deductible | A fixed dollar amount that the covered employee must pay out-of-pocket each calendar year before the plan will begin reimbursing for non-preventive health expenses. Plans usually require separate limits for individual and other coverage tiers. |
| Embedded vs. Non-Embedded Deductibles | An embedded deductible refers to a deductible that applies to each individual within a family plan, while a non-embedded deductible applies to the entire family as a whole. |
| Explanation of Benefits (EOB) | A record of a person’s past and current health events. A “detailed receipt.” Ask for this whenever you have a medical service performed for your records. FSAs, HSAs and HRAs will sometimes need this additional verification. |
| Evidence of Insurability (EOI) | Is a record of a person’s past and current health events. It is used by insurance companies to verify whether a person meets the definition of good health. |
| Guaranteed Issue (GI) | A requirement that health plans must permit you to enroll regardless of health status, age, gender, or other factors that might predict the use of health services. Except in some states, GI doesn’t limit how much you can be charged if you enroll. |
| In-Network | Doctors, clinics, hospitals, and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network. |
| Out-of-Network | A health plan will cover treatment for doctors, clinics, hospitals, and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than in-network providers. |
| Out-of-Pocket Maximum | The most an employee could pay during a coverage period (usually one year) for his or her share of the costs of covered services, including copayments and coinsurance. |
| Preventive Care | Most health plans must cover a set of preventive services – like shots and screening tests – at no cost to you. Visit <https://www.healthcare.gov/coverage/preventive-care-benefits/> to view free preventive services for all adults, women, and children. |
| Premium | The amount the employee pays for health insurance. |
| Reasonable and Customary | Refers to the standard charges for medical services or treatments that are considered reasonable and customary within a specific area and are used as a basis for determining the amount of coverage provided by an insurance policy. |

Key Contacts

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| --- | --- | --- | --- |
| Benefit | Whom To Call | Phone Number | Email or Website |
| Medical | Anthem | 833-831-0085 | [www.anthem.com](http://www.anthem.com/) |
| EAP | Anthem | 800-346-5484 | [www.anthemeap.com](http://www.anthemeap.com/) |
| Supplemental Health | Securian | 888-658-0193 | [www.securian.com](http://www.securian.com/) |
| HSA | Health Equity | 866-346-5800 | [www.healthequity.com](http://www.healthequity.com) |
| FSA | Flexible Benefits Administrators (FBA) | 800-437-3539 | [www.flex-admin.com](http://www.flex-admin.com) |
| Dental | Delta Dental | 800-237-6060 | [www.deltadentalva.com](http://www.deltadentalva.com/) |
| Vision | VSP | 800-877-7195 | [www.vsp.com](http://www.vsp.com/) |
| Life and AD&D | Securian Financial | 866-293-6047 | [www.securian.com](http://www.securian.com/) |
| Disability | Lincoln Financial | 800-643-5599 | [www.lincolnfinancial.com](http://www.lincolnfinancial.com/) |
| 401k | Voya Financial | 800-584-6001 | [www.voya.com](http://www.voya.com) |
| Legal Assistance Program | Legal Plans | 800-821-6400 | [www.legalplans.com](http://www.legalplans.com/) |
| Identity Theft | Norton LifeLock | 833-915-2356 | <https://lifelock.norton.com/> |
| Pet Discount Program | Pet Benefit Solutions | 800-891-2565 | [www.petbenefits.com](http://www.petbenefits.com) |
| Pet Insurance | Nationwide | 877-738-7874 | [benefits.petinsurance.com/vabankers](https://benefits.petinsurance.com/vabankers) |
| Other |  |  |  |