



COMMUNITY FOUNDATION OF NORTHERN COLORADO



Employee Benefits

2023 – 2024 Plan Year

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Eligibility and Enrollment

Who is Eligible

Employees working 30 hours per week are eligible for benefits on the first of the month following 30 days of employment.

How and When to Enroll



Open Enrollment: Completed forms must be submitted to HR before the close of open enrollment. Open enrollment ends November 10th 2023. Elections are effective on December 1, 2023.

New Hires: Completed forms must be submitted to HR no later than your benefit effective date.

Required Forms:

- ERISA Consent Form
- Coverage Enrollment Form

Changes

Elections are binding for pre-tax benefits until the next annual open enrollment in November 2024. The only way to make a change to elections is if you experience a qualifying life event. Life events include:



Marriage



Birth



Divorce



Gain or Loss of
Other Coverage



Death of
Dependent



Must Submit
Within 30 Days



Eligible Dependents

Eligible dependents may join any benefits in which the employee is enrolled.

Eligible dependents include:

- Legal Spouse
- Children up to age 26 including step-children, legally adopted children, and children over age 26 who are physically or mentally unable to care for themselves.

Medical Coverage



Medical insurance is provided through UnitedHealthcare. To access a list of network providers, please visit www.myuhc.com. Please select the "Choice Plus" network option.

Benefit Highlights	\$5,000 100% HDHP
Deductible Individual / Family	In-Network: \$5,000 / \$10,000 Out-of-Network: \$10,000 / \$20,000
Co-Insurance	In-Network: Paid at 100% (member pays 0%) Out-of-Network: 50% (member pays 50%)
Network	UHC Choice Plus
Maximum Out-of-Pocket Individual / Family	In-Network: \$5,000 / \$9,000 Out-of-Network: \$14,000 / \$28,000
HSA Contribution by CFNC <i>Deposited Monthly</i>	Employee Only: \$3,100 (Annually); Family: \$5,000 (Annually) <i>Pro-Rated for mid-year enrollees</i>
Total In-Net. Max. Out-of-Pocket <i>Net of HSA - Individual / Family</i>	\$1,900 / \$4,000
Office Visits	Preventive Care: Paid at 100% All Other Visits: Paid at 100% After Deductible (<i>member pays 0%</i>)
Healthiest You Virtual Visits	Member pays \$45 per visit
Hospitalization & Outpatient Services	Paid at 100% After Deductible (<i>member pays 0%</i>)
Lab / X-Rays / MRI / CAT / PET	Preventive Labwork: Paid at 100% Diagnostic Labwork & Imaging: Paid at 100% After Deductible (<i>member pays 0%</i>)
Emergency Room	Paid at 100% After Deductible (<i>member pays 0%</i>)
Urgent Care	Paid at 100% After Deductible (<i>member pays 0%</i>)
Prescription Drugs	Paid at 100% After Deductible (<i>member pays 0%</i>)
<i>This is a brief description of services covered under the medical plan. Please refer to the carrier plan summary for full plan details. If differences exist between this summary and the carrier plan summary, the carrier plan summary will govern.</i>	

Medical Premiums

CFNC contributes 100% of employee's medical premiums and 70% towards dependent premiums. The rate table below reflects the semi-monthly (24 pay periods) payroll deductions effective December 1, 2023.

\$5,000 100% HDHP	Monthly Premium	CFNC Contribution	Employee's Monthly Premium	Employee's Payroll Deduction
Employee Only	\$499.52	\$499.52	\$0.00	\$0.00
Employee & Spouse	\$1,018.20	\$862.60	\$155.60	\$77.80
Employee & Child(ren)	\$900.32	\$780.08	\$120.24	\$60.12
Family	\$1,442.58	\$1,159.66	\$282.92	\$141.46

UHC Value Added Services

HealthiestYou – Virtual Visits – 866.703.1259

Get convenient virtual care from your mobile phone or tablet. You can talk to a doctor in HealthiestYou's physician network through the app or from your phone. A doctor can diagnose, treat, and prescribe medication during your virtual visit. If you need a prescription or procedure, you can use HealthiestYou's geo-based search engine to find prices to help you make a more informed decision.

Be sure to register your account online at <https://uhc.healthiestyou.com/> or by downloading the app. Please call 855.894.9627 with any questions. You can schedule an appointment with a doctor at **866.703.1259**.

This benefit is available to any member of an enrolled employee's household, even if they household member is not enrolled on the medical plan. *Using HealthiestYou as a second opinion is only available to the enrolled member.*

Online Member Portal

Register online at www.myuhc.com to find tools and information to help you manage and improve your health and save money.

- Track claims and expenses for yourself and your covered family members
- Plan for tests and treatments
- Stay on top of your medical history
- Receive tips for improving your health



Download the UnitedHealthcare® app

It's perfect for on-the-go access, help finding a nearby doctor and more.

From the member home page, select "Register Now," using your health plan ID card information.

Preventive Care – Paid at 100%

As a federally mandated benefit, preventive care-related services are paid at 100%. This includes such things as annual physicals, well-woman exams, well-child visits, including immunizations, state-mandated cancer screenings, colonoscopies, and preventive-related pathology. We encourage you to take advantage of this benefit and schedule a wellness exam once a year. Please check with your physician and/or directly with UHC to ensure your procedure is covered under the preventive care guidelines.



Be your Healthiest You

Take control of your health. Download the app to start using your virtual healthcare services provided as part of your All Savers® Alternate Funding benefits **at no cost to you**.



Talk to a doctor 24/7

For conditions like the flu, bronchitis, allergies, sore throats, skin conditions, and more.



Get specialist medical advice

Get a second opinion on an existing diagnosis and treatment for more-serious conditions.



Confidential counseling 7 days a week

For feeling stressed, overwhelmed, down, or not like yourself.



Back care

Relieve your back pain through guided videos with a certified health coach.

Urgent Care vs Emergency Room

Your plan assesses the deductible, in addition to a copay, for emergency services. If you can use an urgent care center as an alternative for the ER, you will save time and money. Urgent care centers are staffed by physicians, offer shorter wait times and charge considerably less than a hospital emergency room or freestanding emergency center. Please refer to the UHC Urgent Care Facilities listing for details on in-network area providers.

On-Demand Urgent Care

DispatchHealth offers on-demand medical care in the comfort of your home, work or place of need. Mobile medical teams arrive equipped with the latest technology and tools to treat minor to severe injuries and illnesses. Request care at dispatchhealth.com or 303.500.1518

Zero Cost Share Drug List

Certain preventive medications (including certain contraceptives) and the list of zero cost sharing medications are covered at No Cost.

Get well. HealthiestYou virtual care.



Virtual care from your mobile devices!

HealthiestYou – Your one-stop shop for all things virtual healthcare. All 4 services are available to all family members in your household, even those not taking medical coverage with UnitedHealthcare Level Funded. HealthiestYou may help you save time, money and avoid unnecessary in person doctor visits for non-life threatening illnesses. Doctors may prescribe medication when necessary as well.

Your virtual care services include:



General medical

Consult with a doctor 24/7 in all 50 states for minor illnesses (cold, flu, sinus infection, pink eye, UTI, allergies, etc.)



Dermatology

Communicate with a Dermatologist through the HealthiestYou app via message center for skin conditions (acne, eczema, shingles, psoriasis, etc.)



Mental Health

Connect with a psychiatrist/therapist for support for anxiety, stress, depression, family difficulties, etc. (For 18+ only)



Back/neck care

Get help to relieve your back and neck pain through guided videos with a certified health coach

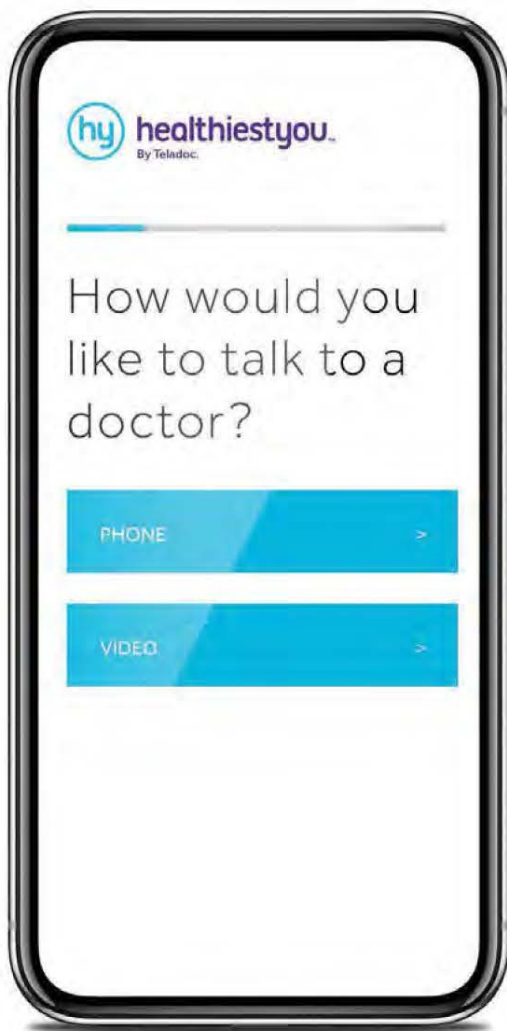
HealthiestYou Expert Medical Services

If you're dealing with a difficult diagnosis or questioning a treatment plan, you need to be sure. Have your medical case reviewed at no additional cost to you by a leading expert and get a second opinion on conditions like cancer, orthopedic problems, digestive system issues, chronic illnesses and more.

1. **Contact HealthiestYou** via app or phone
2. **Provide details** about your medical history
3. **Get results and recommendations** in a personalized report at no additional cost



1-866-703-1259



Download the app to connect to doctors by phone or video 24/7, shop the lowest cost prescriptions, and much more

1. Download the app

Search “HealthiestYou” in the app store or on Google Play

2. Set up your account

Once you’ve downloaded the app, select “Register,” then choose “Employee” as your membership type

3. Enter basic contact information

Type in your last name, date of birth, and ZIP code

4. Type in your security information

Enter a valid email address, password, the best number for our doctors to reach you, your preferred language, and accept terms and conditions

Questions about HealthiestYou virtual care?

Do you have a question on how to set up the member website? Need help downloading or using the app? We’re happy to help. Contact us using the information below.



Call: 1-866-703-1259 | Send us an email at: help@healthiestyou.com

HealthiestYou.com

Download the app.

Search “HealthiestYou” in the App Store® or Google Play® to download.



There are so many ways to get FIT



If your device tracks it, Motion rewards it

Earn rewards for staying active, tracking your progress and meeting program goals. You'll get rewarded for each FIT goal you complete—try for one or do all 3! All you need to do is move.



Frequency

Walk 6 times a day with at least an hour in between²



Intensity

Move with intensity for 30 continuous minutes a day



Tenacity

Complete 10,000 steps in your day

Rewarding your efforts, too

For each daily FIT goal you complete, you'll earn rewards

If you aren't able to hit a goal, you'll get 25 cents just for moving and syncing your tracker up to Motion. Your FIT rewards will be deposited quarterly based on your plan's reward design. You could earn over \$1,000 per year when you get moving.¹



Make the most of Motion

When you move, you may get more than rewards—you get to feel like the healthiest, best you. Here are 3 tips to help inspire you even more:



Plan for a routine

Carve out time every day to achieve a FIT goal. On average, it takes roughly 66 days to form a habit and keep at it—soon you may be moving without thinking twice.³



A little healthy competition

Try joining a challenge to see how you stack up against your co-workers and family on the rankings dashboard.



Natural energy boost

Getting outside and walking is proven to increase your focus and creativity. If you're in a slump, just hop outside for a brisk walk to reset.³

Did you know?

When you register for Motion, you can receive an activity tracker at no extra cost on the Motion site. Already have a tracker? Visit unitedhealthcaremotion.com and register for a list of Motion-compatible devices.

Let's get moving



Visit unitedhealthcaremotion.com to register and activate your UnitedHealthcare Motion account.



Download the app and pair your fitness tracker.



Get moving! Try for one FIT goal or hit all 3 to start racking up rewards every day.

Find Motion wherever you get your apps and download today





Real Appeal[®]: A lifestyle and weight management program

Nearly 1 in 3 adults is overweight.¹ Obesity costs the U.S. health care system nearly \$173 billion a year.² Real Appeal is working to help reverse this trend, with resources and support to help employees with weight goals and prevent weight-related health conditions. Real Appeal is provided at no additional cost to eligible employees as part of their medical benefit plan.

Support to help achieve weight goals and healthy lifestyle habits

Real Appeal uses clinically proven science to help motivate employees to improve their health and reduce their risk of developing costly chronic conditions such as heart disease and diabetes. The program offers:

- Encouraging and inspirational messaging
- A Success Kit
- Online classes
- Digital support and tracking
- A Health Coach

Real Appeal success

904k+
enrolled participants³

88%
of at-risk participants lost weight³

37%
lost 5% or more in body weight³

2:1 ROI
over 3 years⁴

Real Appeal includes:



A Success Kit

After attending their first group coaching session, employees receive a Success Kit with tools to help them kick-start their weight loss. The kit includes:

- Balanced portion plate
- Electronic food scale
- Digital weight scale
- Digital fitness app



A personal Health Coach

Coaches guide employees through the program step by step, customizing it to help fit their needs, personal preferences and goals.



Online support and mobile app

Real Appeal is designed to help employees stay accountable to their goals with:

- Customizable food, activity, weight and goal trackers
- Unlimited access to digital content
- Online group sessions where members can support each other through chat
- An online lifestyle program to help employees learn new ways to be their healthiest selves

Learn more

Contact your UnitedHealthcare representative

**United
Healthcare**

¹ National Institute of Diabetes and Digestive and Kidney Diseases. Overweight & Obesity Statistics. <https://www.niddk.nih.gov/health-information/health-statistics/overweight-obesity#econ#:~:text=As%20shown%20in%20the%20above%20table.%20More%20than,adults%20%2637.7%20percent%29%20were%20considered%20to%20have%20obesity.> Last Reviewed September 2021.

² Centers for Disease Control and Prevention. Obesity and Overweight. [cdc.gov/obesity/about-obesity/why-it-matters.html](https://www.cdc.gov/obesity/about-obesity/why-it-matters.html) Page last reviewed: July 14, 2022.

³ UnitedHealthcare book of business; results through May 2022; Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

⁴ Horstman, et al. "Return on Investment: Medical Savings of an Employer-Sponsored Digital Intensive Lifestyle Intervention, Weight Loss." Obesity; 2021. Results may vary by population.

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Health Savings Account

A Health Savings Account (HSA) is a type of savings account that allows you to set aside money on a pre-tax basis to pay for qualified medical, dental, and vision expenses. HSA's are currently only permitted to be used in conjunction with High Deductible Health Plans (HDHPs).

Who is eligible for an HSA?

*Anyone who **IS** covered by a qualified HDHP and is **NOT**:

- Covered by any other non-HSA compatible plan
- Claimed as a dependent on another's tax return (excluding spouses)
- Enrolled in Medicaid or any part of Medicare (including Part A)
- Covered under a spouse or parent's healthcare FSA

*HSA funds may be spent on spouse and tax-dependent children

What are the advantages of an HSA?

- The account is employee owned and portable
- Unused money in your HSA rolls over year-to-year
- Contributions & distributions are tax-free if spent on eligible expense

How Much Can I Contribute?

Dependent Status	2024 HSA Maximum Contribution	2024 Contribution by CFNC	2024 Net Employee Maximum Contribution
Employee Only Coverage	\$4,150	Up to \$3,100	\$1,050
Employee + Dependent Coverage	\$8,300	Up to \$5,000	\$3,300
Catch-Up Contribution (Age 55+)	\$1,000	N/A	\$1,000

*The Catch-Up Contribution allows individuals who are age 55 and older to contribute an additional \$1,000 each year. Please note, since there are no joint HSA accounts, separate HSA accounts are required if the account holder and spouse are both age 55 or older and both want to contribute the additional \$1,000.

What are the steps for opening an HSA?

1. Find a bank, credit union, insurance company or other financial institution that offers HSA accounts and complete the paperwork to open the account.
2. Submit proof of HSA account set up and appropriate Financial Institution direct deposit paperwork to HR in order to have contributions automatically deducted from your paycheck, pre-tax, and direct deposited into your HSA.

It is important to keep your receipts in case you are ever audited by the IRS. If you use your HSA funds for expenses beyond what the IRS defines as qualified, you will be subject to income tax on the distributions plus pay an additional 20% penalty.

*Any reference made to tax, refers to taxes at the Federal level. State tax rules may vary.

Eligible HSA Expenses

- Doctor and Hospital Visits
- Prescription Medications
- Medical Expenses and Equipment
- Dental care, Braces, Dentures
- Vision Care, Glasses, Contacts
- Long-Term Care Insurance
- COBRA Premiums
- And More

A complete list can be found by visiting www.irs.gov, Publication 502

Dental Coverage



Dental coverage is provided through **Beam Benefits**. In-network dental providers may be located by visiting www.beambenefits.com.

Type of Service	Beam Dental Benefits
Deductible <i>Applies to Basic & Major Services Only!</i>	\$50 Deductible (\$150 Family Max)
Network	http://dentists.beam.dental
Preventive Services Cleanings, Exams, X-rays, Fluoride Treatments & Sealants	Paid at 100% Deductible Waived
Basic Services Filings, Root Canals, Periodontics, Oral Surgery, Emergency Treatment for Pain	Paid at 80% After Deductible (Combined w/ Major)
Major Services Crowns, Inlays/Onlays, Bridges, Dentures, Implants	Paid at 50% After Deductible (Combined w/ Basic)
Calendar Year Maximum <i>Includes Preventive, Basic & Major Services Combined!</i>	\$1,500 Per Covered Person
Benefit Waiting Period	None
Orthodontia	No Coverage

Dental Work in Excess of \$200? Get a predetermination of benefits!

Did you use an out-of-network provider? You may be subject to “balance billing”. Balance billing is the additional amounts a provider bills over what the **Beam** states is reasonable. **Beam** determines reasonable expenses (UCR) based on what 9 out of 10 dental providers charge for a service in your geographic location.

Dental Premiums

CNFC contributes 100% of the employee only dental premium. Dependent premiums are 100% paid by the employee. The rate table below reflects the premiums for your dependents effective December 1, 2023.

Beam Dental	Monthly Premium	CFNC Contribution	Employee's Monthly Premium	Employee's Payroll Deduction
Employee Only	\$45.85	\$45.85	\$0.00	\$0.00
Employee & Spouse	\$88.84	\$45.85	\$42.99	\$21.50
Employee & Child(ren)	\$104.05	\$45.85	\$58.20	\$29.10
Family	\$164.19	\$45.85	\$118.34	\$59.17



Beam Perks

Making brushing more rewarding

Beam Perks* incentivizes healthy habits with redeemable wellness-connected rewards# and a smart toothbrush that encourages consistent dental hygiene.

What's included

Beam Brush

Smart, electric toothbrush.

Beam Mini Paste

High-quality, custom formulated toothpaste.

Free Shipping

Delivered right to each member's door!

Members earn rewards in three easy steps

1. Sync your brush

Sync your Beam Brush with our app.

2. Earn points

Earn 10 pts. when you brush for 2 min. ≡

3. Redeem for rewards

Redeem points for brush heads, floss, our custom toothpaste, or gift cards from your favorite brands.

*Beam Perks™ is provided by Beam Perks LLC. Eligible members age 4 and up at the time of enrollment are eligible to receive Beam Perks™ an must select their Beam Brush color within 45 days of enrollment to participate. If you do not have a mobile device you can obtain Beam Perks™ by contacting Customer Operations at 1.800.648.1179. Beam Perks™ can be obtained separately without the purchase of an insurance product

by visiting perks.beam.dental. Beam Perks™ may be changed at any time without notice and is subject to availability. See perks.beam.dental for Terms and Conditions. # Beam Perks™ is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If any fraudulent activity is detected (e.g., misrepresented brushing activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. Contact us at 1 (800) 648-1179 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Availability and rewards may be limited due to incentive limits under applicable law.

See <https://resources.beam.dental/content/perks-terms-and-conditions> for full program Terms and Conditions.

≡ Members earn 10 points for each brushing event synced with the Beam App lasting at least 2 minutes. Each member can earn a max of 20 points per day for 1 morning and 1 evening brushing event. Brushing events occurring between 4:01AM & 4:00PM count as a morning brushing event and brushing events occurring between 4:01PM & 4:00AM counts as an evening brushing event. Events with a duration less than 2 minutes will not be eligible for reward points. The duration requirement is for a single event or is not the sum of multiple brushing events



Beam Brush
Beam Blue



Beam Brush
Chartreuse



Beam Brush
Cyar



Vision Coverage



Vision coverage is provided through **Beam Benefits** using the **VSP Network**. To access a list of network eye doctors, please visit www.vsp.com.

	VSP Vision Benefits
Member Copays	Exam: \$10 Materials: \$10
Network	www.vsp.com
Frequency	Exam: Once per 12 Months Frames: Once per 12 Months Lenses or Contacts: Once per 12 Months
Lenses - Single Lenses - Bifocal - Trifocal - Lenticular	Paid at 100% After Copay
Frames	\$200 Allowance After Materials Copay (20% discount on balance over \$200)
Elective Contact Lenses In lieu of lenses and frames	Up to a \$200 Allowance
Necessary Contact Lenses	\$25 Copay - Covered in Full

Vision Premiums

CFNC contributes 100% of the employee only vision premium. Dependent premiums are 100% paid by the employee. The rate table below reflects the premiums for your dependents effective December 1, 2023.

VSP Vision	Monthly Premium	CFNC Contribution	Employee's Monthly Premium	Employee's Payroll Deduction
Employee Only	\$5.33	\$5.33	\$0.00	\$0.00
Employee & Spouse	\$10.65	\$5.33	\$5.32	\$2.66
Employee & Child(ren)	\$8.44	\$5.33	\$3.11	\$1.56
Family	\$13.76	\$5.33	\$8.43	\$4.22



Life and AD&D Insurance

Basic term life insurance is provided through **The Hartford**. The company pays the entire cost of this benefit. These benefits provide valuable peace of mind and critical financial protection for your family and loved ones. The benefit amount is **\$15,000**. In addition, you have accidental death and dismemberment (AD&D) coverage, which provides a benefit to you in the event of loss of a limb or to your beneficiary if you die as a result of a covered accident. You must designate a beneficiary for this benefit. You may update your beneficiary information at anytime. Benefit may be subject to reduction based on age.

Disability

STD and LTD coverage are provided through **The Hartford**. The company contributes 100% of the disability premiums for each eligible employee. Any benefit received is taxable to you.

Coverage Details	Short Term Disability	Long Term Disability
Benefit Begins	1st Day After an Accident 8th Day After an Illness	After 90 Days of Continuous Disability
Benefit Period	Up to 13 Weeks (Accident) Up to 12 Weeks (Illness)	Own Occupation: 24 Months Thereafter: Any Gainful Occupation to Social Security Normal Retirement Age
Percentage of Income Replaced	60%	60%
Maximum Benefit (Taxable)	\$1,000 Per Week	\$7,500 Per Month
Pre-Existing Condition Determination	None	3-Month Look Back; 12-Month Exclusion

STD Note: Typically, maternity benefits are covered for a six-week benefit duration for a normal delivery and an eight-week benefit duration for a c-section. After the seven-day elimination period, actual benefits paid are for a five-week period for a normal delivery and a seven-week period for a c-section. All time off due to a maternity claim must be supported by documentation from your physician. Exceptions may be made due to complications/physician's orders.



Paid Family and Medical Leave

Starting in January 2024, most Colorado workers will be able to apply for FAMLI leave benefits:

- To care for a new child during the first year after birth, adoption, or foster care placement
- To care for your own or a family member with a serious health condition
- To make arrangements for a family member's military deployment
- To obtain safe housing/care/legal assistance following partner violence/stalking/sexual assault/abuse
- Eligible employees will be entitled to up to 12 weeks of FAMLI leave in a 12-month period. This may be extended to 16 weeks if you experience serious pregnancy or childbirth complications.
- Leave may be taken continuously, intermittently or by a reduced work schedule.
- Your weekly benefit will be calculated on a sliding scale using your average weekly wage from the last five calendar quarters and the average weekly wage for the state of CO. Benefits are capped at \$1,100 per week.

GETTING SUPPORT SHOULD BE EASY

EXTRAS THAT SUPPORT AND ASSIST

For access over the phone,
simply call toll-free

800-96-HELPS
(800-964-3577)

Visit guidanceresources.com
to access hundreds of personal
health topics and resources for
child care, elder care, attorneys
or financial planners.

If you're a first-time user, click
on the **Register** tab.

1. In the Organization Web ID
field, enter: **HLF902**
2. In the Company Name field
at the bottom of
personalization page enter:
ABILI
3. After selecting "**Ability
Assist program**", create
your own confidential user
name and password.



Snap a photo with a mobile device
to capture information above.

For employees covered under a fully insured Group policy or Leave Management services with The Hartford.

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford Ability Assist® Counseling Services, offered by ComPsych®,¹ can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is your resource for professional support.

You and your family, including spouse and dependents can access Ability Assist at any time, as long as you are covered under a fully insured Group policy or Leave Management Services with The Hartford.

SERVICE FEATURES

The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get counseling help for your own unique needs. Work-life services and counseling for your legal, financial, medical and benefit-related concerns are also available by phone.



Employee Assistance Program (EAP)

The Hartford offers an Employee Assistance Program (EAP) which provides employees and their families with 24/7 unlimited telephone confidential support, guidance, and resources. EAP assists you and your dependents with personal or job-related concerns. This program also includes up to 3 face-to-face sessions, per household, per calendar year.

WorkLife Services: Get help with referrals for important needs like education, adoption, travel, daily living and care for your child, elderly loved one or pet.

Online Resources: Explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

Phone: 800.964.3577

Website: www.guidanceresources.com | **Organization Web ID:** HLF902 | **Company Name:** ABILI

Travel Assistance

CFNC provides a Travel Assistance Program through **The Hartford and Europ Assistance USA**. If you are traveling more than 100 miles away from home for 90 days or less, you may be approved for up to \$1 million in covered services.

Pre-Trip Information

- Visa and passport requirements
- Inoculation and Immunization requirements
- Foreign exchange rates
- Embassy and Consular Referrals

Emergency Personal Services

- Medication and Eyeglass Prescription
- Emergency Travel Arrangements
- Emergency Cash Advances
- Location of Lost Items

Emergency Medical Assistance

- Medical Referrals
- Medical Monitoring
- Medical Evacuation
- Repatriation
- Traveling Companion Assistance
- Dependent Children Assistance
- Visit by a Family Member or Friend
- Return of Mortal Remains

Contact Information

Obtain emergency medical services first by contacting the local "911" and then contact Europ Assistance USA to alert them to your situation.

Phone: 800.243.6108

Call Collect: 202.828.5885

Fax: 202.331.1528

Identification Number: GLD-09012



Identity Theft Protection

Identity theft occurs every two seconds. This can damage your finances, credit and reputation. **LifeLock**, helps protect against identity theft and helps if an identity theft occurs. Benefits include:

	Elite Plus	Elite Premium
3 Bureau Monitoring / Credit Report / Credit Lock		◆
1 Bureau Annual Credit Report and Score		◆
Bank Account Takeover Alerts		◆
ID Alerts & Social Security Alerts	◆	◆
Dark Web Monitoring	◆	◆
Los Wallet Protection	◆	◆
Personal Expense Compensation	Up to \$1Million	Up to \$1Million
Stolen Funds Reimbursement	Up to \$1Million	Up to \$1Million
Covrage for Lawyers and Experts	Up to \$1Million	Up to \$1Million
24/7 Live Member Support	◆	◆
Data Breach Notifications	◆	◆

LifeLock	Elite Plus Employee Cost		Elite Premium Employee Cost	
	Monthly	Per Pay Period	Monthly	Per Pay Period
Employee Only	\$8.99	\$4.50	\$14.99	\$7.49
Employee + Dependents	\$17.98	\$8.99	\$29.98	\$14.99



Plan Documents

Community Foundation of Northern Colorado maintains a webpage that houses all your benefit-related information and important plan documents, such as Summary Plan Descriptions (SPDs) and required employer notices. The SBCs (Summary of Benefits and Coverages) for this renewal year are housed on CFNC shared drive. Under the Employee Retirement Income Security Act of 1974 (ERISA) and related regulations, employee consent must be given in order to receive electronic copies of employee materials in certain situations. New hires will need to complete an Electronic Distribution Consent Form that authorizes Community Foundation of Northern Colorado to distribute all of your benefit documents electronically. If you do not have access to the equipment and software necessary to review and/or download the documents/notices, please notify the Community Foundation of Northern Colorado HR department so they can provide you with paper copies. You are entitled to withdraw your consent at any time and have the right to receive paper copies of all documents upon request and at no cost to you.



Contact Information

Line of Coverage	Carrier	Website	Phone Number
Medical	UnitedHealthcare	myuhc.com	877.534.6692
Dental	Beam Benefits	beambenefits.com	800.648.1179
Vision	VSP	vsp.com	800.877.7195
Life/AD&D	The Hartford	thehartford.com	800.523.2233
Disability	The Hartford	thehartford.com	888.277.4767
Paid Family Leave	The State of Colorado	famli.colorado.gov	866.263.2654
EAP	The Hartford	guidanceresources.com	800.964.3577
Travel Assistance	The Hartford	europassistance.com	800.243.6108
Identity Theft	LifeLock	lifelock.com	800.607.9174
Claims Help Desk	AssuredPartners	claimquestions@assuredpartners.com	970.223.1804





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Leaving Legacy.**

**Feel Secure.
Stay Healthy.
Balance Life.**

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The information in this benefit booklet is presented for illustrative purposes and is based on information provided by the employer and insurance carriers. The text contained in the booklet was taken from various summary plan descriptions. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of a discrepancy between the booklet and the actual plan document, the plan documents will prevail. All information is confidential, pursuant to the HIPAA. If you have any questions about your booklet, contact HR.

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