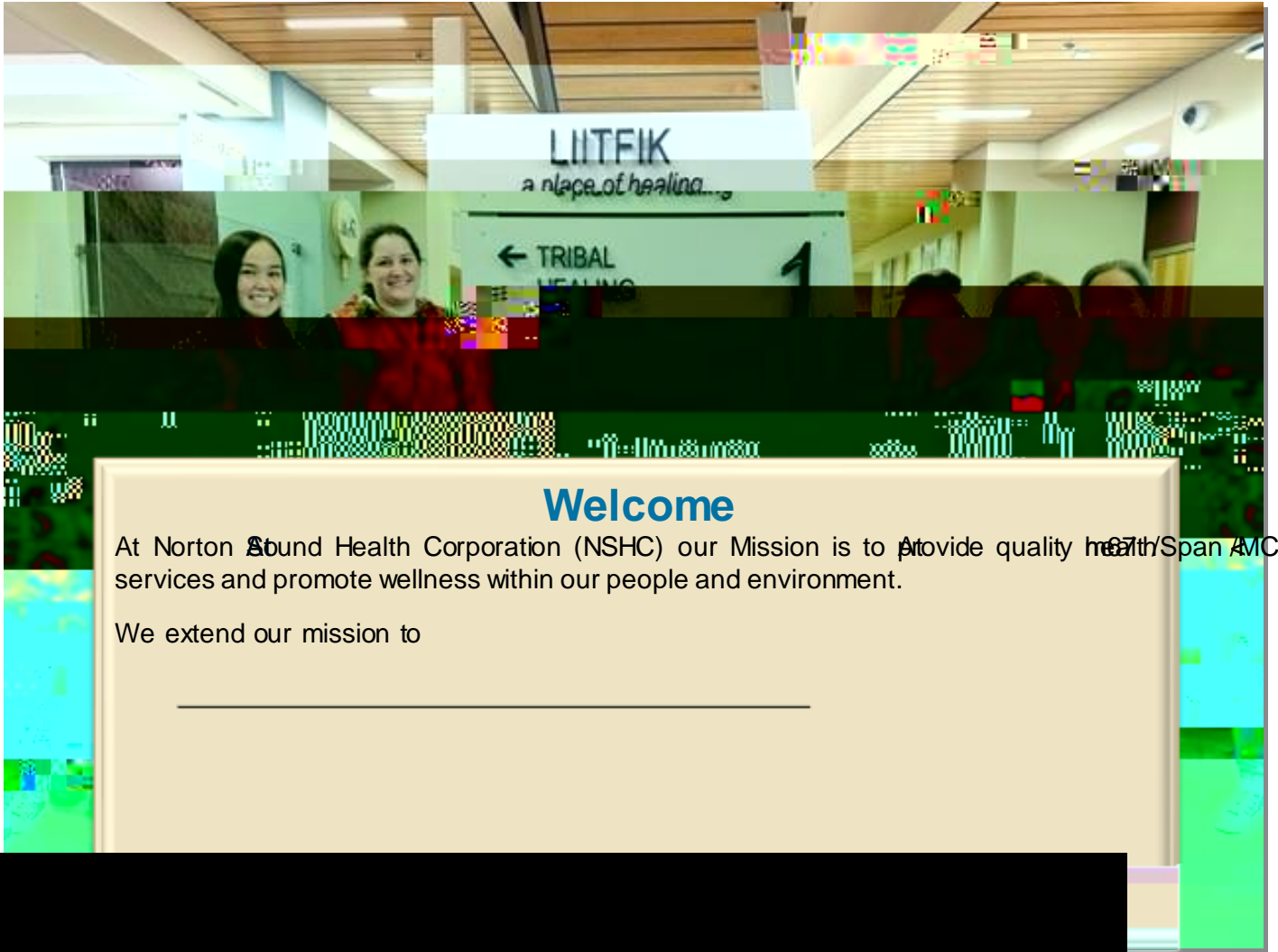


2024



Welcome

At Norton Sound Health Corporation (NSHC) our Mission is to provide quality health services and promote wellness within our people and environment.

We extend our mission to

...n Sound Health
...m benefit levels
...ies, the official
...dify or eliminate

Benefits Enrollment & Eligibility

Eligibility

All part-time and full-time employees are eligible for medical benefits. All employees working a minimum of 25 hours per week (.625 FTE) are eligible for all non-medical benefits on the first day of the month following 30 days of employment. These employees will be defined as benefit eligible employees.

Generally, for the purpose of NSHC benefits program, dependents are defined as:

Your legal spouse

a natural child

a stepchild

an adopted child

The below table identifies additional benefits that are offered by Norton Sound Health Corporation and the different types of employees that are eligible for them.

Benefit	Eligibility Date	PT .625 to Full Time	PT 50 and below	Relief	Temporary	Emergency
Flex Leave	Accrual begin on date of hire					
Extended Illness Leave	Accrual begin on date of hire					
Bereavement Leave	Date of Hire					
Funeral Benefit	Date of Hire					
Cafeteria Benefit	Date of Hire					
Holiday	Date of Hire					
Jury Duty	Date of Hire					
Volunteer	Date of Hire					
Recreation						

Frequently Asked Questions

A deductible is the amount of money you or your dependents must pay toward a health claim before your insurance company makes any payments for health

Dental Coverage

Dental benefits provide you and your

Vision Coverage

The Vision Plan through MetLife VSP enables you to receive an annual comprehensive eye exam at no charge when you go In-Network. This benefit also allows you to receive a new



Life & Accident Benefits

Basic Life and Accidental Death & Dismemberment (AD&D) - Employer Paid

NSHC provides a Basic Term Life and AD&D policy through MetLife to all full-time employees at no cost. This coverage is equal to 2.5 times basic earnings up to a maximum of \$250,000. Imputed tax will be applied to amounts in excess of \$50,000. Benefits begin to reduce at age 70.

Voluntary Life and AD&D

You have the ability to purchase additional term life insurance on your self and your dependents at your own cost with premiums being payroll deducted on a post tax basis. **Unique rules apply with regards to guarantee of coverage so please read carefully.** Benefits begin to reduce at age 70.

Employee: New hires electing coverage greater than \$100,000, you must complete an Evidence of Insurability (EOI) form. If you decline your initial opportunity to enroll, you may opt in at the next Open Enrollment period, but you will have to complete an EOI form. The guaranteed amount of \$100,000 is only for the initial offer.

Spouse: Similar to what is outlined above, a spouse is guaranteed up to \$25,000 for a new hire first eligible for benefits. Any election thereafter is subject to EOI.

Child(ren): Benefit applies to each dependent child. **The price you pay is based on a family unit, not per child covered.**

Coverage For	Coverage Amount	Guaranteed Issue
Employee	\$10,000 increments The lesser of 5x your base earnings or \$500,00	\$100,000
Spouse	\$5,000 increments \$250,000 not to exceed 50% of the employees benefit election	\$25,000
Child/ren	15 days 6 months \$1,000 6 months + \$10,000	\$10,000

MetLife Advantages Benefits

Travel Assistance

Provided by AXA Assistance

The Travel Assistance benefit is provided at no additional cost. This benefit is for you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home. An array of services are included for pre-trip assistance, immediate attention for emergencies while traveling, emergency travel support services, medical assistance and recovery information.

Additional benefits are

Emergency Medical Evacuation

Retur(vi)5(ce) 0 612 792 reW* nBT/F3 11.225 Tf1 0 0 1 84.45 597.85 Tm0 g0 G 0.159 Tc[and]]TJETQq0.0y 9/La.e



Health Care Flexible Spending Account

Norton Sound Health Corporation offers you the ability to open and contribute to a Flexible Spending Account with



Important Contacts

Benefit	Carrier & Policy Number	Contact Information
Medical	FEHB & OPM	OPM.gov
Dental	MetLife Policy #KM 05-966779	800.438.6388 Metlife.com/mybenefits
Vision	MetLife VSP Policy #KM 05-966779	800.438.6388 Metlife.com/mybenefits
Life / AD&D Short Term Disability Long Term Disability	MetLife Policy #KM 05-966779	800.438.6388 Metlife.com/mybenefits
Employee Assistance Program	MetLife LifeWorks	888.319.7819 Metlifeeap.lifeworks.com
Flexible Spending Accounts	Diversified Benefits Services	800.234.1229 DBSbenefits.com
Benefits Help	Benefit Resource Center Mon - Fri 8am to 5pm PST	866-468-7272 BRCwest@usi.com

Norton Sounds Annual Legal Notices can be found in ADP and the USI Mobile App. These are important notifications.

Included notices:

(WHCRA) Notice

Act Notice
 Notice of Special Enrollment Rights
 Statement of ERISA Rights
 Patient Protections Disclosure
 Notice of Privacy Practices
 Medicare Part D Participant Notice
 CHIPRA Notice
 Notice of Coverage Options

Questions?

Reach out to the Employee Benefits Coordinator for NSHC:

907.443-4590

or by email at

benefits@nshcorp.org

